

The Professional Municipal Management Joint Insurance Fund will conduct its May 25, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
May 25, 2021 – 1:00 PM**

MEETING BEING HELD TELEPHONICALLY AT:

**Call In Number: 312-626-6799
Meeting ID: 923 5178 3841**

MEETING ALSO AVAILABLE AT:
<https://permainc.zoom.us/j/92351783841>

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written notice of this meeting was filed with the Clerk/Manager of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: May 25, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF 2021 COMMISSIONERS**

 - APPROVAL OF MINUTES:** April 27, 2021 Open Minutes..... **Appendix I**
April 27, 2021 Closed Minutes..... **Distributed**

 - CORRESPONDENCE:**
.QANI Client Announcement..... **Page 1**
 - REPORTS**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 2**

 - ATTORNEY – William J. Kearns, Esquire**

 - TREASURER – Thomas Tontarski**
.May 2021 Voucher List - Resolution No. 21-15 **Page 24**
.Treasurer's Reports **Page 26**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 32**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 35**

 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 37**

 - CLAIMS SERVICE – Qual Lynx**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**

 - EXECUTIVE SESSION – If Needed**

 - MEETING ADJOURNED**
-



May 11, 2021

Dear Valued Client,

Earlier today, we announced plans for QualCare Alliance Networks, Inc. (QANI) to be acquired by Mitchell | Genex | Coventry, or M|G|C, a leader in cost containment technology, provider networks, clinical services, pharmacy benefit management (PBM) and disability management. The press release can be found at [QualCare Inc. | News](#).

Upon closing in the second half of 2021, QANI and our employees will become a part of Coventry. With the full support of my leadership team, I will lead the transition to ensure a smooth process for employees, clients, customers and network providers.

Coventry offers workers' compensation, auto and disability care and cost management solutions for employers, insurance carriers and third-party administrators. With roots in both clinical and network services, Coventry leverages more than 40 years of industry experience, knowledge, and data analytics. I am excited about this next chapter, but I am even more excited about what we can do for you in the future.

We know that change can raise questions. Let me answer one directly: we will not, for one moment, lose our focus on what matters to you. We commit to updating you on our progress and delivering on a seamless transition. And, above all, we commit to continuing to be your best partner.

I chose to stay on to run our business for one simple reason: I get to continue working with you. We have the unique opportunity and privilege to serve you and collaborate with you. My colleagues at QANI show up every day because we can make a difference. With Coventry, we know we can do even more of the great work you have come to count on.

Your client manager will be reaching out to you soon. As always, if you have questions or want to talk through today's news or anything else we can help with, feel free to contact us directly. Until close, we remain separate and independent companies.

We are honored that you choose to work with us. As we head into the future with Coventry, we look forward to earning your trust each and every day. We are off to a great start, and we are excited about the journey ahead as this opportunity creates new ways to strengthen our relationship with you.

Sincerely,

Alice Herron Lihou
President
QANI

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: May 25, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.**

Matt Giacobbe and Fred Semrau held a 2nd webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Both webinars have been posted to the MEL webpage for information and reference.

The program includes several training components members need to complete, which may be met through the following:

- **Managers & Supervisors** – This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar “Protecting Children From Abuse – Managers/Supervisors”. This course for managers includes an Employment Practices component. Attached on **Page 4** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

In addition, the Fund Attorney’s office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource .

- **Police Chief & Command Staff** – J.A. Montgomery has secured a **date of June 15, 2021** in Collingswood for this training. A notice was emailed to members on Monday, April 30th with instructions to register. (**Page 5**)
- **Non-Supervisory Personnel** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

❑ **Marijuana Effects on the Workplace:** MEL Fund Attorney has prepared an additional bulletin concerning Marijuana Legalization – which focuses on the effects of marijuana in the workplace. (Page 6)

❑ **Power of Collaboration:** Attached on Pages 14 & 15 are the two latest ads in the “Power of Collaboration” series. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.

❑ **Cyber Task Force** - The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program; final program was released on March 8th – enclosed on Pages 16 & 17 is a copy of the notice issued to members. Members that met the prior requirements will be grandfathered as compliant for 2021. Below is a link to the Cyber Risk Control section of the MEL webpage.

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

❑ **2020 Audit Report** – Representatives from Bowman & Company will be presenting the 2020 Audit at next month’s meeting. The Fund Office will be scheduling a meeting of the Audit Committee in mid-June to do a thorough review of the audit.

❑ **2021 Financial Disclosures** - The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. The JIF roster was updated and emails with filing information were sent to Fund Commissioners and Professionals. Local Finance Notice 2021-08, containing filing information for local government officers, has been distributed. To date, three (3) Fund Commissioners have completed their filing.

❑ **Due Diligence Reports:**

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Loss Ratio Analysis	Page 19
Claims Activity Report	Page 20
Loss Time Accident Frequency	Page 21
POL/EPL Compliance Report	Page 22
Regulatory Affairs Checklist	Page 23



This program satisfies the MEL mandatory requirement for 2021 Managers and Supervisors Risk Management training for both Employment Practices and Protecting Children. It is also recommended that Elected Officials take this course if they have not yet completed protecting children training.

The 2021 Employment Practices training for Elected Officials is a separate program that can be found on the MEL Website at: <https://njmel.org/mel-safety-institute/local-officials-training/>.

The dates for the live 2021 Managers and Supervisors Training for Employment Practices and Protecting Children are listed below.

<i>Date</i>	<i>Time</i>		
3/23/2021	9:00 a.m. - 11:00 a.m.	REGISTER	
4/12/2021	9:00 a.m. - 11:00 a.m.	REGISTER	
4/19/2021	9:00 a.m. - 11:00 a.m.	REGISTER	
4/27/2021	6:00 p.m. - 8:00 p.m.	REGISTER	
5/11/2021	9:00 a.m. - 11:00 a.m.	REGISTER	NOTE: The 9/21/21 date is the last session available to comply with the NJMEL training requirements.
6/08/2021	1:00 p.m. - 3:00 p.m.	REGISTER	
7/13/2021	9:00 a.m. - 11:00 a.m.	REGISTER	
8/12/2021	1:00 p.m. - 3:00 p.m.	REGISTER	
9/21/2021	9:00 a.m. - 11:00 a.m.	REGISTER	

MSI LIVE Guidelines:

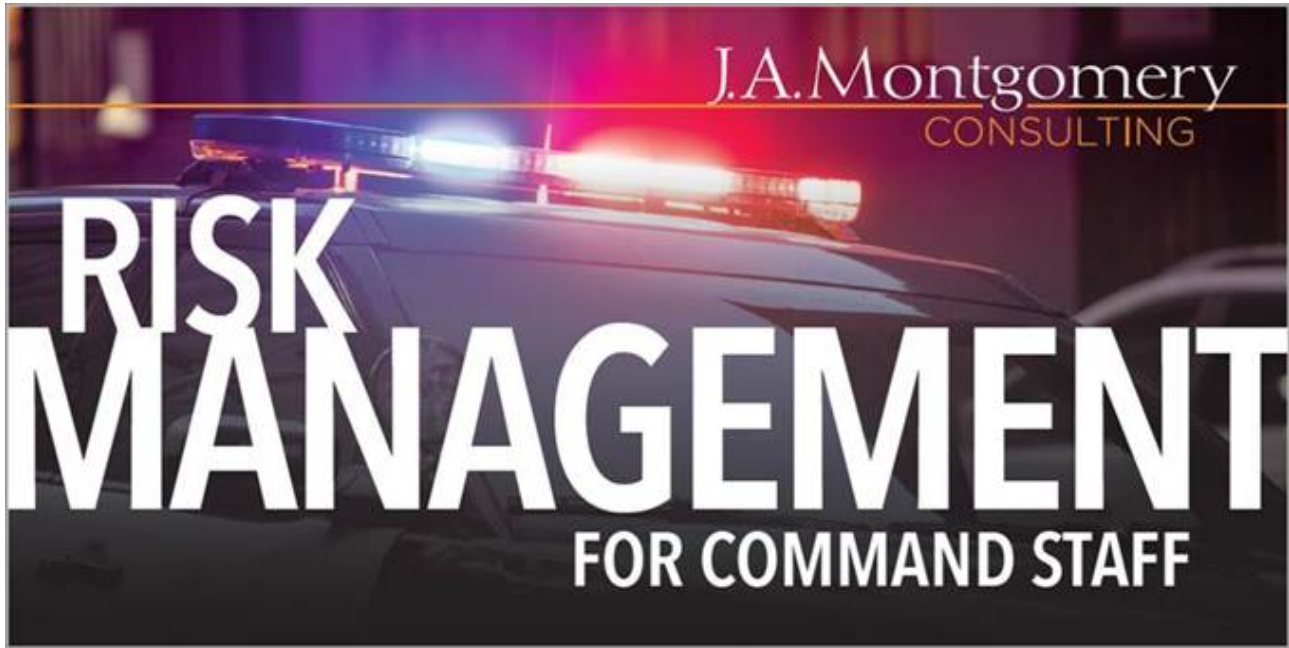
To maintain the integrity of the virtual training and our ability to offer CEUs, J.A. Montgomery Consulting must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the class within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Group attendance is recorded in the learning histories of those present by the Administrators of the MSI and NJCE. Sign-in sheets should be submitted within 24 hours.
- Please click here for informative Zoom operation details.

Questions?

MSI members call Andrea Felip at the MSI Helpline (866) 661-5120
 NJCE members call Natalie Dougherty at (856) 552-4738



Camden JIF and PMM JIF

- DATE:** Tuesday, June 15, 2021
- TIME:** 8:30 a.m. – 12:00 p.m.
- LOCATION:** 30 West Collings Avenue (next to the firehouse)
Collingswood, NJ 08108
- REGISTER:** Mandatory for Police Chiefs and a member of their command staff. This class will be limited to 50 ppl on a first come first serve basis. Registration required.
- <https://www.eventbrite.com/e/camden-jif-and-pmm-jif-risk-management-for-command-staff-tickets-152903483435>
- QUESTIONS?** Danielle Sanders at 856-552-6898
dsanders@jamontgomery.com



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
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P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysmrau.com

BULLETIN

TO: All Members

**FROM: Matthew J. Giacobbe, Esq., Special Labor Counsel
Fred Semrau, Esq., Fund Attorney
Dave Grubb, Executive Director
Joseph Hrubash, Executive Director**

DATED: April 5, 2021

RE: Marijuana Legislation and Effects on the Workplace

You have asked our firm, on behalf of the Municipal Excess Liability Joint Insurance Fund (“MEL”), for guidance on legislation recently passed and signed into law by the New Jersey Legislature and Governor Murphy decriminalizing and regulating the use of recreational marijuana in New Jersey, and its effect on municipal employers in New Jersey.

BACKGROUND

On February 22, 2021, Governor Phil Murphy signed a series of bills into law that legalize and regulate marijuana in the State of New Jersey. P.L.2021, c.16 (A21), known as the New Jersey Cannabis Regulatory, Enforcement, Assistance and Marketplace Modernization Act (the “Cannabis Act” or “Act”) allows for the purchase, possession, and sale of one ounce of marijuana/cannabis. P.L.2021, c.19 (A1897) addresses the removal or reduction of criminal penalties for possession and transfer of certain amounts of marijuana. Lastly, P.L.2021.c.25 (S3454), and subsequent amendments (P.L.2021, c.38/A5472), dispense with criminal penalties or fines for the possession or use of marijuana by those under the age of 21. In light of these new laws, on February 22, 2021 Attorney General Gurbir S. Grewal issued Directive No. 2021-1, which instructs state, county, and municipal prosecutors to dismiss charges pending as of February 22, 2021 for any marijuana offense that is no longer illegal under New Jersey law.

The Cannabis Act also includes numerous provisions applicable to the area of employment, including the establishment of procedures for employer drug testing, nondiscrimination rules for marijuana users, and clarification that employers do not have any duty to accommodate marijuana use in the workplace.

EMPLOYMENT PRACTICE CONSIDERATIONS

1. Hiring and Drug Testing.

Specifically, the Cannabis Act provides that employers shall not refuse to hire any person or take any adverse employment action against any employee because that individual does or does not use cannabis, and may not take adverse action against an employee solely due to the presence of marijuana in the employee's body. N.J.S.A. 24:6I-52(a)(1). However, employers may still require an employee to undergo a drug test upon reasonable suspicion of an employee's usage of a cannabis item while engaged in the performance of the employee's work responsibilities, or upon finding any observable signs of intoxication related to usage of a cannabis item or following a work-related accident subject to investigation by the employer. Id.

In addition, the law provides that a drug test may be done randomly, as part of a pre-employment screening or regular screening of current employees to determine use during an employee's prescribed work hours. Id. Although the law mentions drug tests being completed as part of a pre-employment screening, nothing in the law indicates that an applicant can be denied employment solely based on a positive pre-employment drug test result for marijuana usage. Please note that Constitutional concerns dictate that public employers continue conducting only suspicionless drug testing – including random drug testing, pre-employment screening and current employee screening – on certain employees, such as those in safety-sensitive positions. See N.J. Transit PBA Local 304 v. N.J. Transit Corp., 151 N.J. 531 (1997) (to avoid violating the Fourth Amendment and the New Jersey Constitution, the government must have a special need substantial enough to override an employee's privacy interest against suspicionless drug tests).

The Cannabis Act also requires that the drug testing process performed by the employer for the presence of marijuana must include both a scientifically reliable drug test, such as the testing of blood, urine, or saliva, and a "physical evaluation in order to determine an employee's state of impairment." Id. Such physical evaluation must be conducted by a Workplace Impairment Recognition Expert, which is an individual certified "to opine on the employee's state of impairment, or lack thereof," related to the usage of marijuana. N.J.S.A. 24:6I-52(a)(1)-(2)(a). The standards for such certification will be set by the Cannabis Regulatory Commission, in consultation with the Police Training Commission. Id.

Employers may use the results of the drug test – which must include both the traditional drug test and the physical evaluation conducted by the Workplace Impairment Recognition Expert – to determine the appropriate adverse employment action. N.J.S.A. 24:6I-52(a)(1).

2. Cannabis in the Workplace

The Cannabis Act clarifies that employers are not prohibited from maintaining a drug and alcohol-free workplace or from having policies prohibiting the use of cannabis or intoxication by employees during work hours, and there is nothing in the law that requires an employer to permit or accommodate the use or possession of marijuana in the workplace. N.J.S.A. 24:6I-52(b)(1). In addition, if any of the provisions in the Cannabis Act would result in an adverse impact on an employer subject to the requirements of a federal contract, then the employer may revise their prohibitions consistent with federal law and regulations. Id.

Further, the Act is not intended: to allow anyone to drive under the influence of cannabis; to permit any person to possess, consume, use, display, transfer, distribute, sell, transport, or grow or manufacture cannabis in a school, hospital, detention facility, adult correctional facility, or youth correctional facility; or to permit the smoking, vaping, or aerosolizing of cannabis items in any place that any other law prohibits the smoking of tobacco. N.J.S.A. 24:6I-52(b).

Notably, the employment provisions contained in the Act are effective immediately, but do not become operative until the New Jersey Cannabis Regulatory Commission's adoption of initial rules and regulations within 180 days of the bill becoming law, or August 21, 2021.

The decriminalization law also limits employer inquiries into an applicant's marijuana-related criminal history. Specifically, this law provides in relevant part: that employers are not permitted to "when making an employment decision, rely solely on, or require any applicant to disclose or reveal, or take any adverse action against any applicant for employment solely on the basis of" any arrest, charge, or conviction for certain types of cannabis offenses. This prohibition does not apply to positions in law enforcement, corrections, the judiciary, homeland security, or emergency management. Employers that violate this provision are subject to civil penalties in an amount up to \$1,000 for the first violation, \$5,000 for the second violation, and \$10,000 for each subsequent violation.

3. **CDL Holders**

Despite the legalization of recreational marijuana use in New Jersey, it is our opinion that employees whose positions require the possession of a commercial driver's license ("CDL") must still refrain from marijuana use, since any use by safety-sensitive employees holding a CDL is prohibited under the Department of Transportation ("DOT") regulations.

Federally, marijuana is still classified as a Schedule I controlled substance pursuant to the Controlled Substances Act. 21 U.S.C. § 812; See Gonzales v. Raich, 545 U.S. 1, 14 (2005) (holding that by classifying marijuana as a Schedule I drug instead of listing it on a lesser schedule, the manufacture, distribution, or possession of marijuana became a criminal offense).

Therefore, while recreational marijuana use is now decriminalized under New Jersey law, any form of use is still unlawful pursuant to Federal law. See Coats v. Dish Network, LLC, 350 P.3d 849 (Colo. 2015) (holding that an activity such as medical marijuana use that is unlawful under Federal law is not a "lawful" activity under the Colorado lawful activities statute, which makes it an unfair labor practice to discharge an employee based on the employee's lawful outside-of-work activities); Emerald Steel Fabricators, Inc. v. Bureau of Labor and Industries, 348 Or. 159, 174 (2010) (holding that because Schedule I controlled substances lack any accepted medical use, Federal law prohibits all use of those drugs with the sole exception being use of Schedule I drugs as part of a Food and Drug Administration preapproved research project).

The DOT has issued guidance that is directly applicable to this analysis. With respect to "Recreational Marijuana," the Director of the Office of the Secretary of Transportation issued the following Office of Drug and Alcohol Policy and Compliance Notice:

Recently, some states passed initiatives to permit use of marijuana for so-called “recreational” purposes.

We have had several inquiries about whether these state initiatives will have an impact upon the Department of Transportation’s longstanding regulation about the use of marijuana by safety-sensitive transportation employees . . .

We want to make it perfectly clear that the state initiatives will have no bearing on the Department of Transportation’s regulated drug testing program. The Department of Transportation’s Drug and Alcohol Testing Regulation – 49 CFR Part 40 – does not authorize the use of Schedule I drugs, including marijuana, for any reason.

Therefore, Medical Review Officers (MROs) will not verify a drug test as negative based upon learning that the employee used “recreational marijuana” when states have passed “recreational marijuana” initiatives.

We also firmly reiterate that an MRO will not verify a drug test negative based upon information that a physician recommended that the employee use “medical marijuana” when states have passed “medical marijuana” initiatives.

It is important to note that marijuana remains a drug listed in Schedule I of the Controlled Substances Act. It remains unacceptable for any safety-sensitive employee subject to drug testing under the Department of Transportation’s drug testing regulations to use marijuana.

We want to assure the traveling public that our transportation system is the safest it can possibly be.

Furthermore, 49 C.F.R. § 391.41 (Physical qualifications for drivers) states in pertinent part:

(b) A person is physically qualified to drive a commercial motor vehicle if that person—

(12)(i) Does not use any drug or substance . . . Schedule I, an amphetamine, a narcotic, or other habit-forming drug.

(ii) Does not use any non-Schedule I drug or substance . . . except when the use is prescribed by a licensed medical practitioner . . . who is familiar with the driver’s medical history and has advised the driver that the substance will not adversely affect the driver’s ability to safely operate a commercial motor vehicle.

Accordingly, the DOT guidance and regulation plainly prohibits CDL license holders that choose to consume recreational marijuana from performing their safety-sensitive responsibilities. The recreational marijuana law also does not supersede necessary drug testing of such individuals.

4. **Police Officers and Firefighters.**

Similar to CDL holders, despite the legalization of recreational marijuana use off-duty, it is our interpretation of the law that police officers must still refrain from marijuana use because federal law prohibits users of a controlled substance, such as marijuana, from lawfully possessing a firearm.

Marijuana is classified as a Schedule I controlled substance pursuant to the Controlled Substances Act. 21 U.S.C. § 812. While recreational marijuana use is now decriminalized under New Jersey law, any form of use is clearly unlawful pursuant to Federal law. See Coats v. Dish Network, LLC, and Emerald Steel Fabricators, Inc. v. Bureau of Labor and Industries, supra.

One crucial concern is that one of the indisputable essential job functions of a police officer is to lawfully possess and use a firearm. See Jackson v. City of Chicago, 414 F.3d 806, 814 (7th Cir. 2005) (ruling that it is clear that being able to carry a firearm safely is an essential function of the police officer position). A marijuana user cannot legally possess a firearm pursuant to the following law:

18 U.S.C. § 1922 Unlawful acts

(g) It shall be unlawful for any person—

(3) who is an unlawful user of or addicted to any controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802))

to ship or transport in interstate or foreign commerce, or possess in or affecting commerce, any firearm or ammunition; or to receive any firearm or ammunition which has been shipped or transported in interstate or foreign commerce.

27 C.F.R. § 478.11 defines an “unlawful user of or addicted to any controlled substance” as follows:

A person who uses a controlled substance and has lost the power of self-control with reference to the use of controlled substance; and any person who is a current user of a controlled substance in a manner other than as prescribed by a licensed physician. Such use is not limited to the use of drugs on a particular day, or within a matter of days or weeks before, but rather that the unlawful use has occurred recently enough to indicate that the individual is actively engaged in such conduct. A person may be an unlawful current user of a controlled substance even though the substance is not being used at the precise time the person seeks to acquire a firearm or receives or possesses a firearm.

On September 21, 2011, the Assistant Director of the Bureau of Alcohol, Tobacco, Firearms and Explosives (“ATF”) wrote the following (in pertinent part) in a document entitled “OPEN LETTER TO ALL FEDERAL FIREARMS LICENSEES”:

A number of States have passed legislation allowing under State law the use or possession of marijuana for medicinal purposes, and some of these States issue a card authorizing the holder to use or possess marijuana under State law. During a

firearms transaction, a potential transferee may advise you that he or she is a user of medical marijuana, or present a medical marijuana card as identification or proof of residency.

As you know, Federal law, 18 U.S.C. § 922(g)(3), prohibits any person who is an "unlawful user of or addicted to any controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802))" from shipping, transporting, receiving or possessing firearms or ammunition. Marijuana is listed in the Controlled Substances Act as a Schedule I controlled substance, and there are no exceptions in Federal law for marijuana purportedly used for medicinal purposes, even if such use is sanctioned by State law. Further, Federal law, 18 U.S.C. § 922(d)(3), makes it unlawful for any person to sell or otherwise dispose of any firearm or ammunition to any person knowing or having reasonable cause to believe that such person is an unlawful user of or addicted to a controlled substance. As provided by 27 C.F.R. § 478.11, "an inference of current use may be drawn from evidence of a recent use or possession of a controlled substance or a pattern of use or possession that reasonably covers the present time."

Therefore, any person who uses or is addicted to marijuana, regardless of whether his or her State has passed legislation authorizing marijuana use for medicinal purposes, is an unlawful user of or addicted to a controlled substance, and is prohibited by Federal law from possessing firearms or ammunition. Such persons should answer "yes" to question 11.e. on ATF Form 4473 (August 2008), Firearms Transaction Record, and you may not transfer firearms or ammunition to them. Further, if you are aware that the potential transferee is in possession of a card authorizing the possession and use of marijuana under State law, then you have "reasonable cause to believe" that the person is an unlawful user of a controlled substance. As such, you may not transfer firearms or ammunition to the person, even if the person answered "no" to question 11.e. on ATF Form 4473.

The ATF's September 21, 2011 correspondence shows that it is likely impossible for a police department to condone marijuana use (for any reason) without violating Federal law. As the above demonstrates that it is unlawful for a marijuana user to possess a firearm, it is reasonable for a municipality to prevent its police officers from marijuana use during off-duty hours.

Another argument against off-duty usage of marijuana by police officers relates to the special importance placed on the position of a police officer, as compared to other public employment positions. A police department is a paramilitary organization that requires lawful orders to be followed. In Akridge v. Barnes, 122 N.J. Super. 476 (App. Div. 1973), cert. denied, 420 U.S. 966 (1975), the Appellate Division noted that members of a police department in many respects constitute a military organization, and as such are necessarily subject to reasonable regulations having to do with discipline and morale. The law is clear that police officers are required to comply with all laws, and must refrain from any conduct that may tarnish their respectable image to the public. The Appellate Division has explained this position as follows:

It must be recognized that a police officer is a special kind of public employee. His primary duty is to enforce and uphold the law. He carries a service revolver on his person and is constantly called upon to exercise tact, restraint and good judgment in his relationship with the public. He represents law and order to the citizenry and must present an image of personal integrity and dependability in order to have the respect of the public.

Moorestown Twp. v. Armstrong, 89 N.J. Super. 560 (App. Div. 1965), cert. denied, 47 N.J. 80 (1966).

An argument can be made that it would be undignified for a law enforcement officer to consume recreational marijuana when it violates Federal law, and such activity could tarnish a police officer's image by members of the public if they become aware of the officer's use.

Notably, police officers and firefighters may also be ordered to report to work at any time if needed. In an appeal of a firefighter's dismissal, the Appellate Division discussed off-duty alcohol and drug use and concluded:

[t]he employer is not required to assume – or hope – that the employee will limit alcohol and other drug consumption to off-duty hours, or that the effect of the drugs will be dissipated by the time the work day begins. Moreover, a firefighter is subject to being called to duty when needed, anytime of the day or night. A firefighter under the influence of drugs cannot do the job.

In re Cahill, 245 N.J. Super. 397, 401 (App. Div. 1991) (emphasis added).

Police officers and firefighters may conceivably attempt to report to work in an inebriated state if the employer condoned the use of marijuana during off-duty hours, which would jeopardize both the employee's safety and the safety of the public, and potentially subject the employer to extensive liability. Accordingly, it may be reasonable for public entities to continue precluding its police officers and firefighters from using marijuana during off-duty hours.

The new law passed in New Jersey provides, in relevant part:

b. Nothing in P.L.2021, c. 16 (C.24:6I-31 et al.):

(1)(a) Requires an employer to amend or repeal, or affect, restrict or preempt the rights and obligations of employers to maintain a drug- and alcohol-free workplace or require an employer to permit or accommodate the use, consumption, being under the influence, possession, transfer, display, transportation, sale, or growth of cannabis or cannabis items in the workplace, or to affect the ability of employers to have policies prohibiting use of cannabis items or intoxication by employees during work hours;

N.J.S.A. 24:6I-52(b) (emphasis added).

Due to the nature of a police officer and firefighter's job position and the need to be on-call and ready to report to duty at any time, having a policy permitting off-duty recreational marijuana use for these employees may potentially "affect the ability" of employers to prohibit someone's use of marijuana during work hours.

CONCLUSION

This memo is an overview of legal considerations and we urge Administrations and elected officials to consult with their legal counsel.

We anticipate that many of these issues may be addressed and clarified when the New Jersey Cannabis Regulatory Commission implements the required rules and regulations by August 21, 2021. If you have any further questions, comments or concerns, please do not hesitate to contact us.



ADDRESSING THE PUBLIC HEALTH CRISIS

Over a year has passed since the beginning of the pandemic. The MEL and its 19 affiliated joint insurance funds immediately went into action to help members meet this crisis.

- CLAIMS** ▶ MEL members have reported \$20 million in COVID-19 related Workers Compensation claims. This will not impact member budgets because the cost will be paid by a combination of excess insurance and surplus.
- MEMBER MUNICIPAL BONDS** ▶ The Governor’s Office requested the MEL to help solve the municipal bond crisis that emerged at the beginning of the pandemic. Within a week, the MEL Joint Cash Management and Investment Pool started purchasing debt securities issued by member municipalities and authorities – \$135 million to date. The MEL’s quick response stabilized this market.
- SAFETY** ▶ When classroom safety training was suspended, the MEL offered its programs on line. As a results, attendance at safety courses actually increased 16%. In 2020, the accident rate was reduced 20% and the MEL reported the lowest accident rate since it started to keep records 30 years ago.
- CYBER** ▶ The pandemic increased local government vulnerability to cyber attack. To address this issue, the MEL released an enhanced Cyber Risk Management program that is available on its website.
- COVID RESOURCE CENTER** ▶ Many additional questions have arisen concerning COVID related safety and personnel procedures. The MEL Fund Attorney and Safety Director drafted numerous model policies and procedures that were placed on the MEL website.

THE POWER OF COLLABORATION

njmel.org





E-JIF Continues to Defend its Members in Passaic River II Litigation

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

In 1995, thirteen JIFs affiliated with the MEL created E-JIF – the New Jersey Municipal Environmental Risk Management Fund. Since then, E-JIF has saved the taxpayers millions.

E-JIF provides the broadest pollution coverage available from any source to its 393 member local governments. Commercial insurers and many JIFs do not cover superfund pollution liability.

An excellent example of how E-JIF benefits its members is its response to ongoing litigation related to chemical plant pollution in Passaic and Essex Counties. Of special concern is dioxin used to manufacture Agent Orange during the Viet Nam war. Because of tidal movement, dioxin has also contaminated various areas of the river and the NJ/NY harbor.

In 2005, the New Jersey DEP sued Occidental Chemical to pay for the clean-up. Occidental then countersued numerous municipalities alleging that municipal storm water and discharge from sanitary processing plants contributed to the contamination. 32 of these municipalities are E-JIF members.

E-JIF took the following actions to protect its members:

- Saved over \$5 million in legal fees by retaining only three attorneys who each represented ten or eleven members.
- Settled the case on behalf of the 32 affected members for just over \$2 million.
- Paid the \$50,000 policy limit for each member along with defense costs of the settlement.
- Hired an archivist to identify prior insurers who paid most of the remaining settlement share of the members.

PLEASE NOTE:

THE FEDERAL GOVERNMENT HAS RECENTLY REOPENED THE LITIGATION.

The E-JIF is committed to continue taking the actions necessary to defend its members.



THE POWER OF COLLABORATION

njejif.org

Memorandum

MEL Cyber Task Force



The MEL Cyber Task Force is proud to present Version 2 of its Cyber Risk Management Program.

Version 2 does not change many previously present items in Tiers 1 or 2, but offers more clarity and adds a Tier 3 for full deductible reimbursement. PLEASE NOTE, any members already in compliance with either Tier 1 or Tier 2 prior to March 8, 2021 will have their compliance grandfathered until January 1, 2022. As always, you must be in compliance with the tiers at the time of the claim in order to be eligible for reimbursement; review the Deductible Reimbursement Application for details.

Following are the most notable changes in Version 2 of the Cyber RMP you should be aware of. Please review all details of the Cyber RMP to ensure you meet compliance.

Cyber Awareness Training (Tier 1)

- ✓ Training of one (1) hour must occur on an annual basis, versus the bi-annual basis required in the old RMP.

Password Strength (Tier 1)

- ✓ This requirement has been moved from Tier 2 to Tier 1, and a Password Policy is required to be adopted.

Email Warning Label (Tier 1)

- ✓ An automatic email warning label must be added to all emails coming from outside your organization.

Government Cyber Memberships (Tier 1)

- ✓ This is a new requirement whereby the member will have to register with NJCCIC and MS-ISAC.

System & Event Logging (Tiers 2 & 3)

- ✓ This is a new requirement whereby logs should be applied throughout your network (Tier 2) and reviewed regularly (Tier 3).

Remote Access (Tiers 2 & 3)

- ✓ This is a new requirement where Virtual Private Network (VPN) will be required for all remote access (Tier 2) and Multi-Factor Authentication is deployed (Tier 3).

Banking Controls (Tier 2)

- ✓ This is a new requirement whereby the member will deploy certain controls to ensure safe banking.

IT Business Continuity Plan (Tier 2)

- ✓ This is a new requirement whereby the member will have to create a continuity plan for Information Technology. This should be a part of the Continuity of Government plan.

Tier 3

- ✓ Tier 3 is our enhanced security tier, requiring practices like network segmentation, Multi-Factor Authentication (MFA), vendor security audit and password integrity checks.

Email sent to fund commissioners and risk managers

As you have heard at your local JIF meetings and at the MEL retreat, the MEL Cyber Task Force has released version 2 of the MEL Cyber Risk Management Program. The updated program offers more details and clarifies many previously existing items, while also slightly rearranging the tiers and adding a few new security measures. Most significantly, a tier 3 has been added containing additional security controls.

The memorandum included in your local agendas describes the changes from version 1 to version 2, and a copy of such can be found here: https://njmel.org/wp-content/uploads/2021/03/Memorandum_MEL-Cyber-RMP-v2.pdf.

All things Cyber can be found on the MEL’s Cyber webpage: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

In particular, version 2 of the Cyber Risk Management Program can be found here: <https://njmel.org/wp-content/uploads/2021/03/MEL-Cyber-Risk-Management-Program-v2.pdf>

Important Reminder:

Reimbursements

The following amounts are what will be reimbursed to the member by the MEL if found to be in compliance at the time of the claim.

Year	Member Deductible	Reimbursement		
		Tier 1	Tier 2	Tier 3
2021	\$25,000	\$20,000	\$22,500	\$25,000
2022	\$25,000	\$10,000	\$20,000	\$25,000

Reimbursement Policy

The MEL Cyber Deductible Reimbursement program is a *reimbursement* program whereby the member is reimbursed for deductible amounts actually spent by the member.

3. Grandfather

All members in compliance with version 1 of the MEL Cyber Risk Management Program as of 3/5/2021 will receive grandfathered status until January 1, 2022. At such point in time, those grandfathered members will members not grandfathered must comply with version 2 as of 3/8/2021.

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
	AS OF	March 31, 2021			
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	345,060	1,016,152	90,325,733	91,341,885
2.	CLAIM EXPENSES				
	Paid Claims	80,816	306,686	40,676,697	40,983,383
	Case Reserves	32,166	199,396	2,145,554	2,344,950
	IBNR	(23,168)	(103,402)	1,808,067	1,704,665
	Recoveries	(6,290)	(12,682)	(303,417)	(316,099)
	TOTAL CLAIMS	83,525	389,999	44,326,901	44,716,899
3.	EXPENSES				
	Excess Premiums	120,924	362,772	25,052,203	25,414,975
	Administrative	52,314	155,811	12,487,885	12,643,696
	TOTAL EXPENSES	173,238	518,583	37,540,088	38,058,671
4.	UNDERWRITING PROFIT (1-2-3)	88,297	107,570	8,458,745	8,566,315
5.	INVESTMENT INCOME	(6,121)	(12,500)	5,259,847	5,247,346
6.	DIVIDEND INCOME	0	0	1,817,919	1,817,919
7.	STATUTORY PROFIT (4+5+6)	82,175	95,070	15,536,511	15,631,580
8.	DIVIDEND	0	23,000	11,627,576	11,650,576
9.	RCF & MEL Surplus Trigger Assessment	0	0	152,204	152,204
10.	STATUTORY SURPLUS (7-8-9)	82,175	72,070	3,756,731	3,828,801
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(1,767)	(26,317)	2,196,946	2,170,629
	Aggregate Excess LFC	3,138	9,653	230,700	240,353
	2017	16,271	15,806	415,407	431,213
	2018	5,075	4,518	535,532	540,050
	2019	(268,547)	(269,099)	217,211	(51,888)
	2020	367,177	365,976	160,935	526,911
	2021	(39,172)	(28,466)		(28,466)
	TOTAL SURPLUS (DEFICITS)	82,175	72,070	3,756,731	3,828,801
	TOTAL CASH				8,048,362
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	36,870,884	36,870,884
	FUND YEAR 2017				
	Paid Claims	9,282	28,511	1,455,804	1,484,315
	Case Reserves	(9,282)	(52,011)	349,274	297,263
	IBNR	(16,818)	6,682	105,467	112,149
	Recoveries	-	0	(59,775)	(59,775)
	TOTAL FY 2017 CLAIMS	(16,818)	(16,818)	1,850,771	1,833,953
	FUND YEAR 2018				
	Paid Claims	9,024	44,730	1,140,035	1,184,765
	Case Reserves	(7,904)	(30,341)	522,107	491,766
	IBNR	(6,855)	(20,124)	177,994	157,870
	Recoveries	0	0	(41,156)	(41,156)
	TOTAL FY 2018 CLAIMS	(5,735)	(5,735)	1,798,979	1,793,245
	FUND YEAR 2019				
	Paid Claims	16,631	43,698	1,100,410	1,144,108
	Case Reserves	(1,901)	221,960	684,073	906,033
	IBNR	262,685	12,421	274,503	286,924
	Recoveries	0	(664)	(35,154)	(35,818)
	TOTAL FY 2019 CLAIMS	277,415	277,415	2,023,832	2,301,247
	FUND YEAR 2020				
	Paid Claims	36,975	170,136	323,577	493,713
	Case Reserves	38,576	(61,322)	386,601	325,279
	IBNR	(437,758)	(465,294)	1,195,680	730,386
	Recoveries	(6,290)	(12,018)	(123,423)	(135,440)
	TOTAL FY 2020 CLAIMS	(368,498)	(368,498)	1,782,435	1,413,937
	FUND YEAR 2021				
	Paid Claims	8,904	19,611		19,611
	Case Reserves	12,679	121,110		121,110
	IBNR	175,578	362,913		362,913
	Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	197,161	503,634		503,634
	COMBINED TOTAL CLAIMS	83,525	389,999	44,326,901	44,716,899

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **April 30, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	374,699	77.57%	96.51%	77.57%	96.38%	76.47%	92.48%
AUTO LIABILITY	53,346	101,203	189.71%	93.94%	189.71%	93.62%	200.91%	89.30%
WORKER'S COMP	1,332,335	1,081,271	81.16%	99.62%	81.16%	99.57%	81.67%	98.70%
TOTAL ALL LINES	2,054,029	1,721,804	83.83%	98.78%	83.83%	98.70%	84.19%	97.11%
NET PAYOUT %	\$1,443,769		70.29%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	60.14%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	92.48%	25.16%	91.95%	34.27%	83.56%
AUTO LIABILITY	47,555	67,043	140.98%	89.30%	98.92%	88.81%	87.15%	81.06%
WORKER'S COMP	1,313,000	1,558,608	118.71%	98.70%	105.80%	98.57%	111.27%	95.79%
TOTAL ALL LINES	1,970,521	1,824,810	92.61%	97.24%	82.99%	97.02%	89.23%	93.16%
NET PAYOUT %	\$1,152,457		58.48%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	189,999	193,332	101.75%	100.00%	205.85%	100.00%	103.26%	96.65%
GEN LIABILITY	413,752	236,577	57.18%	83.56%	115.37%	82.70%	15.62%	67.85%
AUTO LIABILITY	44,262	11,760	26.57%	81.06%	53.14%	80.03%	26.57%	62.03%
WORKER'S COMP	1,275,000	1,568,392	123.01%	95.79%	243.05%	95.33%	76.73%	81.73%
TOTAL ALL LINES	1,923,013	2,010,061	104.53%	93.24%	207.53%	92.72%	65.05%	79.76%
NET PAYOUT %	\$1,121,926		58.34%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	171,000	111,597	65.26%	96.65%	119.27%	96.43%	5.95%	30.00%
GEN LIABILITY	376,171	67,762	18.01%	67.85%	37.46%	66.07%	2.56%	10.00%
AUTO LIABILITY	47,021	19,901	42.32%	62.03%	94.73%	59.58%	4.52%	10.00%
WORKER'S COMP	1,319,715	638,369	48.37%	81.73%	68.83%	78.67%	2.15%	6.00%
TOTAL ALL LINES	1,913,907	837,628	43.77%	79.85%	67.81%	77.31%	2.63%	9.03%
NET PAYOUT %	\$483,757		25.28%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	168,000	82,900	49.35%	30.00%	98.10%	23.00%	N/A	N/A
GEN LIABILITY	333,052	14,375	4.32%	10.00%	6.70%	6.00%	N/A	N/A
AUTO LIABILITY	52,789	5,177	9.81%	10.00%	12.03%	6.00%	N/A	N/A
WORKER'S COMP	1,330,010	56,529	4.25%	6.00%	4.99%	3.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	158,981	8.44%	8.96%	13.79%	5.40%	N/A	N/A
NET PAYOUT %	\$26,630		1.41%					

**Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT**

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
March-21	0	0	8	23	6	37
April-21	0	0	4	10	3	17
NET CHGE	0	0	-4	-13	-3	-20
Limited Reserves						\$6,268
Year	2017	2018	2019	2020	2021	TOTAL
March-21	\$0	\$0	\$10,165	\$48,980	\$145,087	\$204,232
April-21	\$0	\$0	\$2,862	\$30,645	\$73,044	\$106,550
NET CHGE	\$0	\$0	(\$7,303)	(\$18,336)	(\$72,044)	(\$97,682)
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$111,597	\$82,900	\$643,685

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
March-21	2	2	16	29	10	59
April-21	2	2	7	11	8	30
NET CHGE	0	0	-9	-18	-2	-29
Limited Reserves						\$10,754
Year	2017	2018	2019	2020	2021	TOTAL
March-21	\$88,864	\$64,330	\$319,953	\$40,041	\$22,300	\$535,487
April-21	\$72,226	\$64,330	\$154,365	\$17,320	\$14,375	\$322,616
NET CHGE	(\$16,638)	\$0	(\$165,587)	(\$22,720)	(\$7,925)	(\$212,871)
Ltd Incurred	\$374,699	\$107,934	\$236,577	\$67,762	\$14,375	\$801,346

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
March-21	0	1	0	10	4	15
April-21	0	1	0	3	2	6
NET CHGE	0	0	0	-7	-2	-9
Limited Reserves						\$6,242
Year	2017	2018	2019	2020	2021	TOTAL
March-21	\$0	\$8,051	\$0	\$18,447	\$4,798	\$31,296
April-21	\$0	\$27,437	\$0	\$6,388	\$3,625	\$37,451
NET CHGE	\$0	\$19,387	\$0	(\$12,059)	(\$1,173)	\$6,154
Ltd Incurred	\$101,203	\$67,043	\$11,760	\$19,901	\$5,177	\$205,084

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
March-21	7	11	52	151	41	262
April-21	7	11	22	62	26	128
NET CHGE	0	0	-30	-89	-15	-134
Limited Reserves						\$14,517
Year	2017	2018	2019	2020	2021	TOTAL
March-21	\$208,399	\$419,385	\$1,462,566	\$504,513	\$57,356	\$2,652,219
April-21	\$205,809	\$580,586	\$730,908	\$299,518	\$41,307	\$1,858,128
NET CHGE	(\$2,590)	\$161,201	(\$731,658)	(\$204,996)	(\$16,048)	(\$794,091)
Ltd Incurred	\$1,081,271	\$1,558,608	\$1,568,392	\$638,369	\$56,529	\$4,903,168

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
March-21	9	14	76	213	61	373
April-21	9	14	33	86	39	181
NET CHGE	0	0	-43	-127	-22	-192
Limited Reserves						\$12,844
Year	2017	2018	2019	2020	2021	TOTAL
March-21	\$297,263	\$491,766	\$1,792,683	\$611,982	\$229,541	\$3,423,235
April-21	\$278,035	\$672,353	\$888,135	\$353,871	\$132,351	\$2,324,745
NET CHGE	(\$19,228)	\$180,587	(\$904,548)	(\$258,111)	(\$97,190)	(\$1,098,490)
Ltd Incurred	\$1,721,804	\$1,824,810	\$2,010,061	\$837,628	\$158,981	\$6,553,284

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2021		
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Professional Municipal Management	0.31	1.04	2.29	1.47
Burlington County Municipal JIF	0.40	1.15	1.25	1.08
Monmouth County	0.46	0.84	1.30	0.98
Bergen County	0.58	1.25	1.50	1.26
Ocean County	0.70	1.40	1.82	1.48
Gloucester, Salem, Cumberland Counties	0.75	1.45	1.80	1.50
Suburban Metro	0.77	1.58	1.76	1.57
Atlantic County Municipal JIF	0.84	1.73	2.57	1.95
Morris County	0.89	1.20	1.59	1.32
Camden County	0.96	1.26	1.37	1.27
Central New Jersey	1.03	1.48	1.54	1.44
NJ Utility Authorities	1.12	2.01	2.62	2.14
NJ Public Housing Authority	1.27	1.59	1.80	1.63
South Bergen County	1.28	1.79	1.67	1.66
Suburban Municipal	1.51	1.58	1.81	1.66
AVERAGE	0.86	1.42	1.78	1.49
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Professional Municipal Management JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF							
				April 30, 2021					
MEMBER_ID	MEMBER	** # CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2021 - 2019
1	304 Evesham	4/30/2021	0	0.00	0.37	2.25	1 Evesham	1.13	
2	305 Evesham Township Fire Dist		0	0.00	0.00	0.00	2 Evesham Township Fire	0.00	
3	306 Maple Shade		0	0.00	0.85	0.86	3 Maple Shade	0.73	
4	307 Moorestown		0	0.00	1.32	1.39	4 Moorestown	1.14	
5	308 Willingboro		1	0.89	1.72	3.83	5 Willingboro	2.50	
Totals:			1	1	0.31	104	2.29		1.47
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2020 Loss Time Accident Frequency as of		April 30, 2020		0.00					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : April 20, 2021									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
			01/01/21	2021					Co-Insurance
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	01/01/21
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/19			20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000				0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2021 as of May 1, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2021 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 21-15

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - May 2021**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001680	EVESHAM TOWNSHIP	2019 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001681	EVESHAM FIRE DEPARTMENT	2019 SAFETY INCENTIVE PROG	1,500.00
			1,500.00
001682	WILLINGBORO TWP	2019 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001683	MAPLE SHADE TOWNSHIP	2019 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001684	MOORESTOWN TOWNSHIP	2019 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
Total Payments FY 2019			11,500.00

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001685	EVESHAM TOWNSHIP	2020 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001686	EVESHAM FIRE DEPARTMENT	2020 SAFETY INCENTIVE PROG	1,500.00
			1,500.00
001687	WILLINGBORO TWP	2020 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001688	MAPLE SHADE TOWNSHIP	2020 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
001689	MOORESTOWN TOWNSHIP	2020 SAFETY INCENTIVE PROG	2,500.00
			2,500.00
Total Payments FY 2020			11,500.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001690	QUAL-LYNX	TPA 5/21	12,003.93
			12,003.93
001691	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 5/21	2,007.92
			2,007.92
001692	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21	31.81
001692	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 5/21	11,528.00
			11,559.81

001693			
001693	THE ACTUARIAL ADVANTAGE	ACTUARY 5/21	3,406.67
			3,406.67
001694			
001694	QUALCARE, INC.	MANAGED CARE 5/21	7,497.65
			7,497.65
001695			
001695	THOMAS TONTARSKI	TREASURER 5/21	1,548.50
			1,548.50
001696			
001696	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGT 5/21	1,526.00
001696	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 5/21	1,791.50
			3,317.50
001697			
001697	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 3/21	52.47
001697	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 2/21	52.47
			104.94
001698			
001698	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 5/21	519.00
			519.00
		Total Payments FY 2021	41,965.92
		TOTAL PAYMENTS ALL FUND YEARS	64,965.92

Chairperson

Attest:

Dated:

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

May 16, 2021

To the Members of the
Executive Board of the
Professional Municipal Management
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2021 for Closed Fund Years 1987 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 4,842.68. This generated an average annual yield of .74%. However, we have an unrealized net gain of \$ 6,,845.89 adjusting the reported yield to -1.791% for the period. The total overview of the asset portfolio for the fund shows the market value of \$ 783,272.83.

Our Portfolio Investment with J.C.M.I. is valued at \$ 4,003.245.11.

Our asset portfolio with Wilmington Trust has 1 obligations less than one year.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$3,573.00 /YTD \$ 4,237.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Assessments \$ 106,666.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 133 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 64,398.60.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 8,048,364.54 to a closing balance of \$ 7,624,031.44 showing a decrease in the fund of \$ 424,333.10.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT 2021**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/16	WILLINGBORO	2020177802	MONICA POGORZELSKI	WC	2019	664.00	
TOTAL- FEB. YTD 2021						664.00	664.00
TOTAL- MAR YTD 2021						0.00	664.00
4/16	WILLINGBORO	2020206475	RICHARD COUPE	WC	2020	1,258.00	
4/7	WILLINGBORO	2020189945	NORMA HARDY	WC	2019	2,315.00	
TOTAL- APR. YTD 2021						3,573.00	4,237.00

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2021 Month Ending: April		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE		206,762.92	1,461,154.44	55,959.86	2,906,599.85	84,896.28	5,314.18	328,142.41	(361,849.31)	3,361,383.90	8,048,364.54
RECEIPTS											
Assessments		4,559.55	9,039.09	1,432.70	34,875.14	1,221.58	10,028.16	26,756.10	429.63	18,324.05	106,666.00
Refunds		5,259.32	0.00	0.00	3,573.00	0.00	0.00	0.00	0.00	0.00	8,832.32
Invest Pymnts		281.95	1,990.45	139.63	3,961.23	115.72	7.24	448.17	0.61	4,578.85	11,523.85
Invest Adj		3.72	26.21	1.83	52.14	1.52	0.09	5.89	0.00	60.30	151.70
Subtotal Invest		285.67	2,016.66	141.46	4,013.37	117.24	7.33	454.06	0.61	4,639.15	11,675.55
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		10,104.54	11,055.75	1,574.16	42,461.51	1,338.82	10,035.49	27,210.16	430.24	22,963.20	127,173.87
EXPENSES											
Claims Transfers		5,259.32	16,638.34	613.50	36,095.58	0.00	0.00	0.00	0.00	0.00	58,606.74
Expenses		928.75	0.00	0.00	0.00	0.00	175,387.50	241,420.50	0.00	67,589.16	485,325.91
Other *		5,259.32	0.00	0.00	2,315.00	0.00	0.00	0.00	0.00	0.00	7,574.32
TOTAL		11,447.39	16,638.34	613.50	38,410.58	0.00	175,387.50	241,420.50	0.00	67,589.16	551,506.97
END BALANCE		205,420.07	1,455,571.86	56,920.53	2,910,650.78	86,235.10	(160,037.83)	113,932.07	(361,419.07)	3,316,757.94	7,624,031.44

REPORT STATUS SECTION

Report Month: April

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
CURRENT FUND YEAR	2021					
Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$8,048,364.57	783,340.18	3,171,176.90	100,000.00	1,000.00	3,992,847.49
Opening Interest Accrua	\$8.57	8.57	-	-	-	-
1 Interest Accrued and/or	\$21.63	\$21.63	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$151.72	\$0.00	\$0.00	\$0.00	\$0.00	\$151.72
5 Interest Paid - Cash Inst	\$4,669.33	-\$97.55	\$1,366.87	\$0.00	\$0.00	\$3,400.01
6 Interest Paid - Term Ins	\$8.57	\$8.57	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$6,845.89	\$0.00	\$0.00	\$0.00	\$0.00	\$6,845.89
8 Net Investment Income	\$11,688.57	-\$75.92	\$1,366.87	\$0.00	\$0.00	\$10,397.62
9 Deposits - Purchases	\$651,856.65	\$0.00	\$107,924.00	\$58,606.74	\$485,325.91	\$0.00
10 (Withdrawals - Sales)	-\$1,087,865.30	\$0.00	-\$543,932.65	-\$58,606.74	-\$485,325.91	\$0.00
Ending Cash & Investment	\$7,624,031.43	\$783,251.20	\$2,736,535.12	\$100,000.00	\$1,000.00	\$4,003,245.11
Ending Interest Accrual Bal	\$21.63	\$21.63	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$506,225.35	\$0.00	\$0.00	\$19,411.03	\$486,814.32	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,130,256.78	\$783,251.20	\$2,736,535.12	\$119,411.03	\$487,814.32	\$4,003,245.11

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

Month		April							
Current Fund Year		2021							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	9,856.47	0.00	0.00	9,856.47	9,856.47	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	1,551.82	0.00	0.00	1,551.82	1,551.82	0.00	0.00	0.00
	Workers Comp	8,202.87	7,019.03	0.00	15,221.90	15,221.90	0.00	0.00	0.00
	Total	19,611.16	7,019.03	0.00	26,630.19	26,630.19	0.00	0.00	0.00
2020	Property	80,952.25	0.00	0.00	80,952.25	80,952.25	0.00	0.00	0.00
	Liability	50,441.29	0.00	0.00	50,441.29	50,441.29	0.00	0.00	0.00
	Auto	13,512.82	0.00	0.00	13,512.82	13,512.82	0.00	0.00	0.00
	Workers Comp	337,807.23	2,301.62	1,258.00	338,850.85	338,850.85	0.00	0.00	0.00
	Total	482,713.59	2,301.62	1,258.00	483,757.21	483,757.21	0.00	0.00	0.00
2019	Property	190,469.66	5,259.32	5,259.32	190,469.66	190,469.66	0.00	0.00	0.00
	Liability	82,211.95	0.00	0.00	82,211.95	82,211.95	0.00	0.00	0.00
	Auto	11,760.28	0.00	0.00	11,760.28	11,760.28	(0.00)	(0.00)	0.00
	Workers Comp	823,847.79	15,950.85	2,315.00	837,483.64	837,483.64	0.00	0.00	0.00
	Total	1,108,289.68	21,210.17	7,574.32	1,121,925.53	1,121,925.53	0.00	0.00	0.00
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	43,604.02	0.00	0.00	43,604.02	43,604.02	(0.00)	(0.00)	0.00
	Auto	38,991.82	613.50	0.00	39,605.32	39,605.32	0.00	0.00	0.00
	Workers Comp	969,787.54	8,234.08	0.00	978,021.62	978,021.62	0.00	0.00	0.00
	Total	1,143,609.07	8,847.58	0.00	1,152,456.65	1,152,456.65	0.00	0.00	0.00
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	285,834.39	16,638.34	0.00	302,472.73	302,472.73	0.00	0.00	0.00
	Auto	101,203.37	0.00	0.00	101,203.37	101,203.37	(0.00)	(0.00)	0.00
	Workers Comp	872,872.36	2,590.00	0.00	875,462.36	875,462.36	0.00	0.00	0.00
	Total	1,424,540.47	19,228.34	0.00	1,443,768.81	1,443,768.81	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,178,763.97	58,606.74	8,832.32	4,228,538.39	4,228,538.39	0.00	0.00	0.00

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: May 10, 2021

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Public Sector Director gprince@jamontgomery.com Office: 856-552-4744	Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650	Danielle Sanders Account Analyst dsanders@jamontgomery.com Office: 856-552-6898	Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

LOSS CONTROL SURVEYS

- No Loss Control visits were conducted in April.

MEETINGS ATTENDED

- Claims Meeting on April 27, 2021
- Fund Commissioner Meeting on April 27, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 25, 2021	PMM JIF Executive Committee Meeting	Telephonic
May 25, 2021	PMM JIF Claims Committee Meeting	Telephonic

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- April 6 - NEW Bulletin – Distracted Driving Awareness Month
- April 20 - Safety Director Message - National Stand-Down to Prevent Falls
- April 21 - Did You Know? – PMM JIF
- April 22 - MSI Bulletin – F.D. Training in Acquired Structures
- April 22 - MSI Bulletin: April is Nat'l Workplace Violence Prevention Month
- April 27 - MSI Bulletin - National Stand-Down for Fall Prevention resources
- April 29 - MSI Bulletin: Workplace Violence Prevention Training Strategies
- April 30 - Regional Training - COVID-19 – What Do We Know; What Do We Need to Know
- April 30 - Risk Management for Command Staff - June 15, 2021 (sent to Police Chiefs)

MSI NOW & MSI DVD

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
-0-	-0-

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
-0-	-0-

MSI LIVE

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip afelip@jamontgomery.com.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 3/22/2021 To 4/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Maple Shade	Chosen Freeholders 49 Rancocas Road, Room 25 PO Box 6000 Mount Holly, NJ 08060	RE: Mutual Aid and Assistance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Mutual Aid and Assistance to protect against loss, damage or destruction by fire, catastrophe, civil unrest, major emergency or other extraordinary devastation.	3/31/2021 #2880121	GL AU EX WC
H - Burlington County Commissioners I - Township of Maple Shade	49 Rancocas Road Room 25 PO Box 6000 Mount Holly, NJ 08060	RE: Mutual Aid and Assistance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Mutual Aid and Assistance to protect against loss, damage or destruction by fire, catastrophe, civil unrest, major emergency or other extraordinary devastation	3/31/2021 #2880135	GL AU EX WC
H - Salem County Fire Academy I - Evesham Township Fire District	135 Cemetery Road Woodstown, NJ 08098	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889433	GL AU EX WC
H - Middlesex County Fire Academy I - Evesham Township Fire District	1001 Fire Academy Drive Sayreville, NJ 08872	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889434	GL AU EX WC
H - Cherry Hill Fire District No.13 I - Evesham Township Fire District	1100 Markkress Road Cherry Hill, NJ 08003	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889435	GL AU EX WC
H - Camden County Regional Emergency I - Evesham Township Fire District	Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889436	GL AU EX WC
H - Burlington County Fire Academy I - Evesham Township Fire District	49 Rancocas Rd Mt Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889437	GL AU EX WC

04/22/2021

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Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 3/22/2021 To 4/22/2021

H - Atlantic County Fire Academy I - Evesham Township Fire District	5033 English Creek Avenue Egg Harbor Township, NJ 08234	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/6/2021 #2889438	GL AU EX WC
H - Hunterdon County Emergency I - Evesham Township Fire District	Services Training Center P.O. Box 2900 Flemington, NJ 08822	RE: in person training The County of Hunterdon, including all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees, and volunteers are an an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to in person training.	4/12/2021 #2895559	GL AU EX WC
H - Township of Moorestown I - Township of Moorestown	111 West 2nd Street Moorestown, NJ 08057	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Thomas Merchel - CFO/Treasurer, Effective: 01/01/21	4/21/2021 #2903496	OTH
H - Township of Moorestown I - Township of Moorestown	111 West 2nd Street Moorestown, NJ 08057	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Thomas Merchel - CFO/Treasurer, Effective: 04/19/21	4/21/2021 #2903504	OTH
Total # of Holders: 11				

04/22/2021

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**Professional Municipal Management JIF
Cumulative Savings Summary**

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	71	\$49,418.31	\$18,116.06	\$31,302.25	63%
FEBRUARY	53	\$100,192.29	\$38,782.95	\$61,409.34	61%
MARCH	117	\$107,299.91	\$36,605.79	\$70,694.12	66%
APRIL	82	\$57,978.50	\$17,851.88	\$40,126.62	69%
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	323	\$314,889.01	\$111,356.68	\$203,532.33	65%

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	67	\$28,021.04	\$10,319.06	\$17,701.98	63%
FEBRUARY	132	\$151,717.37	\$43,060.69	\$108,656.68	72%
MARCH	105	\$119,083.23	\$43,582.43	\$75,500.80	63%
APRIL	88	\$62,501.40	\$22,871.72	\$39,629.68	63%
MAY	33	\$152,097.78	\$66,171.88	\$85,925.90	56%
JUNE	47	\$30,499.85	\$9,561.20	\$20,938.65	69%
JULY	38	\$24,782.42	\$14,905.06	\$9,877.36	40%
AUGUST	72	\$111,444.18	\$42,755.00	\$68,689.18	62%
SEPTEMBER	65	\$52,754.14	\$20,010.87	\$32,743.27	62%
OCTOBER	106	\$87,200.87	\$38,988.19	\$48,212.68	55%
NOVEMBER	52	\$257,199.49	\$98,529.09	\$158,670.36	62%
DECEMBER	68	\$332,012.87	\$115,770.20	\$216,242.67	65%
TOTALS	873	\$1,409,314.64	\$526,525.39	\$882,789.21	63%



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
Savings By Specialty & Top 10 Providers
1/1/2021 – 4/30/2021

SAVINGS BY SPECIALTY

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	14	\$124,894.87	\$44,444.10	\$80,450.77	64%
Physical Therapy	169	\$88,894.60	\$23,825.70	\$65,068.90	73%
Orthopedic Surgery	38	\$22,862.07	\$10,409.05	\$12,453.02	54%
MRI/Radiology	14	\$16,128.01	\$7,050.41	\$9,077.60	56%
Pain Management	12	\$15,550.00	\$1,748.78	\$13,801.22	89%
Neurosurgery	18	\$13,285.00	\$3,902.54	\$9,382.46	71%
Anesthesiology	5	\$6,194.65	\$2,495.46	\$3,699.19	60%
General Surgery	2	\$6,150.00	\$4,039.60	\$2,110.40	34%
Occupational Medicine	12	\$4,344.61	\$2,197.59	\$2,147.02	49%
Behavioral Health	12	\$4,210.00	\$2,645.00	\$1,565.00	37%
Emergency Medicine	4	\$3,990.00	\$3,343.85	\$646.15	16%
Ambulance	2	\$1,800.00	\$1,770.00	\$30.00	2%
Sports Medicine	4	\$1,260.00	\$299.50	\$960.50	76%
Internal Medicine	2	\$1,145.00	\$247.51	\$897.49	78%
Physical Medicine & Rehab	3	\$981.40	\$408.23	\$573.17	58%
Durable Medical Equipment	4	\$811.64	\$584.16	\$227.48	28%
Pulmonary Medicine	2	\$686.00	\$427.70	\$258.30	38%
Urgent Care Center	2	\$618.00	\$553.88	\$64.12	10%
Neurology	1	\$525.00	\$525.00	\$0.00	0%
Laboratory Services	2	\$358.16	\$276.88	\$81.28	23%
Ophthalmology	1	\$200.00	\$161.74	\$38.26	19%
Grand Total	323	\$314,889.01	\$111,356.68	\$203,532.33	65%

TOP 10 PROVIDERS

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	5	\$26,226.10	Hospital
PENN PRESBYTERIAN MEDICAL CENTER	3	\$11,238.26	Hospital
GOOD SHEPHERD PENN PARTNERS	5	\$7,068.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	11	\$6,911.45	MRI/Radiology
IVY REHAB NETWORK, INC	66	\$6,226.00	Physical Therapy
STRIVE PHYSICAL THERAPY	65	\$5,720.00	Physical Therapy
CONCENTRA MEDICAL CENTERS	22	\$4,439.18	Physical Therapy
NICHOLE BAUGHMAN SURGICAL LLC	1	\$3,944.60	General Surgery
VIRTUA MEMORIAL HOSPITAL BURLINGTON	2	\$3,454.00	Hospital
EMERGENCY PHYSICIAN ASSOC OF SJ	3	\$2,935.00	Emergency Medicine
Grand Total	183	\$78,162.59	

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – APRIL 27, 2021
ZOOM
1:00 PM**

Meeting of 2021 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2021 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONER:

Nelson Wiest	Township of Maple Shade	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
	PERMA Jennifer Conicella
Safety Director	J.A. Montgomery Risk Control Glenn Prince Keith Hummel Robert Garish
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Jonathon Tavares, Conner Strong & Buckelew
Michael Avalone, Conner Strong & Buckelew
Tom Fitzpatrick, Fairview Insurance

APPROVAL OF MINUTES: FEBRUARY 23, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF FEBRUARY 23, 2021:

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2021 MEL/RCF/EJIF March 26th Meeting & Retreat: The Executive Director reported the MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat. Chairman Merchel's reports for the MEL, RCF and EJIF meetings were in the agenda.

In addition, MEL Attorney Fred Semrau, Esq. and MEL Consultant Matt Giacobbe, Esq. have worked together to draft bulletins concerning mandating of Covid-19 Vaccinations and Cannabis legislation and its impact on employment and zoning matters, as well as environmental concerns. It is important to note concerning Cannabis that municipalities face deadlines in addressing zoning matters. Attached in agenda were the following:

Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)

E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist Memorandum on Vaccinations

This documentation was distributed via email on March 29th.

Risk Management Plan - Amendment – Based on the recommendation of the Fund Underwriting Manager and the MEL's Fund Attorney, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the PMM JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. Resolution # 21-12 amending the 2021 Risk Management Plan was in the agenda for approval.

The Underwriting Manager reported that insurance information is one of hacker's number one targets right now, because that will tell them where they have some guaranteed payouts. He advised all cyber insurance information be scrubbed from the any public facing documents, including the websites, risk management plans and coverage summaries.

MOTION TO APPROVE RESOLUTION 21-12 AMENDING THE FUND'S PLAN OF RISK MANAGEMENT

Moved: Commissioner Brevogel
Second: Commissioner Corrales
Vote: Unanimous

MEL, Municipal Reinsurance HIF & NJCE Educational Seminar. The 10th annual seminar will be conducted virtually on two half day sessions: Friday, May 14th and Friday, May 21st from 9am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies engaged by MEL member JIFs and MR HIF member HIFs.

A Zoom invite with registration instructions has been emailed to members and is listed below.
https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

Power of Collaboration: Enclosed in the agenda is the latest ad in the “Power of Collaboration” series that appears in the NJ League of Municipalities magazine. The ad highlights the MEL model policy Addressing the Protection and Safe Treatment of Minors.

Employment Practices Compliance Program: Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; Deadlines for updates and training has been extended to November 1, 2021 (from June 1, 2021). Please use the following link to view an outline of the MEL program and its model documents:
<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: “Protecting Children From Abuse – Managers/Supervisors”. This course for Managers includes an Employment Practices component. Included in the agenda was a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

The Executive Director advised this was the only training currently available for managers and supervisors. They are reviewing the possibility having in person training and possibly hosting a webinar to offer some other opportunities. At this time, he advised members steer their managers and supervisors to the available program, it is a very good program. There is one Police Command Staff training scheduled for the Camden JIF, in Collingswood on June 15th, in person. Chief Hummel and Harry Earle advised they can safely train people in the Community Center. He continued with conditions permitting they would look into holding a session in the PMM area.

Commissioner Brevogel advised Mr. Stokes talk to the Willingboro Chief, they have a new training facility at the firehouse and he believes that would handle social distancing. Mr. Stokes advised he would reach out and additionally, space permitting, would off PMM seats at the Camden training and vice-versa.

Chairman Merchel asked if the supervisor training would include police personnel. Mr. Stokes asked JA Montgomery which training the Sergeants and the like take.

Mr. Prince advised they should attend the Police Command Staff training. Mr. Prince confirmed with Mr. Merchel, that it is for Sergeants and Lieutenants and above.

2020/2021 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Included in the agenda was another copy of the directions to take the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021.

The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. The maximum credit is 5% of the member's assessment.

2021 Financial Disclosures - Please note the Local Finance Board has now indicated that the filing deadline has been extended until June 30th. Although we contacted member to begin their filing, we are now being advised that Commissioners should wait until the Local Finance Board releases its instruction bulletin before completing your file. If you have already filed, once the bulletin is released, you should review your filing again to make sure there weren't any changes in the process that might require you to edit your filing.

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated January 1, 2021 shows the fund's surplus of \$3.8 million, showing a little decrease of about \$9,000 from the prior month, with all years in the positive. The February Financial Fast Track had a slight decrease of about \$900, also with a \$3.8 million surplus and all years in the positive. The Fund's Loss Ratio Analysis for January has the actuary's projection of 3% and the actual is 6.5%. It is driven by property losses, but nothing critical at this time. In the February report, the actuary projection is 5% and the actual is 7.5%, closing that gap a little, still based on property.

Ms. Kissane reported in February there were two CAT storms and multiple snowstorms, which accounts for all the property activity. Mr. Stokes thanked Ms. Kissane.

Mr. Stokes advised the claims operating report shows 7 less claims January into February and then 8 less claims February into March, a good report for the Fund. The Fund's Loss Time Accident Frequency for February and March were at 0.00, a good start to the year. The Executive Director advised the compliance report and checklist were also included in the agenda. He asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised he had nothing to report at this time.

TREASURER: Mr. Tontarski reviewed the treasurer's report with the Fund. He reported the Wilmington Trust portfolio will be liquidated in April, and then the PMM JIF will be totally invested in the JCMI Program.

Payment of March 2021 Vouchers Resolution 21-13

Fund Year 2021	42,287.64
Total	42,287.64

Payment of April 2021 Vouchers Resolution 21-14

Fund Year 2021	485,325.91
Total	485,325.91

MOTION TO APPROVE RESOLUTION 21-13 VOUCHER LIST FOR THE MONTH OF MARCH AND RESOLUTION 21-14 VOUCHER LIST FOR THE MONTH OF APRIL

Motion: Commissioner Brevogel
Second: Commissioner Danson
Vote: 5 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of March 2021:

2021	8,904.25
2020	36,996.39
2019	16,786.63
2018	9,024.00
2017	9,282.39
Closed	0.00
TOTAL	80,993.66

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Mr. Prince advised included in the agenda is all the risk control activities through the month of March, including the three loss control visits conducted. He reported the training schedule is posted on the www.njmel.org website, and through the website, under the Safety tab, you can schedule training for any employees. Mr. Prince spoke with the Executive Director regarding the Safety Incentive Program and as the Fund was unable to have the

annual kickoff meeting last year and then this year due to the Covid-19, he advised all the safety funds would be distributed to the members. Each municipality will receive \$5,000, \$2,500 for each year, and the Evesham Fire Department will receive \$3,000, \$1,500 for each year. He applauded all the members for their continued participation in the safety program during the pandemic. The vouchers will be sent out and the funds distributed accordingly. Mr. Prince asked if there were any questions.

Commissioner Brevogel started a discussion about training during the pandemic.

Mr. Prince hoped in the near future they'd be able to provide some instructor led training. Mr. Prince also offered to come out and do some training immediately, as long as there is an area available where social distancing is possible. He advised challenges do exist, but they're open to suggestions and will work individually with the members to get through them.

Chairman Merchel asked if the new firehouse capable of projecting.

Commissioner Brevogel confirmed it was and advised they can run trainings there with employees from all the members.

Mr. Prince advised he would help Mr. Brevogel facilitate the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Underwriting Manager advised there was 1 certificate issued from 1/22/2021 to 2/22/2021 and 2 certificate issued from 2/22/2021 to 3/22/2021. Mr. Cooney advised the new Cyber Risk Management Program as released in March and there would be two cyber reports going forward, one with those members grandfathered into the cyber program until 1/1/22 and an ongoing list of the compliance of members into the new cyber program. Mr. Cooney advised all members should get started on complicate for the new program and to reach out if anyone had any questions.

MANAGED CARE:

REPORT: Ms. Beatty then advised March's reports were included in the agenda. Ms. Beatty reported there were 117 bills for March, totaling \$107,299.91, of that \$36,605.79 was paid, for a savings of \$70,694.12, which is a 66% savings. Also included in the agenda were the reports for Savings by Specialty and Top 10 Providers. Ms. Beatty reported the physical therapy savings at 71% is due to an employee treating with an out of network physical therapist, who they did get to accept the in network rates. Ms. Beatty then asked if there were any questions.

Chairman Merchel asked why the treatment was out of network. Ms. Beatty advised the patient was treating with Penn Partners and they wanted to utilize their own physical therapy provider.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised the claims committee met prior to this meeting and asked for approval of the ten PARS as recommended by the claims committee.

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays (1 Abstention – Merchel)

Report Part of Minutes.

OLD BUSINESS:

Commissioner Brevogel advised he was having issues with compliance for the Clearinghouse CDL drivers on a federal level.

Chairman Merchel advised Moorestown had found a company that would handle the compliance for the member. Moorestown is using them for the random testing requirement. He would send that information to Commissioner Brevogel.

Commissioner Brevogel asked if the Fund could have a person for all the members to utilize for compliance.

Mr. Stokes advised a few of the JIFs have the drug testing go through as a JIF Contract, including the Camden JIF. Interstate Mobile has been the Camden JIF provider for testing for years. For the other aspects, most towns are doing it on their own, but he advised the Fund can look into a collaborative effort for the compliance.

Moorestown and Maple Shade advised they would be interested. Mr. Prince advised it is a difficult program, and he is available to discuss the program and look into the recommendation for a shared services agreement for the compliance.

Commissioner Brevogel advised he understands there is a requirement for a driver certification for any organizations that run a surrency or bus service.

Mr. Prince asked if Commissioner Brevogel if they receive grant funding from the federal government to run that program.

Commissioner Brevogel was not aware for any funding.

Mr. Prince advised if they receive federal funding, they are obligated to do an agency safety plan and they could speak offline to about those requirements. Mr. Prince advised he has a template.

Commissioner Brevogel stated he understood the random testing part of the requirements and is more concerned with the actual policy and all its caveats. He also had some questions about marijuana concerning employees use and testing. He suggested the group have a policy vetted by Mr. Kearns they all follow.

Mr. Hummel reported according to the law, his understanding is that the DER must be a municipal employee, employed by the town. That the DER responsibility cannot be subcontracted out. The employee must have the ability to take immediate action to relieve that person from duty and that it is very specific in the law. Mr. Hummel continued that at the federal level, they are not interested in state law, and if you want to retain a CDL you must comply with the Federal laws.

Commissioner Brevogel asked if Mr. Kearns could research if it is possible to do through a shared services agreement. He advised he only has 10-15 CDL drivers and they don't need to comply with some federal laws, like med cards, but wants to make sure they are set up to be in compliance.

Mr. Hummel advised drivers do not need med cards if they are not crossing state lines, if any of the drivers cross into Pennsylvania they would need a med card.

Commissioner Brevogel recognized that and advised he does require his employees to get med cards.

Mr. Stokes asked Mr. Hummel if he knew if a shared services agreement could be established for another town to perform the duties.

Mr. Hummel did not think so, but advised he would follow up and check on that. His understanding is it must be a municipal employee.

Mr. Kearns advised you may be able to get around that.

Ms. Danson read the code and said it states it has to be an employee authorized by the employer to take immediate action, and thinks a shared services agreement may be the loophole there. It would be an employee hired by the employer.

Mr. Kearns advised each town could hire the same person.

Chairman Merchel advised typically with shared service agreements, someone is employed by one particular partner and everyone else is contributing, so it wouldn't be your employee, it'd be the employee of the lead agency.

Mr. Stokes asked Mr. Hummel to look into it.

Mr. Hummel advised he would.

Chairman Merchel added the appointing authority would also have the termination authority and that is usually the manager.

Mr. Hummel advised they don't need termination authority just the authority to relieve them from their duties temporarily until the governing body can act.

Mr. Hummel suggested Mr. Brevogel contact North Wildwood about the little bus services and see what they're doing. He believes they call them jitneys. The question was raised if there are more than 15 people on them they're supposed to have CDLs.

Mr. Brevogel advised the drivers of the surreys have CDLs. He was concerned about making sure the passengers are secured properly on the surreys.

Mr. Prince advised they use the Bus Safety / Q Straint Program for restraining passengers that are being transported in that manner and JA Montgomery provides it.

NEW BUSINESS:

Commissioner Brevogel asked if anyone had protocols for opening parks and playgrounds back up, based on what the governor indicated yesterday. Checklists or anything they'd like to share.

Commissioner Danson advised Maple Shade parks have been open. As far as baseball field and hockey rinks, there was a list of protocols that she sent out based on the CDC sent to those organizations about spectators wearing masks, where they are in the dugout, etc. She offered to send all that information to Commissioner Brevogel.

PUBLIC COMMENT: NONE

Chairman Merchel advised there was no need for executive session. Mr. Kearns advised he would send out a memo.

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 1:41pm

NEXT REGULAR MEETING: May 25, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

