

The Professional Municipal Management Joint Insurance Fund will conduct its June 22, 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
June 22, 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: June 22, 2021**

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

- APPROVAL OF MINUTES:** May 25, 2021 Open Minutes..... **Appendix I**
May 25, 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**
.June 2021 Voucher List - Resolution No. 21-17 **Page 14**
.Treasurer's Reports **Page 16**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 22**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 25**

 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 26**

 - 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: June 22, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 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. Representatives from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 21-16 approving year end financials along with the Group Affidavit. **(Pages 3-5)**
 - 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**
- Residual Claims Fund** – The RCF met on Wednesday, June 2, 2021 via conference call. Chairman Merchel’s report is attached in Appendix II.
- EJIF-** The EJIF met on Wednesday, June 2, 2021 via conference call. Chairman Merchel’s report is attached in Appendix II.
- MEL JIF** – The MEL met on Wednesday, June 2, 2021 via conference call. Chairman Merchel’s report is attached in Appendix II.
- 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 6** is the notice distributed from JA Montgomery on classes scheduled through September.

❑ **NJ SEM:** The NJ SEM is offering a webinar on Tuesday, June 22, 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. Attached on **Page 7** is 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.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 8
Loss Ratio Analysis	Page 9
Claims Activity Report	Page 10
Loss Time Accident Frequency	Page 11
POL/EPL Compliance Report	Page 12
Regulatory Affairs Checklist	Page 13

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments and Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments and Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 22, 2021.

THOMAS MERCHEL, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

Date

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE

of the
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.
- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2020.
- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____(L.S.)
_____(L.S.)
_____(L.S.)
_____(L.S.)

Attest:

RICHARD BREVOGEL, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, PO Box 803, Trenton, NJ 08625.



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	<i>NOTE: The 9/21/21 date is the last session available to comply with the NJMEL training requirements.</i>
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



10:00AM ON TUESDAY, JUNE 22, 2021, a NJSEM WEBINAR

**EMERGING OPPORTUNITIES FOR
ELECTRIC VEHICLES AND
ELECTRIC VEHICLE CHARGING INFRASTRUCTURE**

The State of New Jersey has established a goal to reach 100% clean energy and to reduce greenhouse gas emissions by 80% by 2050. Much of this initiative will come from transportation sources. New Jersey is promoting the widespread adoption of Electric Vehicles (EVs), including incentives for Local Governments for vehicles and charging infrastructure in towns like yours. NJSEM is offering a webinar to help educate local government officials on the basics of EVs, the fast-developing electric vehicle market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. The webinar will describe current grant funding opportunities and the upcoming State and public utility incentive programs that are underway and in development, and the need for advanced planning to support local government's potential role in "decarbonizing" the transportation sector.

NJSEM has also 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.

**PLEASE SAVE THE DATE AND TIME OF Tuesday, June 22, 2021
@ 10:00 am. Program details will be circulated in the coming days.**

Hold The Date!

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
	AS OF	April 30, 2021			
	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	335,546	1,351,698	90,325,733	91,677,432
2.	CLAIM EXPENSES				
	Paid Claims	58,607	365,293	40,676,697	41,041,990
	Case Reserves	150,368	349,764	2,145,554	2,495,318
	IBNR	(37,541)	(140,943)	1,808,067	1,667,124
	Recoveries	(3,556)	(16,238)	(303,417)	(319,655)
	TOTAL CLAIMS	167,878	557,877	44,326,901	44,884,777
3.	EXPENSES				
	Excess Premiums	120,924	483,696	25,052,203	25,535,899
	Administrative	51,886	207,698	12,487,885	12,695,583
	TOTAL EXPENSES	172,810	691,394	37,540,088	38,231,481
4.	UNDERWRITING PROFIT (1-2-3)	(5,142)	102,428	8,458,745	8,561,173
5.	INVESTMENT INCOME	11,689	(853)	5,259,847	5,258,994
6.	DIVIDEND INCOME	0	0	1,817,919	1,817,919
7.	STATUTORY PROFIT (4+5+6)	6,546	101,575	15,536,511	15,638,086
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)	6,546	78,575	3,756,731	3,835,306
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	3,423	(22,936)	2,196,946	2,174,011
	Aggregate Excess LFC	3,784	13,437	230,700	244,137
	2017	1,047	16,852	415,407	482,259
	2018	1,266	5,784	535,532	541,316
	2019	1,229	(267,870)	217,211	(50,659)
	2020	2,507	368,483	160,935	529,418
	2021	(6,710)	(35,176)		(35,176)
	TOTAL SURPLUS (DEFICITS)	6,546	78,575	3,756,731	3,835,306
	TOTAL CASH				7,624,029
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	36,870,884	36,870,884
	FUND YEAR 2017				
	Paid Claims	19,228	47,740	1,455,804	1,503,544
	Case Reserves	(19,228)	(71,240)	349,274	278,035
	IBNR	0	6,682	105,467	112,149
	Recoveries	-	0	(59,775)	(59,775)
	TOTAL FY 2017 CLAIMS	0	(16,818)	1,850,771	1,833,953
	FUND YEAR 2018				
	Paid Claims	8,848	53,578	1,140,035	1,193,613
	Case Reserves	180,587	150,247	522,107	672,353
	IBNR	(189,435)	(209,559)	177,994	(31,565)
	Recoveries	0	0	(41,156)	(41,156)
	TOTAL FY 2018 CLAIMS	0	(5,735)	1,798,979	1,793,245
	FUND YEAR 2019				
	Paid Claims	21,210	64,908	1,100,410	1,165,318
	Case Reserves	(19,626)	202,334	684,073	886,407
	IBNR	(1,584)	10,837	274,503	285,340
	Recoveries	0	(664)	(35,154)	(35,818)
	TOTAL FY 2019 CLAIMS	(0)	277,415	2,023,832	2,301,247
	FUND YEAR 2020				
	Paid Claims	2,302	172,438	323,577	496,014
	Case Reserves	(2,220)	(63,542)	386,601	323,059
	IBNR	3,474	(461,820)	1,195,680	733,860
	Recoveries	(3,556)	(15,574)	(123,423)	(138,996)
	TOTAL FY 2020 CLAIMS	0	(368,498)	1,782,435	1,413,937
	FUND YEAR 2021				
	Paid Claims	7,019	26,630		26,630
	Case Reserves	10,855	131,965		131,965
	IBNR	150,004	512,917		512,917
	Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	167,878	671,512		671,512
	COMBINED TOTAL CLAIMS	167,878	557,877	44,326,901	44,884,777

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$157,551 and \$386 respectively for COVID 19 Workers Compensation claims.

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

AS OF **May 31, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-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%	96.63%	77.57%	96.51%	76.47%	92.99%
AUTO LIABILITY	53,346	101,203	189.71%	94.26%	189.71%	93.94%	189.05%	89.77%
WORKER'S COMP	1,332,335	1,082,203	81.23%	99.66%	81.16%	99.62%	81.67%	98.81%
TOTAL ALL LINES	2,054,029	1,722,736	83.87%	98.84%	83.83%	98.78%	83.89%	97.32%
NET PAYOUT %	\$1,446,071		70.40%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	56.00%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	92.99%	25.16%	92.48%	42.89%	84.65%
AUTO LIABILITY	47,555	82,043	172.52%	89.77%	140.98%	89.30%	87.15%	82.02%
WORKER'S COMP	1,313,000	1,554,108	118.36%	98.81%	118.71%	98.70%	111.27%	96.21%
TOTAL ALL LINES	1,970,521	1,835,310	93.14%	97.44%	92.61%	97.24%	90.73%	93.70%
NET PAYOUT %	\$1,232,800		62.56%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	189,999	193,332	101.75%	100.00%	101.75%	100.00%	103.68%	96.87%
GEN LIABILITY	413,752	260,939	63.07%	84.65%	57.18%	83.56%	15.62%	69.55%
AUTO LIABILITY	44,262	11,760	26.57%	82.02%	26.57%	81.06%	26.57%	64.31%
WORKER'S COMP	1,275,000	1,563,650	122.64%	96.21%	122.88%	95.79%	76.72%	84.23%
TOTAL ALL LINES	1,923,013	2,029,681	105.55%	93.77%	104.44%	93.24%	65.08%	81.86%
NET PAYOUT %	\$1,200,827		62.45%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	171,000	134,506	78.66%	96.87%	65.26%	96.65%	8.99%	37.00%
GEN LIABILITY	376,171	65,662	17.46%	69.55%	18.01%	67.85%	4.06%	14.00%
AUTO LIABILITY	47,021	19,778	42.06%	64.31%	42.32%	62.03%	8.77%	15.00%
WORKER'S COMP	1,319,715	624,144	47.29%	84.23%	36.43%	81.73%	4.70%	9.00%
TOTAL ALL LINES	1,913,907	844,089	44.10%	81.99%	35.53%	79.85%	5.06%	12.63%
NET PAYOUT %	\$533,582		27.88%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	168,000	113,900	67.80%	37.00%	49.35%	30.00%	N/A	N/A
GEN LIABILITY	333,052	18,575	5.58%	14.00%	4.32%	10.00%	N/A	N/A
AUTO LIABILITY	52,789	6,302	11.94%	15.00%	9.81%	10.00%	N/A	N/A
WORKER'S COMP	1,330,010	88,672	6.67%	9.00%	4.18%	6.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	227,448	12.07%	12.55%	8.39%	8.96%	N/A	N/A

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

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
April-21	0	0	4	10	3	17
May-21	0	0	4	9	6	19
NET CHGE	0	0	0	-1	3	2
Limited Reserves						\$4,450
Year	2017	2018	2019	2020	2021	TOTAL
April-21	\$0	\$0	\$2,862	\$30,645	\$73,044	\$106,550
May-21	\$0	\$0	\$2,862	\$32,546	\$49,137	\$84,545
NET CHGE	\$0	\$0	\$0	\$1,901	(\$23,907)	(\$22,006)
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$134,506	\$113,900	\$697,593

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
April-21	2	2	7	11	8	30
May-21	2	2	6	10	10	30
NET CHGE	0	0	-1	-1	2	0
Limited Reserves						\$11,539
Year	2017	2018	2019	2020	2021	TOTAL
April-21	\$72,226	\$64,330	\$154,365	\$17,320	\$14,375	\$322,616
May-21	\$72,053	\$61,690	\$178,727	\$15,184	\$18,514	\$346,168
NET CHGE	(\$173)	(\$2,640)	\$24,362	(\$2,137)	\$4,139	\$23,551
Ltd Incurred	\$374,699	\$107,934	\$260,939	\$65,662	\$18,575	\$827,808

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
April-21	0	1	0	3	2	6
May-21	0	1	0	3	3	7
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$7,319
Year	2017	2018	2019	2020	2021	TOTAL
April-21	\$0	\$27,437	\$0	\$6,388	\$3,625	\$37,451
May-21	\$0	\$41,106	\$0	\$5,876	\$4,250	\$51,232
NET CHGE	\$0	\$13,669	\$0	(\$512)	\$625	\$13,782
Ltd Incurred	\$101,203	\$82,043	\$11,760	\$19,778	\$6,302	\$221,086

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
April-21	7	11	22	62	26	128
May-21	7	11	20	57	26	121
NET CHGE	0	0	-2	-5	0	-7
Limited Reserves						\$13,755
Year	2017	2018	2019	2020	2021	TOTAL
April-21	\$205,809	\$580,586	\$729,180	\$268,706	\$40,416	\$1,824,697
May-21	\$204,611	\$499,714	\$647,265	\$256,902	\$55,906	\$1,664,398
NET CHGE	(\$1,197)	(\$80,872)	(\$81,915)	(\$11,804)	\$15,490	(\$160,299)
Ltd Incurred	\$1,082,203	\$1,554,108	\$1,563,650	\$624,144	\$88,672	\$4,912,776

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
April-21	9	14	33	86	39	181
May-21	9	14	30	79	45	177
NET CHGE	0	0	-3	-7	6	-4
Limited Reserves						\$12,126
Year	2017	2018	2019	2020	2021	TOTAL
April-21	\$278,035	\$672,353	\$886,407	\$323,059	\$131,460	\$2,291,314
May-21	\$276,665	\$602,510	\$828,854	\$310,507	\$127,807	\$2,146,342
NET CHGE	(\$1,370)	(\$69,843)	(\$57,553)	(\$12,552)	(\$3,653)	(\$144,972)
Ltd Incurred	\$1,722,736	\$1,835,310	\$2,029,681	\$844,089	\$227,448	\$6,659,263

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			May 31, 2021	
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Monmouth County	0.50	0.86	1.30	0.98
Burlington County Municipal JIF	0.53	1.19	1.25	1.10
Professional Municipal Management	0.74	1.04	2.29	1.50
Morris County	0.82	1.21	1.59	1.30
Ocean County	0.87	1.40	1.83	1.49
Atlantic County Municipal JIF	0.97	1.79	2.58	1.97
Camden County	0.98	1.26	1.39	1.27
NJ Public Housing Authority	1.01	1.59	1.80	1.58
Bergen County	1.02	1.25	1.50	1.31
Gloucester, Salem, Cumberland Counties Municipal JIF	1.07	1.51	1.80	1.55
Suburban Municipal	1.21	1.58	1.81	1.61
Suburban Metro	1.23	1.62	1.76	1.63
Central New Jersey	1.32	1.48	1.52	1.47
NJ Utility Authorities	1.46	2.06	2.62	2.18
South Bergen County	1.63	1.79	1.69	1.72
AVERAGE	1.02	1.44	1.78	1.51

Professional Municipal Management JOINT INSURANCE FUND										
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF May 31, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2021 - 2019
		*	5/31/2021	ACCIDENTS						
1	304 Evesham		0	0	0.00	0.37	2.25	1 Evesham	1.09	
2	305 Evesham Township Fire Distr		0	0	0.00	0.00	0.00	2 Evesham Township Fire	0.00	
3	307 Moorestown		0	0	0.00	1.32	1.39	3 Moorestown	1.10	
4	308 Willingboro		1	2	1.42	1.72	3.83	4 Willingboro	2.53	
5	306 Maple Shade		1	1	1.96	0.85	0.86	5 Maple Shade	1.05	
Totals:				2	3	0.74	1.04	2.29		1.50

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund										
Data Valued As of : June 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	

* Member does NOT participate in EPL coverage

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2021 as of June 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. 21-17

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JUNE 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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001699			
001699	BOWMAN & COMPANY, LLP	2020 AUDIT	20,000.00
			20,000.00
		Total Payments FY 2020	20,000.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001700			
001700	QUAL-LYNX	TPA 6/21	12,003.93
001700	QUAL-LYNX	PERFORMANCE BOND #50877 2021	100.00
			12,103.93
001701			
001701	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 6/21	2,007.92
			2,007.92
001702			
001702	PERMA RISK MANAGEMENT SERVICES	POSTAGE MAY 2021	32.43
001702	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 6/21	11,528.00
			11,560.43
001703			
001703	THE ACTUARIAL ADVANTAGE	ACTUARY 6/21	3,406.67
			3,406.67
001704			
001704	QUALCARE, INC.	MANAGED CARE 6/21	7,497.65
			7,497.65
001705			
001705	THOMAS TONTARSKI	TREASURER 6/21	1,548.50
			1,548.50
001706			
001706	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGT 6/21	1,526.00
001706	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 6/21	1,791.50
			3,317.50
001707			
001707	ALLSTATE INFORMATION MANAGEMNT	AEC SERVICE&STORAGE 4/21	52.47
001707	ALLSTATE INFORMATION MANAGEMNT	AEC SERVICE&STORAGE 5/21	52.47
			104.94
001708			
001708	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 6/21	519.00
			519.00
		Total Payments FY 2021	42,066.54

TOTAL PAYMENTS ALL FUND YEARS 62,066.54

Chairperson

Attest:

Dated:

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

Treasurer

June 11, 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 May 31, 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 \$ 5,685.19. This generated an average annual yield of .81%. However, we have an unrealized net gain of \$ 1,455.55 adjusting the reported yield to 1.02% 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 \$ 4,008.902.83.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$0.00 /YTD \$ 4,237.00
Salvage Receipts \$ 3,100.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Assessments \$ 1,851,722.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 275 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 \$ 286,419.89.

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 \$ 7,624,031.44 to a closing balance of \$ 9,138,787.30 showing an increase in the fund of \$ 1,514,755.86.

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

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

Current Fund Year: 2021 Month Ending: May		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments		79,153.82	156,918.67	24,871.73	605,432.46	21,206.63	174,088.92	464,485.90	7,458.36	318,105.52	1,851,722.00
Refunds		1,301.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,301.00
Invest Pymnts		178.81	1,245.09	88.44	2,489.76	73.77	1.04	97.46	0.38	2,837.16	7,011.91
Invest Adj		2.83	19.79	1.42	39.58	1.17	0.01	1.55	0.00	45.09	111.44
Subtotal Invest		181.64	1,264.88	89.86	2,529.34	74.94	1.05	99.01	0.38	2,882.25	7,123.35
Other *		5,259.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,259.32
TOTAL		85,895.78	158,183.55	24,961.59	607,961.80	21,281.57	174,089.97	464,584.91	7,458.74	320,987.77	1,865,405.67
EXPENSES											
Claims Transfers		77,215.43	2,910.70	2,220.02	203,337.74	0.00	0.00	0.00	0.00	0.00	285,683.89
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64,965.92	64,965.92
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		77,215.43	2,910.70	2,220.02	203,337.74	0.00	0.00	0.00	0.00	64,965.92	350,649.81
END 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

REPORT STATUS SECTION

Report Month: May

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	May					
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	\$7,624,031.43	783,251.20	2,736,535.12	100,000.00	1,000.00	4,003,245.11
Opening Interest Accrua	\$21.63	21.63	-	-	-	-
1 Interest Accrued and/or	\$17.36	\$17.36	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$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	\$111.46	\$0.00	\$0.00	\$0.00	\$0.00	\$111.46
5 Interest Paid - Cash Inst	\$5,556.37	\$21.63	\$1,444.03	\$0.00	\$0.00	\$4,090.71
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$1,455.55	\$0.00	\$0.00	\$0.00	\$0.00	\$1,455.55
8 Net Investment Income	\$7,140.74	\$38.99	\$1,444.03	\$0.00	\$0.00	\$5,657.72
9 Deposits - Purchases	\$2,208,932.13	\$0.00	\$1,858,282.32	\$285,683.89	\$64,965.92	\$0.00
10 (Withdrawals - Sales)	-\$701,299.62	\$0.00	-\$350,649.81	-\$285,683.89	-\$64,965.92	\$0.00
Ending Cash & Investment	\$9,138,787.32	\$783,272.83	\$4,245,611.66	\$100,000.00	\$1,000.00	\$4,008,902.83
Ending Interest Accrual Bal	\$38.99	\$38.99	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$204,069.38	\$0.00	\$0.00	\$125,611.12	\$78,458.26	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$9,342,856.70	\$783,272.83	\$4,245,611.66	\$225,611.12	\$79,458.26	\$4,008,902.83

**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.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year		Last Month	May	May	May	May	Reconciled	Variance From	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: June 2, 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	Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070	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 May

MEETINGS ATTENDED

- Claims Meeting on May 25, 2021
- Fund Commissioner Meeting on May 25, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 15, 2021	Risk Management for Command Staff	Collingswood
June 22, 2021	Fund Commissioner Meeting	Zoom
June 22, 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.

- May 3 - MSI Safety Director Message - Day 1 - National Safety Stand-Down to Prevent Falls
- May 4 - MSI SD Message - Day 2 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI SD Bulletin – Day 3 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI Bulletin – Latest Reopening New Jersey Limits, Restrictions, & Guidance
- May 6 - SD Message - Day 4 - National Safety Stand-Down to Prevent Falls
- May 7 - SD Message – Day 5 - National Safety Stand-Down to Prevent Falls
- May 18 - MSI Bulletin – May 19 Reopening Indoor and Outdoor Guidelines
- May 20 - Did You Know? – PMM JIF
- May 21 - Summer Seasonal for Supervisors Survey
- May 26 - Updated MSI Bulletin – 2021 Hurricane Season Preparedness
- May 28 - MSI Bulletin – May 28 & June 4 Reopening Guidelines

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
Evesham	1
Moorestown	4

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
-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 at afelip@jamontgomery.com.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - MRP Industrial I - Evesham Township Fire District	509 S. Exeter Street Ste. 216 Baltimore, MD 21202	RE: Burlington Center Mall Demolition - training 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 Burlington Center Mall Demolition - training	4/23/2021 #2904786	GL AU EX WC
H - Virtua Health I - Township of Maple Shade	c/o Damon D. Morris, Contract Manager Purchasing 20 W. Stow Road Suite 9 Marlton , NJ 08053	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	4/27/2021 #2906181	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Chosen Freeholders Attn: Ins. & Risk Mgmt. Div. 49 Rancocas Road PO Box 6000 Eastampton, NJ 08060	RE: Harvest Fest along Main Street 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 Harvest Fest along Main Street during the current calendar year.	5/6/2021 #2916106	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham		E: Annual 4th of July Parade Evidence of insurance with respect to the Annual Parade on Main Street, Marlton, NJ 08053 to be held July 4 of the current calendar year. Does not include Amusements or Fireworks.	5/20/2021 #2920538	GL AU EX WC
Total # of Holders: 4				



**Professional Municipal Management JIF
Cumulative Savings Summary
1/1/2021 – 5/31/2021**

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					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	471	\$643,412.98	\$201,281.55	\$442,131.43	69%

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 – 5/31/2021**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	15	\$127,740.04	\$46,171.10	\$81,568.94	64%
Physical Therapy	237	\$124,993.00	\$28,044.00	\$96,949.00	78%
Neurosurgery	26	\$101,210.00	\$22,559.91	\$78,650.09	78%
Orthopedic Surgery	60	\$80,177.07	\$20,745.30	\$59,431.77	74%
Ambulatory Surgical Center	3	\$53,002.00	\$10,325.00	\$42,677.00	81%
Physical Medicine & Rehab	8	\$45,172.10	\$14,103.21	\$31,068.89	69%
MRI/Radiology	18	\$21,166.01	\$9,920.04	\$11,245.97	53%
Pain Management	14	\$21,075.00	\$4,300.87	\$16,774.13	80%
Neurology	2	\$16,971.50	\$12,037.55	\$4,933.95	29%
Occupational Medicine	33	\$13,146.30	\$6,184.58	\$6,961.72	53%
Anesthesiology	8	\$12,549.65	\$8,118.96	\$4,430.69	35%
General Surgery	1	\$6,000.00	\$3,944.60	\$2,055.40	34%
Behavioral Health	15	\$4,910.00	\$3,265.00	\$1,645.00	34%
Emergency Medicine	4	\$3,990.00	\$3,343.85	\$646.15	16%
Laboratory Services	5	\$2,634.47	\$2,401.11	\$233.36	9%
Durable Medical Equipment	5	\$2,223.89	\$1,747.91	\$475.98	21%
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%
Urgent Care Center	5	\$1,076.95	\$976.79	\$100.16	9%
Pulmonary Medicine	3	\$970.00	\$613.02	\$356.98	37%
Ophthalmology	1	\$200.00	\$161.74	\$38.26	19%
Grand Total	471	\$643,412.98	\$201,281.55	\$442,131.43	69%



Professional Municipal Management JIF
Top 10 Providers
1/1/2021 – 5/31/2021

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	5	\$26,226.10	Hospital
COASTAL SPINE, PC.	5	\$21,205.57	Neurology/Neurosurgery
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$12,903.00	Other
ACCURATE MONITORING, LLC	1	\$11,512.55	Other
PENN PRESBYTERIAN MEDICAL CENTER	3	\$11,238.26	Hospital
STRIVE PHYSICAL THERAPY	117	\$9,880.00	Physical Therapy
IVY REHAB NETWORK, INC	98	\$8,956.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	14	\$8,776.45	MRI/Radiology
GOOD SHEPHERD PENN PARTNERS	7	\$7,878.00	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	19	\$6,576.22	Orthopedics/Occupational Medicine
Grand Total	270	\$125,152.15	

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MAY 25, 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	Absent
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 Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselman 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 Harry Earle
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew
Larry Graham, Fairview Insurance
Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: APRIL 27, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF APRIL 27, 2021:

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	Unanimous

CORRESPONDENCE: A letter from QualCare was included in the agenda.

Plans were announced 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.

Ms. Kissane reported they are very excited about the new company and advised the PMM JIF's services and personnel will not change. Ms. Kissane advised she would update the Fund if there were any new information.

Commissioner Brevogel asked Mr. Stokes if there was any issue with their appointment, due to the acquisition and Mr. Stokes advised no action was needed at this time.

EXECUTIVE DIRECTOR:

The Executive Director hoped everyone was doing well and began he 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 second 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. Included in the agenda was 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.

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. The bulletin was included in the agenda.

Power of Collaboration: Included in the agenda were 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 in the agenda was 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. The standard deductible is \$25,000 and those in compliance have their deductible reduced to \$2,500. The Executive Director advised a new Tier 3 level will be phased in, and if members comply with the new Tier 3, the deductible will be reduced to \$0.00.

<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. The Executive Director reported the state would be fining \$100 for those who do not complete their 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 March 31, 2021 shows the fund's surplus of \$3.8 million, showing a gain of about \$82,000 from the prior month, with some reserve changes. The Fund's Loss Ratio Analysis for April has the actuary's projection of 8.96% and the actual is 8.44%.

Mr. Stokes advised the claims operating report shows 134 workers compensation claims closed. Ms. Kissane advised there was an influx of Covid-19 claims at the beginning of the year and even though a large part of them were record only claims, contact is still made with the employees, get all the detailed information and document the file. By the amount of closures, the team was able to connect with many of the employees and Ms. Kissane thanked everyone for being responsive and allowing them to catch up on the back flow of claims. The Fund's Loss Time Accident Frequency for April was 0.31, the lowest in the JIF Program. 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.

Payment of May 2021 Vouchers Resolution 21-15

Fund Year 2019	11,500.00
Fund Year 2020	11,500.00
Fund Year 2021	41,965.92
Total	64,965.92

MOTION TO APPROVE RESOLUTION 21-15 VOUCHER LIST FOR THE MONTH OF MAY

Motion:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	3 Ayes – 0 Nays

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

2021	7,019.03
2020	2,301.62

2019	21,210.17
2018	8,847.58
2017	19,228.34
Closed	0.00
TOTAL	58,606.74

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 April. He referenced the Bills List, highlighting the safety incentive awards distributed to the members, for fund years 2020 and 2021, as the in-person luncheon was not possible, for continued participation in the fund's safety program. Mr. Prince reported the MEL website has all of the available training listed through July 30th and asked that all employees direct their attention to the site and if there are any classes or programs they want to attend, to register accordingly. Mr. Prince asked if there were any questions.

Commissioner Brevogel advised Willingboro is going to start their first live training event on Thursday and advised there are more on the way.

Mr. Prince added there had been some increased activity from the Department of Labor, PEOSH and the Department of Health, looking at Right to Know Programs and HAZCOM. He encouraged all members to do a self-assessment, and advised to ensure compliance they have placed all their written programs on the MEL website, in Microsoft Word format.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Executive Director advised there were 11 certificates issued from 3/22/2021 to 4/22/2021.

MANAGED CARE:

REPORT: Ms. Beatty then advised March's reports were included in the agenda. Ms. Beatty reported there were 82 bills for April, totaling \$57,978.50, of that \$17,851.88 was paid, for a savings of \$40,126.62, which is a 69% 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 seven PARS as recommended by the claims committee.

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

Motion: Commissioner Danson
Second: Commissioner Brevogel
Vote: 2 Ayes, 0 Nays (1 Abstention – Corrales)

Report Part of Minutes.

OLD BUSINESS:

Commissioner Brevogel asked about the designated employee representative, he believed it had to be a township employee and advised Willingboro has designated an employee and are going to set that person up with some training. He advised if any other members want to participate with Willingboro for their training, please let Mr. Brevogel know.

Commissioner Danson advised Maple Shade would join with Willingboro for training.

Mr. Keith Hummel advised the consortium could do most of the work; the DER just needs to monitor and then if personnel action is required, take it.

Commissioner Brevogel advised he is concerned with how the marijuana legislation and its effect on the municipality. He advised the Willingboro public works had a conference and an attorney spoke relative to marijuana, its use and CDL responsibilities for the federal law.

Mr. Hummel advised there was a very good letter done by the general counsel of the MEL and if Commissioner Brevogel needed a copy of it, Mr. Hummel could send it over.

Commissioner Brevogel advised he received them, and sent them to the Public Safety Director and Township Manager.

NEW BUSINESS: NONE.

PUBLIC COMMENT: NONE

Commissioner Brevogel was advised there was no need for executive session.

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

MEETING ADJOURNED: 1:29pm

NEXT REGULAR MEETING: June 22, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II – RCF, EJIF & MEL



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

June 2, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Merchel

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2020 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2020 had an increase in net position over 2019 of \$530,000, resulting in ending net position of \$12,640,000. The Surplus Trigger of \$6,286,145 is the assessment to be approved. The \$4,546,000 difference in the statutory basis is due to the discounting of the reserves. The action taken in 2019 to implement a surplus trigger will help cover some of the deficit in certain fund years.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2020 the RCF has reserves totaling \$109 million and is consistent with Schedule A of the financial statements. The reserves are made up of \$84.7 million in case reserves and \$24.5 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-21 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2020 Budget Amendment: The Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2020 Budget and to schedule the Public Hearing on September 1, 2021 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2020 amended budget.

Surplus Floor: In October of 2019, the MEL and the RCF amended their Risk Management Plans to include a trigger to maintain an adequate surplus, in excess of case reserves and incurred but not report (IBNR). This action was in response to changes in the law concerning sexual molestation and firefighter cancer presumption. For year-end 2020, the RCF surplus trigger to member JIFs totals \$6,286,145. Of that amount, \$2.9 million is the Municipal Excess Liability Joint Insurance Fund's share of the trigger amount. Because this additional assessment is over ten years, the impact on each individual JIF will not be significant. The motion was made and passed to confirm the surplus trigger to member JIFs.

2021 Financial Disclosures: The Division of Local Government Services met on April 14, 2021 and at that meeting, they voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021.

Power of Collaboration: Two “Power of Collaboration” ads will appear in the League of Municipalities magazine. 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.

Claims Committee: The Claims Review Committee met on March 3rd and May 5th and prior to the June 2nd meeting. Minutes for the March and May meetings were distributed.

Next Meeting: The next meeting of the RCF is scheduled for September 1, 2021 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2020	2020 Amendment	2020	\$
	PROPOSED	2016 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	303,582	8,971,152	9,274,734	8,971,152
BMEL	0	0	0	0
ATLANTIC	47,695	1,313,389	1,361,084	1,313,389
BERGEN	13,324	719,003	732,327	719,003
BURLCO	19,951	716,292	736,243	716,292
CAMDEN	22,940	654,463	677,403	654,463
MONMOUTH	26,310	745,668	771,978	745,668
MORRIS	20,019	1,964,458	1,984,477	1,964,458
NJUA	16,437	850,087	866,525	850,087
OCEAN (incl Brick) incremental inr	48,373	1,307,230	1,355,603	1,307,230
PMM	8,270	257,922	266,192	257,922
SOUTH BERGEN	21,394	786,364	807,757	786,364
SUBURBAN ESSEX	20,828	428,499	449,327	428,499
TRICO	29,875	331,545	361,420	331,545
SUBURBAN MUNICIPAL	3,374	509,358	512,732	509,358
CENTRAL JERSEY	37,750	445,992	483,741	445,992
NJPHA	15,878	605,158	621,036	605,158
TOTAL	656,000	20,606,580	21,262,580	20,606,580
	0			
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
APPROPRIATIONS				
CLAIMS	0	19,946,580	19,946,580	19,946,580
REINSURANCE PREMIUMS	10,000		10,000	0
LOSS FUND CONTINGENCY	0	660,000	660,000	660,000
SUBTOTAL LOSS FUND	10,000	20,606,580	20,616,580	20,606,580
EXPENSES				
ADMINISTRATOR	205,842		205,842	0
DEPUTY ADMINISTRATOR	70,021		70,021	0
ATTORNEY	42,615		42,615	0
CLAIMS SUPERVISION & AUDIT	61,603		61,603	0
TREASURER	40,010		40,010	0
AUDITOR	23,634		23,634	0
ACTUARY	42,194		42,194	0
MISCELLANEOUS	24,798		24,798	0
SUBTOTAL	510,717	0	510,717	0
EXPENSE CONTINGENCY	135,283		135,283	0
SUBTOTAL EXPENSES	646,000	0	646,000	0
TOTAL BUDGET	656,000	20,606,580	21,262,580	20,606,580



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632

DATE: June 2, 2021

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2020. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-21 approving the Year-End Financials and executed the Group Affidavit.

ASTs WITH UNDERGROUND PIPING TESTING REIMBURSEMENTS – The Executive Board passed a motion approving the revision to the E-JIF Periodic Testing & Construction Requirements for Aboveground Storage Tanks (ASTs) with Buried Piping Systems Reimbursement Policy allowing members to receive the \$400 per tank testing reimbursement on an annual basis.

ACTUARIAL IBNR ESTIMATES – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2021.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2021. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the E-JIF is scheduled for September 1, 2021 at the Forsgate CC, Jamesburg. *(Subject to Change)*



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: June 2, 2021
To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Chairman Merchel
Subject: June 2nd MEL Meeting

Correspondence. QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Ms. Kissane said current staffing will remain in place and said she expects no changes in service.

Special Presentation – Joseph Giorgio: Joe Giorgio will be retiring from the Township of Hanover on August 1st. The MEL asked him to attend this meeting to allow us the opportunity to express our well wishes. Joe Giorgio was the first Chairman of the Municipal Excess Liability Joint Insurance Fund and served as the Chair for Fund years 1987 and 1988. The Morris JIF and the Atlantic JIF were the charter members of the MEL. The MEL has prepared a graphic of a property declaration page to give to the town to post on the newly named Joseph A. Giorgio wing of town hall.

Mr. Giorgio said he was very proud to have been involved in the formation of the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund and particularly noted that the MEL was formed at a meeting in Hanover Township. Mr. Giorgio reviewed the significant achievements of the JIFs and the MEL. Hanover Committeeman Francioli also attended to add his congratulations and appreciation to Mr. Giorgio's 40 year as Township Administrator for Hanover Township.

Audit Committee: Audit Committee met on May 24, 2021 to review the Year-End Financials, Actuarial Valuation Report and the Internal Audits for Actuarial Second Opinion and Actuarial Pricing Review; minutes submitted. Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented their reports to the Board. Board accepted financial reports and the Internal Audits for Actuarial Second Opinion/Peer Review and Actuarial Pricing Review as presented.

Committee Chairman Jon Rheinhardt said the Audit Committee was provided with an overview of the Joint Cash Management Program and said the Audit Universe was revised so the Internal Auditor can review this program in 2021 rather than 2022.

Financial Fast Track as of December 31, 2020: Executive Director submitted the MEL's updated year end financials. As previously discussed, the strategy is to be especially conservative considering all of the current uncertainties because of COVID claims, the recent changes in WC/pension offsets, firefighter's cancer WC presumption, and the extension of the

statute of limitations for sexual molestation claims. The statutory surplus declined to \$8.3 million and is now at the surplus floor established by the MEL Commissioners. The overall JIF/MEL combined surplus remains in excess of \$200 million.

COVID: The most significant charge is the projected \$20 million that COVID related workers' compensation claims will eventually cost the MEL. The MEL is strengthening its claim and IBNR reserves (by \$7.5 million) because of the uncertainty over the recovery from Safety National. The strategy is to book \$7.5 million for COVID claims and IBNR at the MEL. Hopefully, the MEL will be successful in making a full recovery from Safety National so that this can reverse this accrual.

General Claim Reserves: The MEL is also strengthening general claim reserves by \$2.6 million to cover non-COVID related claims.

RCF: The fast track also records a \$3 million additional assessment payable to the RCF.

Under the plan of risk management, the MEL will adopt an additional assessment of \$3 million, payable in 10 annual installments to maintain the surplus at the \$8.3 million surplus floor. Because this additional assessment is over 10 years, the impact on each individual JIF will not be significant.

RECAP

\$18.4 Million – MEL Statutory surplus as of 12/31/2019
(\$7.5 million) - Special COVID reserve and additional COVID IBNR
(\$2.6 million) - General Claim Development
(\$3.0 million) - RCF Assessment

\$5.3 million - Statutory surplus before MEL assessment
\$3.0 million - Credit for MEL additional assessment payable over 10 years
\$8.3 million – MEL Statutory Surplus as of 12/31/2020

The Board voted to confirm the surplus trigger issued to member JIFs in the amount of \$2,978,484.

Excess Property Claims Administrator: At the March 26th meeting, the MEL Board authorized the issuance of a competitive contract RFP for Property Claims Administrator. A total of 3 responses were received: a) Engle, Martin & Associates, b) Crawford & Company and c) Qual-Lynx. The MEL QPA reviewed the responses for completeness and determined Engle, Martin & Associates had a fatal flaw in their submission and was eliminated from review. MEL Claims Review Committee conducted interviews on May 25th of the other two vendors and recommended awarding the contract to Qual-Lynx for a contract period of July 1, 2021 to December 31, 2023 with two one-year options to renew for an annual fee of \$175,000 plus an hourly rate of \$99.00 for time and expense for CAT claims handling. The Board voted to accept the recommendation and awarded the contract to Qual-Lynx.

Liability Claims Administration: During 2020, the MEL issued Competitive Contracting RFPs. Rather than asking the responders to submit a fee request, the form asked the responder to agree to compensation set forth by the Board of Fund Commissioners. Botta & Associates provided that commitment but they also submitted a request for additional fee resulting from

changes to the MEL's liability retention structure in addition to an increase in responsibility for managing reimbursement for public officials/employment practices claims that pierce the optional POL/EPL layer. Request was for an additional fee component of \$197/hour for these type of claims. In January of 2021, the MEL also added the responsibility of managing the MEL's share of the \$200,000 retention in the primary cyber policy. MEL Claims Review reviewed this request and recommended the additional fees of \$197/hour not to exceed \$20,000. The Board voted to accept the recommendation to modify the compensation for Botta & Associates.

Middlesex County Municipal JIF: A special meeting of the MEL Board was held on April 27, 2021 to consider membership of Middlesex County Municipal Joint Insurance; minutes of the meeting were distributed with the agenda. Executive Director said the Middlesex JIF has accepted the MEL's conditions for membership; we are now waiting for the Department of Banking and Insurance to put the Middlesex JIF under supervision. In the interim, the MEL has bound coverage for Cyber Liability and Excess Workers' Compensation (excess of JIF retention) for Middlesex JIF members. This expires at the end of June.

Commissioners Cuccia, Northgrave and D'Arco volunteered to serve on an ad-hoc committee to monitor this process.

Legislative Committee: Committee met on May 27th. The Committee is monitoring certain pending legislation evolving around law enforcement.

Safety & Education Committee: Committee met on April 30th; minutes of the meeting were distributed. Also, distributed was a memorandum concerning the addition of a Defensive Driving Course in the MEL's Learning Management System. Board accepted the Committee's recommendation and approved an expenditure of \$27,900 for Defense Driving.

Coverage Committee: Committee met on April 6th; minutes of the meeting submitted.

Statutory Bond: Board accepted Committee's recommendation to impose a higher deductible of \$10,000 when an appeal on the statutory bond coverage is approved.

Watercraft: Occasionally, our water-adjacent members have watercraft larger than our automatic coverage grant in the policy, which allows us the time to underwrite the exposure. City of Gloucester is requesting an exception to the watercraft length limitation for their 57ft watercraft (hull is actually less than our threshold, but the bow pulpit extends past our threshold). After our review, we are recommending exception be made. The Camden JIF has already reviewed and approved. Board accepted Committee's recommendation.

Employment Practices Program: The deadline for EPL Compliance has been extended to November 1st to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>

Background Checks: At the March meeting, the Board authorized the release of a Competitive Contracting RFP to qualify vendors able to provide Background Checks. The MEL's "Protecting Children From Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. Below is a listing of the five

vendors that responded and that have been posted to the MEL website on this page: <https://njmel.org/insurance/public-officials/risk-management-program/>

Castle Branch, Inc. – Wilmington, NC
Adam Safeguard – Toms River, NJ
Southern Background Services – Hazlehurst, GA
TABB Inc. – Chester, NJ
True View BSI LLC – Hicksville, NY

BidNet Direct Software E-Procurement: Bidnet Direct is an online site for governmental entities to publish and distribute bid opportunities. The MEL QPA is recommending the use of Bidnet Direct for future procurement to efficiently handle vendor responses to bids or RFPs. There is no cost to the Fund to use the platform. Board accepted the recommendation of the QPA.

Cannabis Legalization: The MEL Fund Attorney has been working with Matt Giacobbe generating bulletins on the impact to members of the legalization of cannabis. These bulletins have been posted to the MEL webpage - <https://njmel.org/mel-safety-institute/resource-center/cannabis-guidance/>.

Fund Attorney reminded everyone of the August deadline concerning cannabis to adopt ordinances to opt out of certain recreational cannabis business operations at the municipal level

RCF: Commissioner Clarke submitted a report of the RCF’s March meeting.

2021 MEL, MR HIF & NJCE JIF Educational Seminar: The 10th annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. There were 224 participants in the 1st session and 217 participants in the 2nd session. We are in the process of uploading seminar materials to the MEL webpage. Mr. Ezio Altamura attended both sessions and complimented all involved in putting the program together.

Cyber Task Force: On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have “grandfathered status” as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Claims Committee: The Claims Review Committee met on May 5th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet this afternoon.

Power of Collaboration: Enclosed are the three latest in the series of “Power of Collaboration ad that appeared in the League of Municipalities magazine. Each highlights the following:
The MEL model policy *Addressing the Protection and Safe Treatment of Minors*.
The EJIF’s continued defense efforts in the Passaic River II Litigation.
The MEL’s response to addressing the Public Health Crisis.

2021 Financial Disclosures: The Local Finance Board voted to extend the date at which the Board would take enforcement action against non-fillers of the 2021 FDS until July 30th from the statutory deadline of April 30th. As of May 27th all but 5 Commissioners have completed the filing.

Meeting Dates and Times: Scheduled MEL Board of Fund Commissioner meetings frequently conflict with holidays. We recommend the Board refer a review of meeting dates and times to the

Management Committee. In addition, committee can consider scheduling virtual meetings in between regularly scheduled meetings – to allow better flow for action items.

Board of Commissioners did agree to conduct the September Board meeting in person.