

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
July 27, 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: July 27, 2021**

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

- APPROVAL OF MINUTES:** June 22, 2021 Open Minutes..... **Appendix I**
June 22, 2021 Closed Minutes..... **Distributed**

- CORRESPONDENCE: None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 1**

 - ATTORNEY – William J. Kearns, Esquire**

 - TREASURER – Thomas Tontarski**
.July 2021 Voucher List - Resolution Nos. 21-18 and 21-19..... **Page 16**
.Treasurer's Reports **Page 19**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 25**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 28**

 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 29**

 - CLAIMS SERVICE – Qual Lynx**

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

 - EXECUTIVE SESSION – If Needed**

 - MEETING ADJOURNED**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 27, 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.** 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*". The course for Managers includes an Employment Practices component. Attached on **Page 3** is the notice distributed from JA Montgomery on classes scheduled through September.

Police Command Staff training was conducted last month, another session will be scheduled in September.

- ❑ **Risk Management Information/Operating System (RMIS) -** Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with a September 1st completion date.
- ❑ **2020 Audit Report and Actuary Valuation Report –** The 2020 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.
- ❑ **2022 Underwriting Renewal Memo (Pages 4-6) -** The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins.
- ❑ **MEL Cyber Task Force (Pages 7-9) –** Included in the agenda is a news alert from the MEL Cyber Task Force highlighting recent cyber attacks.

- ❑ **2021 Coverage Documents** – The fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

- ❑ **August Meeting** – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners did pass Resolution 21-11 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 10
Loss Ratio Analysis	Page 11
Claims Activity Report	Page 12
Loss Time Accident Frequency	Page 13
POL/EPL Compliance Report	Page 14
Regulatory Affairs Checklist	Page 15



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>		
7/13/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
8/12/2021	1:00 p.m. - 3:00 p.m.	<u>REGISTER</u>	
9/21/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
10/19/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	<i>NOTE: Last sessions available in 2021 to comply with the NJMEL training requirements.</i>
11/10/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
12/7/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	

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

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE information for buildings has never been more valuable to the MEL than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information will not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges and provide the most recent reports.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure area all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber Questionnaire must be completed by all regardless of response to each item. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and prevention, and employee training.
- ✓ **Statutory Bonds** – The MEL has a special underwriting procedure for certain positions requiring statutory bonds; all others are automatically covered. Such positions are Treasurer, Tax Collector, Utility Collector, Library Treasurer and Chief Financial Officer (ONLY if assuming the role of a Treasurer). Renewal applications are required every three years aligning with the member's renewal with the JIF.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders

All of the following items are in our MEL Coverage Bulletins:

<https://njmel.org/insurance/coverage/coverage-bulletins/>

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (not the day before).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted, which begins during the design phase.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage to protect you from financial harm.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

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MEL CYBER TASK FORCE UPDATE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

- more -

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details contact your local JIF Safety Director



MEL CYBER TASK FORCE UPDATE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

“We don’t have cyber exposures like banks or pipelines.” This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient’s passing.



-more-

For details contact your local JIF Safety Director



MEL CYBER TASK FORCE UPDATE

III. MULTIPLE HOSPITAL RELATED EVENTS *(continued)*

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.

Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

SOLUTIONS

“What are we supposed to do?”

Every computer user **MUST** have a copy of the MEL’s [Email Dos & Don’ts infographic](#) ([click to download](#)). We would have less than half of the incidents experienced so far if these guidelines were followed.

“I wish there was a cybersecurity guide telling me what I should do to help prevent these types of attacks.”

There is! The MEL Cyber Risk Management Program -- AND we will reimburse you up to \$25,000 for being in compliance at the time of a claim. [Click here to download the latest Cyber Risk Management Program.](#)

“Now I have to spend all of this time and money creating special policies and procedures.”

NOPE! It’s already done for you. MEL has put a template technology policy and incident response plan in the Cyber Program and our insurer (AXA XL) offers many more free templates.

- [MEL Cyber Risk Control](#) web page for more resources and information.
- [AXA CyberRiskConnect](#) - Use code 10448 to register.

For details contact your local JIF Safety Director

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF		May 31, 2021			
	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	335,546	1,687,244	90,325,733	92,012,978
2.	CLAIM EXPENSES				
	Paid Claims	285,684	650,977	40,676,697	41,327,674
	Case Reserves	(187,839)	161,926	2,145,554	2,307,480
	IBNR	77,785	(63,159)	1,808,067	1,744,908
	Recoveries	(7,752)	(23,989)	(303,417)	(327,406)
	TOTAL CLAIMS	167,878	725,755	44,326,901	45,052,655
3.	EXPENSES				
	Excess Premiums	120,924	604,620	25,052,203	25,656,823
	Administrative	63,711	271,408	12,487,885	12,759,293
	TOTAL EXPENSES	184,635	876,028	37,540,088	38,416,116
4.	UNDERWRITING PROFIT (1-2-3)	(16,966)	85,461	8,458,745	8,544,206
5.	INVESTMENT INCOME	7,141	6,329	5,259,847	5,266,176
6.	DIVIDEND INCOME	0	0	1,817,919	1,817,919
7.	STATUTORY PROFIT (4+5+6)	(9,826)	91,790	15,536,511	15,628,301
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)	(9,826)	68,790	3,756,731	3,825,521
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	2,160	(20,734)	2,196,946	2,176,212
	Aggregate Excess LFC	3,628	17,065	230,700	247,765
	2017	644	17,496	415,407	432,903
	2018	791	6,575	535,532	542,107
	2019	(10,739)	(278,609)	217,211	(61,398)
	2020	1,364	369,847	160,935	530,782
	2021	(7,673)	(42,849)		(42,849)
	TOTAL SURPLUS (DEFICITS)	(9,826)	68,790	3,756,731	3,825,521
	TOTAL CASH				9,138,784
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	36,870,884	36,870,884
	FUND YEAR 2017				
	Paid Claims	2,302	50,042	1,455,804	1,505,846
	Case Reserves	(1,370)	(72,610)	349,274	276,665
	IBNR	(932)	5,750	105,467	111,217
	Recoveries	-	0	(59,775)	(59,775)
	TOTAL FY 2017 CLAIMS	0	(16,818)	1,850,771	1,833,953
	FUND YEAR 2018				
	Paid Claims	80,343	133,921	1,140,035	1,273,956
	Case Reserves	(69,843)	80,403	522,107	602,510
	IBNR	(10,500)	(220,059)	177,994	(42,065)
	Recoveries	-	0	(41,156)	(41,156)
	TOTAL FY 2018 CLAIMS	0	(5,735)	1,798,979	1,793,245
	FUND YEAR 2019				
	Paid Claims	78,902	143,810	1,100,410	1,244,220
	Case Reserves	(57,553)	144,781	684,073	828,854
	IBNR	(16,089)	(5,252)	274,503	269,251
	Recoveries	(5,259)	(5,923)	(35,154)	(41,078)
	TOTAL FY 2019 CLAIMS	0	277,415	2,023,832	2,301,247
	FUND YEAR 2020				
	Paid Claims	51,125	223,563	323,577	547,140
	Case Reserves	(54,511)	(118,053)	386,601	268,548
	IBNR	5,878	(455,941)	1,195,680	739,739
	Recoveries	(2,492.57)	(18,066)	(123,423)	(141,489)
	TOTAL FY 2020 CLAIMS	0	(368,498)	1,782,435	1,413,937
	FUND YEAR 2021				
	Paid Claims	73,011	99,642		99,642
	Case Reserves	(4,560)	127,404		127,404
	IBNR	99,427	612,344		612,344
	Recoveries	-	0		0
	TOTAL FY 2021 CLAIMS	167,878	839,390		839,390
	COMBINED TOTAL CLAIMS	167,878	725,755	44,326,901	45,052,655

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

AS OF **June 30, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	372,810	77.18%	96.73%	77.57%	96.63%	76.23%	93.46%
AUTO LIABILITY	53,346	101,203	189.71%	94.56%	189.71%	94.26%	189.71%	90.21%
WORKER'S COMP	1,332,335	1,082,203	81.23%	99.70%	81.23%	99.66%	80.55%	98.92%
TOTAL ALL LINES	2,054,029	1,720,847	83.78%	98.90%	83.87%	98.84%	83.12%	97.51%
NET PAYOUT %	\$1,447,575		70.47%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	181,000	91,226	50.40%	100.00%	80.40%	100.00%	56.00%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	93.46%	25.16%	92.99%	41.27%	85.57%
AUTO LIABILITY	47,555	82,043	172.52%	90.21%	172.52%	89.77%	99.34%	82.91%
WORKER'S COMP	1,313,000	1,554,108	118.36%	98.92%	118.36%	98.81%	109.16%	96.57%
TOTAL ALL LINES	1,970,521	1,835,310	93.14%	97.62%	93.14%	97.44%	89.26%	94.16%
NET PAYOUT %	\$1,262,842		64.09%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	189,999	193,332	101.75%	100.00%	101.75%	100.00%	100.42%	97.09%
GEN LIABILITY	413,752	265,939	64.27%	85.57%	63.07%	84.65%	32.85%	71.16%
AUTO LIABILITY	44,262	11,760	26.57%	82.91%	26.57%	82.02%	26.57%	66.43%
WORKER'S COMP	1,275,000	1,563,650	122.64%	96.57%	122.64%	96.21%	84.32%	86.31%
TOTAL ALL LINES	1,923,013	2,034,681	105.81%	94.23%	105.55%	93.77%	73.51%	83.66%
NET PAYOUT %	\$1,235,998		64.27%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	171,000	134,506	78.66%	97.09%	78.66%	96.87%	12.53%	45.00%
GEN LIABILITY	376,171	65,086	17.30%	71.16%	17.46%	69.55%	5.79%	19.00%
AUTO LIABILITY	47,021	19,778	42.06%	66.43%	42.06%	64.31%	8.38%	20.00%
WORKER'S COMP	1,319,715	783,682	59.38%	86.31%	34.37%	84.23%	8.37%	14.00%
TOTAL ALL LINES	1,913,907	1,003,051	52.41%	83.81%	35.19%	81.99%	8.23%	17.90%
NET PAYOUT %	\$586,410		30.64%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	168,000	223,900	133.27%	45.00%	67.80%	37.00%	N/A	N/A
GEN LIABILITY	333,052	42,250	12.69%	19.00%	5.58%	14.00%	N/A	N/A
AUTO LIABILITY	52,789	5,677	10.75%	20.00%	11.94%	15.00%	N/A	N/A
WORKER'S COMP	1,330,010	178,007	13.38%	14.00%	6.64%	9.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	449,833	23.88%	17.82%	12.05%	12.55%	N/A	N/A
NET PAYOUT %	\$231,566		12.29%					

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

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	4	9	6	19
June-21	0	0	4	9	8	21
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$4,467
Year	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$2,862	\$32,546	\$49,137	\$84,545
June-21	\$0	\$0	\$2,862	\$10,450	\$80,505	\$93,817
NET CHGE	\$0	\$0	\$0	(\$22,096)	\$31,368	\$9,272
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$134,506	\$223,900	\$807,593

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
May-21	2	2	6	10	10	30
June-21	2	2	6	9	8	27
NET CHGE	0	0	0	-1	-2	-3
Limited Reserves						\$13,288
Year	2017	2018	2019	2020	2021	TOTAL
May-21	\$72,053	\$61,690	\$178,727	\$15,184	\$18,514	\$346,168
June-21	\$70,165	\$61,690	\$170,176	\$14,608	\$42,152	\$358,789
NET CHGE	(\$1,889)	\$0	(\$8,551)	(\$576)	\$23,638	\$12,622
Ltd Incurred	\$372,810	\$107,934	\$265,939	\$65,086	\$42,250	\$854,018

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
May-21	0	1	0	3	3	7
June-21	0	1	0	3	3	7
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$4,026
Year	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$41,106	\$0	\$5,876	\$4,250	\$51,232
June-21	\$0	\$18,681	\$0	\$5,876	\$3,625	\$28,182
NET CHGE	\$0	(\$22,425)	\$0	\$0	(\$625)	(\$23,050)
Ltd Incurred	\$101,203	\$82,043	\$11,760	\$19,778	\$5,677	\$220,461

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
May-21	7	11	20	57	26	121
June-21	7	11	20	49	24	111
NET CHGE	0	0	0	-8	-2	-10
Limited Reserves						\$16,203
Year	2017	2018	2019	2020	2021	TOTAL
May-21	\$204,611	\$499,714	\$647,265	\$214,254	\$55,500	\$1,621,344
June-21	\$203,107	\$492,097	\$625,645	\$385,708	\$91,986	\$1,798,543
NET CHGE	(\$1,504)	(\$7,617)	(\$21,620)	\$171,454	\$36,486	\$177,200
Ltd Incurred	\$1,082,203	\$1,554,108	\$1,563,650	\$783,682	\$178,007	\$5,161,650

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
May-21	9	14	30	79	45	177
June-21	9	14	30	70	43	166
NET CHGE	0	0	0	-9	-2	-11
Limited Reserves						\$13,731
Year	2017	2018	2019	2020	2021	TOTAL
May-21	\$276,665	\$602,510	\$828,854	\$267,859	\$127,400	\$2,103,288
June-21	\$273,272	\$572,468	\$798,682	\$416,641	\$218,267	\$2,279,331
NET CHGE	(\$3,393)	(\$30,042)	(\$30,171)	\$148,782	\$90,867	\$176,043
Ltd Incurred	\$1,720,847	\$1,835,310	\$2,034,681	\$1,003,051	\$449,833	\$7,043,722

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			June 30, 2021	
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Monmouth County	0.53	0.86	1.30	0.97
Burlington County Municipal JIF	0.62	1.19	1.25	1.10
Morris County	0.88	1.23	1.59	1.30
Camden County	0.93	1.26	1.42	1.26
NJ Public Housing Authority	0.95	1.59	1.80	1.54
Suburban Municipal	1.01	1.58	1.81	1.55
Atlantic County Municipal JIF	1.02	1.81	2.62	1.96
Professional Municipal Management	1.02	1.14	2.29	1.58
Bergen County	1.03	1.25	1.50	1.31
Ocean County	1.06	1.40	1.83	1.51
Suburban Metro	1.33	1.62	1.80	1.65
Gloucester, Salem, Cumberland Counties Municipal JIF	1.33	1.56	1.80	1.61
Central New Jersey	1.37	1.48	1.52	1.47
NJ Utility Authorities	1.50	2.15	2.62	2.20
South Bergen County	1.81	1.79	1.69	1.75
AVERAGE	1.09	1.46	1.79	1.52

Professional Municipal Management JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF June 30, 2021									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 6/30/2021	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	305 Evesham Township Fire Dist		0	0	0.00	0.00	0.00	1 Evesham Township Fire	0.00
2	307 Moorestown		0	0	0.00	1.32	1.39	2 Moorestown	1.06
3	304 Evesham		1	1	0.76	0.75	2.25	3 Evesham	1.35
4	306 Maple Shade		0	1	1.63	0.85	0.86	4 Maple Shade	1.02
5	308 Willingboro		1	3	1.78	1.72	3.83	5 Willingboro	2.57
Totals:			2	5	1.02	1.14	2.29		1.58

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : July 15, 2021									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
			01/01/21	2021					
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/21
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	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 July 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	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	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 21-18

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JULY 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
WST20			
WST20	MUNICIPAL EXCESS LIABILITY RCF	RCF SURPLUS TRIGGER 2020	54,322.00
			54,322.00
WTR16			
WTR16	MUNICIPAL EXCESS LIABILITY RCF	RCF ASSESSMENT DUE- TRANSFER OF FY 2016	257,922.07
			257,922.07
		Total Payments FY CLOSED	312,244.07

FUND YEAR AGGREGATE EXCESS LFC

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001709			
001709	MUNICIPAL EXCESS LIABILITY JIF	MEL SURPLUS TRIGGER ASSM 2020	58,248.87
			58,248.87
		Total Payments FY AGGREGATE EXCESS LFC	58,248.87

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001710			
001710	MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2021	928.75
			928.75
001711			
001711	MUNICIPAL EXCESS LIABILITY JIF	MEL PROP. Q3 2021	83,219.00
001711	MUNICIPAL EXCESS LIABILITY JIF	MEL Q3 2021	158,201.50
			241,420.50
001712			
001712	QUAL-LYNX	TPA 7/21	12,003.93
			12,003.93
001713			
001713	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/21	2,007.92
			2,007.92
001714			
001714	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	30.00
001714	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/21	11,528.00
			11,558.00
001715			
001715	THE ACTUARIAL ADVANTAGE	ACTUARY 7/21	3,406.67
			3,406.67
001716			
001716	QUALCARE, INC.	MANAGED CARE 7/21	7,497.65
			7,497.65
001717			
001717	THOMAS TONTARSKI	TREASURER 7/21	1,548.50
			1,548.50
001718			
001718	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGT 7/21	1,526.00
001718	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 7/21	1,791.50
			3,317.50

001719			
001719	MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2021	4,737.75
			4,737.75
001720			
001720	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 6/21	52.47
			52.47
001721			
001721	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 7/21	519.00
001721	CONNER STRONG & BUCKELEW	POSITION BOND #B60241111	1,129.00
			1,648.00
001722			
001722	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR 7/21	3,574.44
			3,574.44
		Total Payments FY 2021	293,702.08
		TOTAL PAYMENTS ALL FUND YEARS	664,195.02

Chairperson

Attest: _____

Dated:

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

Treasurer

RESOLUTION NO. 21-19

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST - JULY 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 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001723			
001723	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE RMC INSTALL 2 OF 2 2021	17,663.34
			17,663.34
		Total Payments FY 2021	17,663.34
		TOTAL PAYMENTS ALL FUND YEARS	17,663.34

Chairperson

Attest:

Dated:

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

Treasurer

July 19, 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 June 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 \$ 4,714.50. This generated an average annual yield of .56%. However, we have an unrealized net gain of \$ 537.27 adjusting the reported yield to .63% for the period. The total overview of the asset portfolio for the fund shows the market value of \$ 783,290.19.

Our Portfolio Investment with J.C.M.I. is valued at \$ 4,012.152.74.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$0.00 /YTD \$ 4,237.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 213 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 \$ 251,469.52.

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 \$ 9,138,787.30 to a closing balance of \$ 8,832,263.89 showing a decrease in the fund of \$ 306,523.41.

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
TOTAL- MAY YTD 2021						0.00	4,237.00
TOTAL- JUNE YTD 2021						0.00	4,237.00

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

Current Fund Year: 2021 Month Ending: June		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE		214,100.41	1,610,844.71	79,662.10	3,315,274.83	107,516.67	14,052.14	578,516.98	(353,960.33)	3,572,779.79	9,138,787.30
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		103.90	768.41	60.17	1,581.44	51.28	6.70	275.95	0.22	1,704.28	4,552.35
Invest Adj		3.31	24.53	1.92	50.48	1.63	0.22	8.81	0.00	54.40	145.30
Subtotal Invest		107.21	792.94	62.09	1,631.92	52.91	6.92	284.76	0.22	1,758.68	4,697.65
Other *		0.00	0.00	0.00	2,315.00	0.00	0.00	0.00	0.00	0.00	2,315.00
TOTAL		107.21	792.94	62.09	3,946.92	52.91	6.92	284.76	0.22	1,758.68	7,012.65
EXPENSES											
Claims Transfers		100,728.00	13,588.23	22,425.00	114,728.29	0.00	0.00	0.00	0.00	0.00	251,469.52
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,066.54	62,066.54
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		100,728.00	13,588.23	22,425.00	114,728.29	0.00	0.00	0.00	0.00	62,066.54	313,536.06
END BALANCE		113,479.62	1,598,049.42	57,299.19	3,204,493.46	107,569.58	14,059.06	578,801.74	(353,960.11)	3,512,471.93	8,832,263.89

REPORT STATUS SECTION

Report Month: June

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
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
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 & Investment Balanc	\$9,138,787.32	783,272.83	4,245,611.66	100,000.00	1,000.00	4,008,902.83
Opening Interest Accrual Balance	\$38.99	38.99	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$16.80	\$16.80	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$145.32	\$0.00	\$0.00	\$0.00	\$145.32
5	Interest Paid - Cash Instr.s	\$4,015.11	\$17.36	\$1,430.43	\$0.00	\$2,567.32
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$537.27	\$0.00	\$0.00	\$0.00	\$537.27
8	Net Investment Income	\$4,714.50	\$34.16	\$1,430.43	\$0.00	\$3,249.91
9	Deposits - Purchases	\$315,851.06	\$0.00	\$2,315.00	\$251,469.52	\$62,066.54
10	(Withdrawals - Sales)	-\$627,072.12	\$0.00	-\$313,536.06	-\$251,469.52	-\$62,066.54
Ending Cash & Investment Balance	\$8,832,263.96	\$783,290.19	\$3,935,821.03	\$100,000.00	\$1,000.00	\$4,012,152.74
Ending Interest Accrual Balance	\$55.79	\$55.79	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$182,885.57	\$0.00	\$0.00	\$158,643.39	\$24,242.18	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$9,015,149.53	\$783,290.19	\$3,935,821.03	\$258,643.39	\$25,242.18	\$4,012,152.74

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

Month		May							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	9,856.47	54,906.70	0.00	64,763.17	64,763.17	0.00	0.00	0.00
	Liability	0.00	61.25	0.00	61.25	61.25	0.00	0.00	0.00
	Auto	1,551.82	500.00	0.00	2,051.82	2,051.82	(0.00)	0.00	(0.00)
	Workers Comp	15,221.90	17,543.50	0.00	32,765.40	32,765.40	0.00	0.00	(0.00)
	Total	26,630.19	73,011.45	0.00	99,641.64	99,641.64	(0.00)	0.00	(0.00)
2020	Property	80,952.25	22,308.73	1,301.00	101,959.98	101,959.98	0.00	0.00	0.00
	Liability	50,441.29	36.75	0.00	50,478.04	50,478.04	0.00	0.00	0.00
	Auto	13,512.82	389.10	0.00	13,901.92	13,901.92	0.00	0.00	0.00
	Workers Comp	338,850.85	28,390.77	0.00	367,241.62	367,241.62	0.00	0.00	0.00
	Total	483,757.21	51,125.35	1,301.00	533,581.56	533,581.56	0.00	0.00	0.00
2019	Property	190,469.66	0.00	0.00	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	837,483.64	78,901.69	0.00	916,385.33	916,385.33	0.00	0.00	0.00
	Total	1,121,925.53	78,901.69	0.00	1,200,827.22	1,200,827.22	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	2,639.97	0.00	46,243.99	46,243.99	(0.00)	(0.00)	0.00
	Auto	39,605.32	1,330.92	0.00	40,936.24	40,936.24	0.00	0.00	0.00
	Workers Comp	978,021.62	76,372.47	0.00	1,054,394.09	1,054,394.09	0.00	0.00	0.00
	Total	1,152,456.65	80,343.36	0.00	1,232,800.01	1,232,800.01	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	302,472.73	172.73	0.00	302,645.46	302,645.46	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	875,462.36	2,129.31	0.00	877,591.67	877,591.67	0.00	0.00	0.00
	Total	1,443,768.81	2,302.04	0.00	1,446,070.85	1,446,070.85	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	4,228,538.39	285,683.89	1,301.00	4,512,921.28	4,512,921.28	0.00	0.00	(0.00)

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: July 7, 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
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LOSS CONTROL SURVEYS

- No Loss Control visits were conducted in June.

MEETINGS ATTENDED

- Risk Management for First-Line Supervisors on June 2, 2021
- Risk Management for Command Staff on June 15, 2021
- Claims Meeting on June 22, 2021
- Fund Commissioner Meeting on June 22, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
July 27, 2021	Fund Commissioner Meeting	Zoom
July 27, 2021	Claims Meeting	Zoom

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://nimel.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.

- June 9 – MSI Bulletin – Best Practices for Off-Leash Dog Parks
- June 11 – SD Message – COVID Guidelines for Summer Camps June 2021
- June 14 – MSI Bulletin – National Trenching Safety Stand Down Week is June 14-18
- June 17 – 3 New virtual leadership classes in June, July & August
- June 17 – New MSI Bulletin – Firefighter Safety Stand Down is next week
- June 22 – Did You Know? – PMM JIF
- June 24 – SD Message – Virtual Leadership Classes are FULL
- June 28 – Revised MSI Bulletin – Revisions to the Model Policy for the Protection & Safe Treatment of Minors

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
Moorestown	2

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.nimel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Moorestown	2

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 State agency's rules 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.

The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. 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 at afelip@jamontgomery.com.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ DHS/DDS I - Township of Evesham	PO Box 705 Trenton, NJ	Re: \$100,000 grant 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 \$100,000 grant.	6/3/2021 #2932090	GL AU EX WC OTH
H - Evesham Board of Education I - Township of Evesham	25 S. Maple Ave. Marlton , NJ 08053	RE: use of Marlton Elementary School for the Junior Police Academy 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 the use of Marlton Elementary School for the Junior Police Academy.	6/9/2021 #2933314	GL AU EX WC
Total # of Holders: 2				



**Professional Municipal Management JIF
Cumulative Savings Summary
1/1/2021 – 6/30/2021**

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	148	\$328,523.97	\$89,924.87	\$238,599.10	73%
JUNE	133	\$193,453.35	\$71,157.92	\$122,295.43	63%
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	604	\$836,866.33	\$272,439.47	\$44564,426.83	67%

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
1/1/2021 – 6/30/2021**

	UNITS OF	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	24	\$235,438.13	\$92,175.44	\$143,262.69	61%
Physical Therapy	319	\$161,484.00	\$34,968.00	\$126,516.00	78%
Neurosurgery	31	\$103,285.00	\$23,075.62	\$80,209.38	78%
Orthopedic Surgery	65	\$81,277.07	\$21,298.30	\$59,978.77	74%
Ambulatory Surgical Center	5	\$68,545.00	\$16,836.00	\$51,709.00	75%
Physical Medicine & Rehab	11	\$51,412.80	\$14,963.73	\$36,449.07	71%
MRI/Radiology	23	\$28,694.01	\$11,648.15	\$17,045.86	59%
Pain Management	15	\$27,150.00	\$4,694.58	\$22,455.42	83%
Neurology	2	\$16,971.50	\$12,037.55	\$4,933.95	29%
Occupational Medicine	37	\$14,396.83	\$6,897.35	\$7,499.48	52%
Anesthesiology	9	\$13,880.00	\$9,120.30	\$4,759.70	34%
Emergency Medicine	9	\$8,206.00	\$6,503.11	\$1,702.89	21%
Behavioral Health	18	\$6,345.00	\$4,350.00	\$1,995.00	31%
General Surgery	1	\$6,000.00	\$3,944.60	\$2,055.40	34%
Laboratory Services	7	\$2,913.85	\$2,467.56	\$446.29	15%
Durable Medical Equipment	6	\$2,660.54	\$2,184.56	\$475.98	18%
Ambulance	2	\$1,800.00	\$1,770.00	\$30.00	2%
Urgent Care Center	7	\$1,776.60	\$1,282.04	\$494.56	28%
Internal Medicine	3	\$1,665.00	\$660.79	\$1,004.21	60%
Sports Medicine	4	\$1,260.00	\$299.50	\$960.50	76%
Pulmonary Medicine	3	\$970.00	\$613.02	\$356.98	37%
Optometrists	1	\$300.00	\$300.00	\$0.00	0%
Hand Surgery	1	\$235.00	\$187.53	\$47.47	20%
Ophthalmology	1	\$200.00	\$161.74	\$38.26	19%
Grand Total	604	\$836,866.33	\$272,439.47	\$564,426.86	67%



**Professional Municipal Management JIF
Top 10 Providers
1/1/2021 – 6/30/2021**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	8	\$49,206.37	Hospital
VIRTUA WEST JERSEY HEALTH INC	6	\$21,732.47	Hospital
COASTAL SPINE, PC.	6	\$21,244.60	Neurology/Neurosurgery
STRIVE PHYSICAL THERAPY	170	\$14,185.00	Physical Therapy
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$12,903.00	Other
IVY REHAB NETWORK, INC	127	\$11,575.00	Physical Therapy
ACCURATE MONITORING, LLC	1	\$11,512.55	Other
PENN PRESBYTERIAN MEDICAL CENTER	3	\$11,238.26	Hospital
ONE CALL CARE DIAGNOSTICS	18	\$10,486.45	MRI/Radiology
GOOD SHEPHERD PENN PARTNERS	7	\$7,878.00	Physical Therapy
Grand Total	347	\$171,961.70	

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 22, 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	Absent
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APPOINTED OFFICIALS PRESENT:

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

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew

APPROVAL OF MINUTES: MAY 25, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF MAY 25, 2021:

Moved: Commissioner Danson
Second: Commissioner Brevogel
Vote: 3 Ayes, 0 Nays (1 Abstention – Merchel)

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2020 – The Auditor’s Report as of December 31, 2020 has been sent under separate cover to the Fund Commissioners. The Executive Director advised Mr. Dennis Skalkowski and Mr. Jim Miles would review the audit.

Mr. Jim Miles advised Mr. Dennis Skalkowski would review the audit with the Commissioners. Mr. Skalkowski started with the independent auditors’ reports, the first on the financial statements as a whole and the second on the internal controls. He reported there were no findings noted; which is typical of these entities due to their management, mostly by professionals. He then reviewed the comparative statements on net position. Total assets totaled \$9,763,437. A few things of note, the Investment of Joint Venture, which is the Fund’s equity interest in the MEL, RCF and EJIF, also note the Cash and Cash Equivalents and the Investments line have flip flopped due to shifting of the Investments into the Joint Cash Management Investment Program. Total Liabilities and Reserves are \$4,258,361, resulting in an ending Net Position of \$5,505,076. The Fund is a very sound financial position.

The Statement of Revenues, Expenses and Net Position shows how they calculated the Net Position. Total Revenue was \$4,286,742. The Total Operating Expenses of \$3,704,596, composed of the excess insurance, administrative expenses, claims, etc. Total Non-Operative Revenue was -\$91,053. Change in Net Position of \$491,093, added to the beginning balance of \$5,233,349, subtracting the Return of Surplus to the members, then ending Net Position is \$5,505,076.

The Comparative Statement of Cash Flows shows cash in and cash out for the Fund. The Net Cash Flows Provided By Operating Activities was \$681,452. There was \$4,005,008 in Net Cash Flows Provided By Investing Activities. The Return of Surplus to the members was -\$192,781. Resulting in a Net Increase In Cash And Cash Equivalents of \$4,493,679.

Mr. Skalkowski reported on the Investment Note, which summarizes the type of investments that reside in the investments as of December 31, 2020 compared to December 31, 2019. The Changes in Unpaid Claims Liability shows in the change in reserves. For 2020, the beginning balance was \$3,750,764. The claims expense for the year, which is composed of the current fund year incurred claims, just 2020, \$1,782,434, the provision for prior year claims of -\$193,759, the change in all the prior year claims, resulting in a total claims expense of \$1,588,675. That added to the beginning balance, subtract the payments of claims, \$1,385,818, resulting in ending liability of \$3,953,621.

Mr. Skalkowski reviewed the note that highlights the Fund's investment in the joint venture. Including a summary of each one of those entities and some selected financial information for each of those Funds. Followed by last year's information for comparative purposes.

Also included was a note on management's response to the Covid-19 Pandemic and the ongoing evaluation of its affect, as we move forward. Included in the audit is the claims liability schedule pulled apart by line of coverage for more detail and the Ten-Year Claims Development Information Schedule, which will fluctuate until they are closed out.

Mr. Skalkowski noted the supplemental schedules, which are the same as the front without the investment in joint venture as these are GAAP based schedules. There were no findings or recommendations noted and he thanked the Fund for the opportunity and thanked all the professionals for making their cooperation.

Chairman Merchel asked if there were any questions. Hearing none, he thanked Mr. Skalkowski for his report.

Mr. Jim Miles announced Mr. Skalkowski was elected to partnership effective July 1, 2022. The members congratulated Mr. Skalkowski.

Executive Director Stokes asked for a motion to approve Resolution 21-16 approving year-end financials and advised they would executive the Group Affidavit.

Motion to Approve Year-End Financials as of December 31, 2020 as Presented, Adopt Resolution 21-16 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

Moved:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	4 Ayes, 0 Nays

Executive Director Stokes thanked the auditors for their professionalism and advised they would email out the Group Affidavit as was done last year, to be filed next week.

Residual Claims Fund – The RCF met on Wednesday, June 2, 2021 via conference call. Chairman Merchel's report was included in the agenda.

EJIF- The EJIF met on Wednesday, June 2, 2021 via conference call. Chairman Merchel's report was included in the agenda.

MEL JIF – The MEL met on Wednesday, June 2, 2021 via conference call. Chairman Merchel's report was included in the agenda.

Executive Director Stokes advised he wanted to discuss an item on the MEL report with the financial fast track and its surplus. Covid-19 claims are having a significant impact on the MEL and the Deputy Director of the MEL, Mr. Hrubash will brief the Fund on this update.

MEL Deputy Director Hrubash reported the MEL spent significant time in preparation of the audit strengthening their financials and they wanted to be conservation in their strategy. The MEL has over 8500 Covid-19 Claims with reserves of \$20,000,000. The issue the MEL is having is with the excess

insurer. The MEL believes the policy is worded where all Covid-19 claims would be considered one occurrence so all JIFs would share the retention before it reached the Safety National. Safety National has taken a different position to how the policy would respond. The MEL feels strongly they should get back about 60% of the claims, so to strengthen their financial position they posted the 40% outstanding reserve on their financials. Additionally there are still the cancer presumption fire fighter claims, the sexual molestation claims and the current hard market. For 2021, the MEL kept a flat budget but for all the aforementioned reasons, that will change for the 2022 budgets, as the MEL did end up with a delta. The MEL booked \$7,500,000 for Covid-19 claims and the MEL will honor the one occurrence regardless of what happens with Safety National, so the member JIFs will not have more than a pro-rata share of the retention when those claims do settle.

The MEL also booked an additional \$2,800,000 to cover a number of other things, including the sexual molestation claims, fire fighter presumption claims and the erosion of the Title 59 to some extent. With all that in mind, the MEL surplus floor was triggered.

In 2019, the RCF surplus floor was triggered and that resulted in a \$39,000 additional assessment, which was paid out of closed year accounts. The RCF also had another trigger for 2020, in the amount of \$54,000, for the PMM JIF, which will be paid out of closed year accounts.

This the first time the MEL surplus floor was triggered and that will result in a \$58,000 additional assessment for the PMM JIF. JIFs will have the option to pay that up front or over a ten-year period. With everything going on right now, having a 2% cap on the 2022 budget is probably not realistic, however the MEL will come back with the best possible budget they can.

MEL Deputy Director Hrubash asked if anyone had any questions. He advised this information can be found summarized in the MEL report included in the agenda.

Commissioner Brevogel asked Mr. Hrubash if he thought the Fund, having assessments being paid out over ten-years, could be a continuing issue.

MEL Deputy Director Hrubash advised for this year there is a lot happening at once, including keeping the 2021 budgets flat, for the obvious reasons of dealing with Covid-19 and towns needing money. He advised it could be a continuing issue, he hoped not, but could not guarantee anything. Between the Covid-19 Pandemic and the change in the pension offset, where previously the accidental disability pension was the primary and the State changed that with a memo that made workers compensation primary. It is thought that change will increase workers compensation costs about 11%. Even with these uncertainties, members are better off in the MEL program to weather these situations. The competing JIFs do not have the luxury of the MEL and its surplus.

Executive Director Stokes added that PMM JIF is fortunate in that they have \$2.1 million in closed year surplus that can be used to offset the additional assessment.

Mr. Brevogel suggested instead of paying off over ten-years, the PMM JIF pay their additional assessment in full, in case another assessment comes next year, they do not stack.

MEL Deputy Director Hrubash advised those discussions had been had internally as well, and it would be up to the JIF if they would like to do that. The option for payment over time would also be available.

Chairman Merchel agreed he would prefer to pay it as one lump sum out of the closed year accounts.

MEL Deputy Director Hrubash reported the Risk Control Program is helping to offset some of these other issues, as the loss time frequency is at an all-time low for Member JIFs and has saved tons of money. Mr. Grubb and Mr. Hrubash had a meeting with DOBI and discussed some of these issues with them. DOBI is aware of the change to the pension offset, which will hit all municipalities really hard. The hope is that DOBI will either reverse that or come up with a better solution. They are also aware that Safety National is playing hardball, on what appears to be a very straightforward endorsement that makes this one occurrence, and there is hope DOBI can make an impact on that as well. If the MEL is successful in getting a large percentage of the losses back from Safety National that will help the financials and the trigger going forward. Covid-19 is the big culprit here.

Executive Director Stokes added it just seems the stars lined up against us in 2020 and 2021, like the hundred year storms hitting back to back – Irene and Sandy – once in a lifetime occurrence and then we move on. He asked if there were any other questions for the MEL Deputy Director. There were none.

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. 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”. The course for Managers includes an Employment Practices component. Included in the agenda was the notice distributed from JA Montgomery on classes scheduled through September.

Executive Director Stokes added if something additional was needed it could set up with Mr. Kearns.

For Police Command Training there were just a session in Collingswood. Another one will be set up fairly soon and we will alert the members. This is mandatory training for the Police Chief or whoever is in command.

NJ SEM: The NJ SEM is offering a webinar, originally scheduled for June 22, but due to a credit approval issue, is now on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles (“EVs”), the fast-developing EV market, the State’s strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. Included in the agenda was the save-the-date notice.

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. All commissioners have filed.

Property Appraisals: The Executive Director reported last fall the Fund did property appraisals, and since the members have been dealing with the Covid-19 pandemic, they were held back, but in the near future those will be distributed and reviewed with the members. He advised a quarter decreased, a third went up and the rest stayed the same. There are some big variations on some of the properties and he would be happy to discuss them once they are out.

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 April 30, 2021 shows the fund's surplus of \$3.8 million, showing a gain of about \$6,500 from the prior month. The Fund's Loss Ratio Analysis for May has the actuary's projection of 12.55% and the actual is 12.07%.

Mr. Stokes advised the claims operating report shows 4 claims closed. The Fund's Loss Time Accident Frequency for May was 0.74, below the MEL average, having picking up two claims in May. 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, but did want to bring to the Fund Commissioners attention the notices they have received from the League. There is legislation moving that would drastically change marketing rights for management in municipal government and they need to be reviewed. If anyone has anyone questions call Ms. Lori Buckelew at the League of Municipalities. This is on the fast track and would take things that were management prerogatives and make them bargaining issues.

TREASURER: Mr. Tontarski reviewed the treasurer's report with the Fund.

Payment of June 2021 Vouchers Resolution 21-17

Fund Year 2020	20,000.00
Fund Year 2021	42,066.54
Total	62,066.54

MOTION TO APPROVE RESOLUTION 21-17 VOUCHER LIST FOR THE MONTH OF JUNE

Motion: Commissioner Brevogel
 Second: Commissioner Danson
 Vote: 4 Ayes – 0 Nays

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

2021	73,011.45
2020	51,125.35
2019	78,901.69
2018	80,343.36
2017	2,302.04
Closed	0.00
TOTAL	285,683.89

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 May. He advised that morning they sent an email with a group sign in sheet, as they had received some questions related to the webinars. For those training in a group, please complete the sign and make sure it is returned to his office for documentation. Any departments who want training, everything through August has been posted on the MEL website. Mr. Prince asked if there were any questions.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Executive Director advised there were 4 certificates issued from 4/22/2021 to 5/22/2021.

MANAGED CARE:

REPORT: Ms. Beatty then advised April’s reports were included in the agenda. Ms. Beatty reported there were 148 bills for April, totaling \$328,523.97 of that \$89,924.87 was paid, for a savings of \$238,599.10, which is a 73% savings. Also included in the agenda were the reports for Savings by Specialty and Top 10 Providers. Ms. Beatty then asked if there were any questions.

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 six 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: 3 Ayes, 0 Nays (1 Abstention – Brevogel)

Report Part of Minutes.

OLD BUSINESS:

Commissioner Brevogel reported Willingboro had a PEOSH inspection and it did not go too bad. He wanted to let the Commissioners know they are out and about.

Mr. Prince advised if Willingboro needed any assistance to please reach out.

NEW BUSINESS:

Commissioner Corrales asked if anyone had to deal with political banners and flags with colorful language people have posted in front of their homes. He added Roselle Park had been dealing with some

issues. Chairman Merchel advised they had something during the last cycle and advised it just passed, they didn't take any action.

Mr. Kearns advised with freedom of speech you would not want try to regulate the content, and it is better to not get involved in those sorts of issues. He advised he would reach out to the Roselle Park attorney.

PUBLIC COMMENT: NONE

Chairman Merchel advised there was no need for executive session.

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	Unanimous

MEETING ADJOURNED: 1:42pm

NEXT REGULAR MEETING: July 27, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY