

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
September 28, 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: SEPTEMBER 28, 2021**

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

- APPROVAL OF MINUTES:** July 27, 2021 Open Minutes..... **Appendix I**
July 27, 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**
.August 2021 Voucher List - Resolution Nos. 21-21 **Page 22**
.September 2021 Voucher List - Resolution Nos. 21-22..... **Page 24**
.Treasurer's Reports **Page 26**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 35**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 38**
.Cyber Risk Management Compliance – Grandfathered List to January 1, 2022..... **Page 43**
.Cyber Risk Management Compliance – Version 2 - As of August 31, 2021 **Page 44**

 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 45**

 - 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: September 28, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Professional Service Agreements** – All of the Fund’s professional service agreements are up for renewal in 2022. Last year, the Fund determined to procure the awarding of contracts through the Non-Fair and Open Process. The Fund Office will send letters to all professionals asking for a fee proposal along with other required bid forms.

❑ **Motion to Award Contracts Utilizing the Non-Fair and Open Process for Professional Services for Fund Year 2022.**

The 3 year appointment of the Fund’s defense panel was approved last year.

❑ **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 is scheduled for October 25th at the Collingswood Sr. Community Center. The notice sent to police chiefs appears on Page 5.

❑ **Residual Claims Fund** – The RCF met on Wednesday, September 1, 2021 via Zoom. Chairman Merchel’s report is attached in Appendix II. The RCF’s 2020 budget amendment was adopted, reflecting the transfer of local JIF’s Fund Year 2016. The RCF’s 2022 Budget was introduced, the public hearing will be held on October 20, 2021 at 10:30

❑ **RCF Membership Renewal:** The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2021. Enclosed in Appendix II is **Resolution 21-19** renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

- ❑ **Cybersecurity Awareness Month is October:** The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate. **Pages 10 & 11.**

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 12&13
Loss Ratio Analysis	Page 14&15
Claims Activity Report	Page 16&17
Loss Time Accident Frequency	Page 18&19
POL/EPL Compliance Report	Page 20
Regulatory Affairs Checklist	Page 21



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



POLICE CHIEF & COMMAND STAFF TRAINING

Due to scheduling conflicts, limited seating, and travel, J.A. Montgomery Consulting in cooperation with the Municipal Joint Insurance Funds and the Municipal Excess Liability Fund is scheduling a make-up session for the "Risk Management for Police Command Staff" training program.

Police Departments are involved in a high percentage of employment-related litigation, and the training offered is one of the required elements for the incentive under this program.

Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program.

J.A. Montgomery
CONSULTING

RSVP NOW

TRAINING SESSION DETAILS ARE AS FOLLOWS:

CLASS

Risk Management for Police Command Staff

PRESENTERS

Chief Keith Hummel (Ret.) and Chief Harry Earle (Ret.)

DATE

Monday
October 25, 2021

TIME

8:30 AM to 11:45 AM

LOCATION

Collingswood Senior Community Center
30 W. Collings Avenue
Collingswood, NJ 08108

SEATING CAPACITY

60 attendees



MEL Increases New Jersey Taxpayers Savings to \$3.4 Billion While Responding to the Financial Impact of COVID-19

MEL has saved taxpayers \$3.4 billion dollars including \$322 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.7 million.

MEL also assisted its members by purchasing over \$135 million in debt securities to help stabilize the bond market disrupted by COVID-19.

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$278.2	38	\$ 7.3
South Bergen	1986	241.7	23	10.5
Atlantic	1987	387.8	41	9.5
Camden	1987	206.9	37	5.6
Mid-Jersey	1987	177.5	12	14.8
Morris	1987	235.0	45	5.2
Ocean	1987	327.2	31	10.6
PMM	1987	83.9	4	21.0
Monmouth	1988	257.0	41	6.3
Burlco	1991	112.8	28	4.0
Trico	1991	215.6	38	5.7
NJ Utility Authorities	1991	180.7	72	2.5
NJ Self-Insurers	1992	68.2	5	13.6
Suburban Metro	1992	112.5	10	11.3
NJ Housing Authorities	1994	106.3	89	1.2
Suburban Municipal	1994	76.5	12	6.4
PAIC	1997	126.4	21	6.0
Central	1998	170.1	12	14.2
First Responders	2009	30.1	37	0.8
TOTALS		\$3.4 Billion	596	Average \$5.7 million

"MEL has the resources, tools and organizational competencies necessary to support all our member's needs. Our collaborative power has once again proven to be pivotal in addressing the ongoing challenges presented by this crisis as well as those posed by ever changing legislative and judicial impacts on the insurance marketplace."

THOMAS MERCHEL
 MEL Chairperson and
 Manager/CFO Township
 of Moorestown.



THE POWER OF
 COLLABORATION

njmel.org



NEW JERSEY SUSTAINABLE ENERGY JOINT MEETING

NJSEM Generates \$30 Million in Taxpayer Savings by Working Together to Reduce Energy Costs

During the past ten years, 200 public entities have collaborated as members of the NJ Sustainable Energy Meeting, to secure gas and electric energy at the lowest possible cost.

In addition to generating savings for local taxpayers, NJSEM members receive electric power that includes almost 30% renewable energy content and meets Sustainable Jersey standards.

NJSEM is supported by a team of expert energy consultants that prepare the bid packages and evaluate the proposals received from utilities throughout New Jersey who participate in the program.

The NJSEM is governed by a board of local public administrators and officials elected by its members.

For more information or to become a member visit the NJSEM website.

"By working together, we are able to ensure that our members receive the energy they need at the lowest possible cost in a process that is expertly supported, transparent, and meets State guidelines."

CHUCK CUCCIA
*NJSEM Chair and CFO,
Borough of Maywood*

NJSEM:
Working Together Today to
Protect the Future...for all of us.

www.njsem.org



Memorandum

MEL Cyber Task Force



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

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

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

Cyber Awareness Training (Tier 1)

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

Password Strength (Tier 1)

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

Email Warning Label (Tier 1)

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

Government Cyber Memberships (Tier 1)

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

System & Event Logging (Tiers 2 & 3)

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

Remote Access (Tiers 2 & 3)

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

Banking Controls (Tier 2)

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

IT Business Continuity Plan (Tier 2)

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

Tier 3

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

Email sent to Fund Commissioners and Risk Managers

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

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

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

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

Important Reminder:

Reimbursements

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

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

Reimbursement Policy

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

3. Grandfather

All members in compliance with version 1 of the MEL Cyber Risk Management Program as of 3/5/2021 will receive grandfathered status until January 1, 2022.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

MEL Cyber Task Force

The MEL Cyber Task Force is again participating in Cybersecurity Awareness Month (October) and has again been made a Cybersecurity Awareness Month Champion. This year's theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



CONTACT

CONNER
STRONG &
BUCKELEW

Edward Cooney

VP, Account Executive
Underwriting Manager
973-659-6424

ecooney@connerstrong.com

Jonathon Tavares

Account Manager
856-614-4493

jtavares@connerstrong.com

Crystal Chuck

Account Analyst
856-479-2115

cchuck@connerstrong.com

Rachel Perry

Technical Assistant
856-479-2128

rperry@connerstrong.com

PROFESSIONAL MUNICIPAL MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2021				
	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	355,930	2,043,173	90,325,733	92,368,906
2. CLAIM EXPENSES				
Paid Claims	249,155	900,132	40,676,697	41,576,829
Case Reserves	149,528	311,454	2,145,554	2,457,007
IBNR	(100,539)	(163,697)	1,808,067	1,644,370
Recoveries	(12,593)	(36,583)	(303,417)	(340,000)
TOTAL CLAIMS	285,550	1,011,305	44,326,901	45,338,206
3. EXPENSES				
Excess Premiums	120,924	725,544	25,052,203	25,777,747
Administrative	52,093	323,502	12,487,885	12,811,386
TOTAL EXPENSES	173,017	1,049,046	37,540,088	38,589,133
4. UNDERWRITING PROFIT (1-2-3)	(102,638)	(17,178)	8,458,745	8,441,567
5. INVESTMENT INCOME	4,714	11,043	5,259,847	5,270,890
6. DIVIDEND INCOME	0	0	1,817,919	1,817,919
7. STATUTORY PROFIT (4+5+6)	(97,923)	(6,135)	15,536,511	15,530,376
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)	(97,923)	(29,135)	3,756,731	3,727,596
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	1,226	(19,508)	2,196,946	2,177,438
Aggregate Excess LFC	3,520	20,585	230,700	251,285
2017	12,776	30,272	415,407	445,679
2018	(180,984)	(174,409)	535,532	361,124
2019	19,379	(259,231)	217,211	(42,020)
2020	106,622	476,469	160,935	637,404
2021	(60,462)	(103,314)		(103,314)
TOTAL SURPLUS (DEFICITS)	(97,923)	(29,135)	3,756,731	3,727,596
TOTAL CASH				8,832,261
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	36,870,884	36,870,884
FUND YEAR 2017				
Paid Claims	1,504	51,546	1,455,804	1,507,350
Case Reserves	(3,393)	(76,002)	349,274	273,272
IBNR	(10,533)	(4,783)	105,467	100,684
Recoveries	-	0	(59,775)	(59,775)
TOTAL FY 2017 CLAIMS	(12,422)	(29,240)	1,850,771	1,821,531
FUND YEAR 2018				
Paid Claims	30,042	163,963	1,140,035	1,303,998
Case Reserves	(30,042)	50,362	522,107	572,468
IBNR	181,393	(38,666)	177,994	139,328
Recoveries	-	0	(41,156)	(41,156)
TOTAL FY 2018 CLAIMS	181,393	175,658	1,798,979	1,974,638
FUND YEAR 2019				
Paid Claims	32,856	176,666	1,100,410	1,277,076
Case Reserves	(30,171)	114,610	684,073	798,682
IBNR	(1,284)	(6,536)	274,503	267,967
Recoveries	-	(5,923)	(35,154)	(41,078)
TOTAL FY 2019 CLAIMS	1,401	278,816	2,023,832	2,302,648
FUND YEAR 2020				
Paid Claims	52,828	276,391	323,577	599,968
Case Reserves	122,271	4,218	386,601	390,818
IBNR	(268,258)	(724,199)	1,195,680	471,481
Recoveries	(12,593)	(30,660)	(123,423)	(154,082)
TOTAL FY 2020 CLAIMS	(105,752)	(474,250)	1,782,435	1,308,185
FUND YEAR 2021				
Paid Claims	131,925	231,566		231,566
Case Reserves	90,863	218,267		218,267
IBNR	(1,857)	610,487		610,487
Recoveries	-	0		0
TOTAL FY 2021 CLAIMS	220,930	1,060,321		1,060,321
COMBINED TOTAL CLAIMS	285,550	1,011,305	44,326,901	45,338,206

PROFESSIONAL MUNICIPAL MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2021				
	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	335,546	2,378,719	90,325,733	92,704,452
2. CLAIM EXPENSES				
Paid Claims	168,294	1,068,425	40,676,697	41,745,122
Case Reserves	73,148	384,602	2,145,554	2,530,156
IBNR	(66,449)	(230,146)	1,808,067	1,577,921
Recoveries	1,727	(34,856)	(303,417)	(338,273)
TOTAL CLAIMS	176,720	1,188,025	44,326,901	45,514,926
3. EXPENSES				
Excess Premiums	120,924	846,468	25,052,203	25,898,671
Administrative	56,642	380,144	12,487,885	12,868,028
TOTAL EXPENSES	177,566	1,226,612	37,540,088	38,766,699
4. UNDERWRITING PROFIT (1-2-3)	(18,740)	(35,918)	8,458,745	8,422,827
5. INVESTMENT INCOME	20,967	32,010	5,259,847	5,291,857
6. DIVIDEND INCOME	0	0	1,817,919	1,817,919
7. STATUTORY PROFIT (4+5+6)	2,227	(3,908)	15,536,511	15,532,603
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)	2,227	(26,908)	3,756,731	3,729,823
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	5,615	(13,893)	2,196,946	2,183,053
Aggregate Excess LFC	4,102	24,687	230,700	255,387
2017	1,665	31,937	415,407	447,344
2018	1,838	(172,570)	535,532	362,962
2019	1,702	(257,529)	217,211	(40,318)
2020	3,866	480,334	160,935	641,269
2021	(16,561)	(119,874)		(119,874)
TOTAL SURPLUS (DEFICITS)	2,227	(26,908)	3,756,731	3,729,823
TOTAL CASH				8,003,116
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	36,870,884	36,870,884
FUND YEAR 2017				
Paid Claims	21,250	72,796	1,455,804	1,528,600
Case Reserves	(51,250)	(127,252)	349,274	222,022
IBNR	30,000	25,217	105,467	130,684
Recoveries	-	0	(59,775)	(59,775)
TOTAL FY 2017 CLAIMS	0	(29,240)	1,850,771	1,821,531
FUND YEAR 2018				
Paid Claims	116,717	280,680	1,140,035	1,420,715
Case Reserves	(120,329)	(69,967)	522,107	452,139
IBNR	3,612	(35,055)	177,994	142,939
Recoveries	-	0	(41,156)	(41,156)
TOTAL FY 2018 CLAIMS	(0)	175,658	1,798,979	1,974,638
FUND YEAR 2019				
Paid Claims	11,456	188,122	1,100,410	1,288,532
Case Reserves	85,469	200,078	684,073	884,151
IBNR	(96,925)	(103,461)	274,503	171,042
Recoveries	0	(5,923)	(35,154)	(41,078)
TOTAL FY 2019 CLAIMS	0	278,816	2,023,832	2,302,648
FUND YEAR 2020				
Paid Claims	1,014	277,405	323,577	600,981
Case Reserves	132,350	136,567	386,601	523,168
IBNR	(135,090)	(859,289)	1,195,680	336,391
Recoveries	1,727	(28,933)	(123,423)	(152,355)
TOTAL FY 2020 CLAIMS	0	(474,250)	1,782,435	1,308,185
FUND YEAR 2021				
Paid Claims	17,856	249,423		249,423
Case Reserves	26,909	245,176		245,176
IBNR	131,955	742,442		742,442
Recoveries	-	0		0
TOTAL FY 2021 CLAIMS	176,720	1,237,041		1,237,041
COMBINED TOTAL CLAIMS	176,720	1,188,025	44,326,901	45,514,926

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

AS OF **July 31, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	342,810	70.97%	96.81%	77.18%	96.73%	82.44%	93.91%
AUTO LIABILITY	53,346	101,203	189.71%	94.86%	189.71%	94.56%	189.71%	90.64%
WORKER'S COMP	1,332,335	1,082,203	81.23%	99.74%	81.23%	99.70%	80.55%	99.02%
TOTAL ALL LINES	2,054,029	1,690,847	82.32%	98.95%	83.78%	98.90%	84.58%	97.69%
NET PAYOUT %	\$1,468,825		71.51%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	53.45%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	93.91%	25.16%	93.46%	24.31%	86.42%
AUTO LIABILITY	47,555	82,043	172.52%	90.64%	172.52%	90.21%	99.34%	83.75%
WORKER'S COMP	1,313,000	1,550,496	118.09%	99.02%	118.36%	98.92%	109.16%	96.90%
TOTAL ALL LINES	1,970,521	1,831,698	92.96%	97.79%	93.14%	97.62%	85.34%	94.59%
NET PAYOUT %	\$1,379,559		70.01%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	189,999	193,332	101.75%	100.00%	101.75%	100.00%	100.42%	97.40%
GEN LIABILITY	413,752	290,939	70.32%	86.42%	64.27%	85.57%	50.25%	72.70%
AUTO LIABILITY	44,262	11,760	26.57%	83.75%	26.57%	82.91%	26.57%	68.41%
WORKER'S COMP	1,275,000	1,635,575	128.28%	96.90%	122.64%	96.57%	98.96%	88.04%
TOTAL ALL LINES	1,923,013	2,131,606	110.85%	94.65%	105.81%	94.23%	86.95%	85.22%
NET PAYOUT %	\$1,247,455		64.87%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	171,000	134,506	78.66%	97.40%	78.66%	97.09%	13.41%	53.00%
GEN LIABILITY	376,171	86,886	23.10%	72.70%	17.30%	71.16%	3.87%	25.00%
AUTO LIABILITY	47,021	19,778	42.06%	68.41%	42.06%	66.43%	14.62%	25.00%
WORKER'S COMP	1,319,715	730,625	55.36%	88.04%	46.78%	86.31%	8.07%	19.00%
TOTAL ALL LINES	1,913,907	971,794	50.78%	85.38%	43.72%	83.81%	7.89%	23.36%
NET PAYOUT %	\$448,626		23.44%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	168,000	238,275	141.83%	53.00%	133.27%	45.00%	N/A	N/A
GEN LIABILITY	333,052	45,205	13.57%	25.00%	12.69%	19.00%	N/A	N/A
AUTO LIABILITY	52,789	4,652	8.81%	25.00%	10.75%	20.00%	N/A	N/A
WORKER'S COMP	1,330,010	206,468	15.52%	19.00%	13.38%	14.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	494,599	26.25%	23.26%	23.88%	17.82%	N/A	N/A
NET PAYOUT %	\$249,423		13.24%					

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

AS OF August 31, 2021

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	333,452	69.03%	96.90%	70.97%	96.81%	82.44%	94.32%
AUTO LIABILITY	53,346	101,203	189.71%	95.15%	189.71%	94.86%	189.71%	91.05%
WORKER'S COMP	1,332,335	1,090,267	81.83%	99.77%	81.23%	99.74%	80.63%	99.12%
TOTAL ALL LINES	2,054,029	1,689,553	82.26%	99.00%	82.32%	98.95%	84.63%	97.86%
NET PAYOUT %	\$1,474,999		71.81%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	53.16%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	94.32%	25.16%	93.91%	26.90%	87.24%
AUTO LIABILITY	47,555	80,830	169.97%	91.05%	172.52%	90.64%	99.34%	84.53%
WORKER'S COMP	1,313,000	1,550,496	118.09%	99.12%	118.09%	99.02%	109.10%	97.19%
TOTAL ALL LINES	1,970,521	1,830,486	92.89%	97.96%	92.96%	97.79%	85.83%	94.98%
NET PAYOUT %	\$1,414,758		71.80%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	189,999	193,332	101.75%	100.00%	101.75%	100.00%	100.42%	97.72%
GEN LIABILITY	413,752	327,439	79.14%	87.24%	70.32%	86.42%	50.25%	74.17%
AUTO LIABILITY	44,262	11,760	26.57%	84.53%	26.57%	83.75%	26.57%	70.26%
WORKER'S COMP	1,275,000	1,635,575	128.28%	97.19%	128.28%	96.90%	103.32%	89.50%
TOTAL ALL LINES	1,923,013	2,168,106	112.75%	95.04%	110.85%	94.65%	89.85%	86.57%
NET PAYOUT %	\$1,256,385		65.33%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	171,000	129,712	75.85%	97.72%	78.66%	97.40%	17.57%	61.00%
GEN LIABILITY	376,171	84,886	22.57%	74.17%	23.10%	72.70%	7.23%	30.00%
AUTO LIABILITY	47,021	19,778	42.06%	70.26%	42.06%	68.41%	14.90%	30.00%
WORKER'S COMP	1,319,715	1,151,251	87.23%	89.50%	55.36%	88.04%	10.20%	26.00%
TOTAL ALL LINES	1,913,907	1,385,626	72.40%	86.75%	50.78%	85.38%	10.39%	30.01%
NET PAYOUT %	\$612,237		31.99%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	168,000	205,562	122.36%	61.00%	141.83%	53.00%	N/A	N/A
GEN LIABILITY	333,052	56,967	17.10%	30.00%	13.57%	25.00%	N/A	N/A
AUTO LIABILITY	52,789	3,552	6.73%	30.00%	8.81%	25.00%	N/A	N/A
WORKER'S COMP	1,330,010	246,253	18.52%	26.00%	15.52%	19.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	512,334	27.20%	29.94%	26.25%	23.26%	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
June-21	0	0	4	9	8	21
July-21	0	0	4	9	9	22
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$4,766
Year	2017	2018	2019	2020	2021	TOTAL
June-21	\$0	\$0	\$2,862	\$10,450	\$80,505	\$93,817
July-21	\$0	\$0	\$2,862	\$10,450	\$91,547	\$104,858
NET CHGE	\$0	\$0	\$0	\$0	\$11,042	\$11,042
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$134,506	\$238,275	\$821,968

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
June-21	2	2	6	9	8	27
July-21	2	2	6	9	11	30
NET CHGE	0	0	0	0	3	3
Limited Reserves						\$11,988
Year	2017	2018	2019	2020	2021	TOTAL
June-21	\$70,165	\$61,690	\$170,176	\$14,608	\$42,152	\$358,789
July-21	\$21,255	\$61,690	\$195,176	\$36,408	\$45,107	\$359,634
NET CHGE	(\$48,910)	\$0	\$25,000	\$21,800	\$2,955	\$845
Ltd Incurred	\$342,810	\$107,934	\$290,939	\$86,886	\$45,205	\$873,773

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
June-21	0	1	0	3	3	7
July-21	0	1	0	3	3	7
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$3,269
Year	2017	2018	2019	2020	2021	TOTAL
June-21	\$0	\$18,681	\$0	\$5,876	\$3,625	\$28,182
July-21	\$0	\$14,408	\$0	\$5,876	\$2,600	\$22,884
NET CHGE	\$0	(\$4,273)	\$0	\$0	(\$1,025)	(\$5,298)
Ltd Incurred	\$101,203	\$82,043	\$11,760	\$19,778	\$4,652	\$219,436

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
June-21	7	11	20	49	24	111
July-21	7	10	20	48	29	114
NET CHGE	0	-1	0	-1	5	3
Limited Reserves						\$16,134
Year	2017	2018	2019	2020	2021	TOTAL
June-21	\$203,107	\$492,097	\$625,645	\$359,885	\$91,986	\$1,772,720
July-21	\$200,767	\$376,041	\$686,114	\$470,435	\$105,923	\$1,839,280
NET CHGE	(\$2,340)	(\$116,056)	\$60,469	\$110,550	\$13,937	\$66,560
Ltd Incurred	\$1,082,203	\$1,550,496	\$1,635,575	\$730,625	\$206,468	\$5,205,367

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
June-21	9	14	30	70	43	166
July-21	9	13	30	69	52	173
NET CHGE	0	-1	0	-1	9	7
Limited Reserves						\$13,449
Year	2017	2018	2019	2020	2021	TOTAL
June-21	\$273,272	\$572,468	\$798,682	\$390,818	\$218,267	\$2,253,508
July-21	\$222,022	\$452,139	\$884,151	\$523,168	\$245,176	\$2,326,657
NET CHGE	(\$51,250)	(\$120,329)	\$85,469	\$132,350	\$26,909	\$73,148
Ltd Incurred	\$1,690,847	\$1,831,698	\$2,131,606	\$971,794	\$494,599	\$7,120,544

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

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
July-21	0	0	4	9	9	22
August-21	0	0	4	8	9	21
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$4,767
Year	2017	2018	2019	2020	2021	TOTAL
July-21	\$0	\$0	\$2,862	\$10,450	\$91,547	\$104,858
August-21	\$0	\$0	\$2,862	\$10,250	\$86,994	\$100,105
NET CHGE	\$0	\$0	\$0	(\$200)	(\$4,553)	(\$4,753)
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$129,712	\$205,562	\$784,462

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
July-21	2	2	6	9	11	30
August-21	1	2	6	9	21	39
NET CHGE	-1	0	0	0	10	9
Limited Reserves						\$10,074
Year	2017	2018	2019	2020	2021	TOTAL
July-21	\$21,255	\$61,690	\$195,176	\$36,408	\$45,107	\$359,634
August-21	\$11,897	\$58,626	\$231,676	\$34,408	\$56,274	\$392,880
NET CHGE	(\$9,358)	(\$3,064)	\$36,500	(\$2,000)	\$11,167	\$33,246
Ltd Incurred	\$333,452	\$107,934	\$327,439	\$84,886	\$56,967	\$910,677

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
July-21	0	1	0	3	3	7
August-21	0	1	0	2	2	5
NET CHGE	0	0	0	-1	-1	-2
Limited Reserves						\$4,329
Year	2017	2018	2019	2020	2021	TOTAL
July-21	\$0	\$14,408	\$0	\$5,876	\$2,600	\$22,884
August-21	\$0	\$14,268	\$0	\$5,876	\$1,500	\$21,644
NET CHGE	\$0	(\$141)	\$0	\$0	(\$1,100)	(\$1,241)
Ltd Incurred	\$101,203	\$80,830	\$11,760	\$19,778	\$3,552	\$217,124

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
July-21	7	10	20	48	29	114
August-21	7	10	20	34	32	103
NET CHGE	0	0	0	-14	3	-11
Limited Reserves						\$20,013
Year	2017	2018	2019	2020	2021	TOTAL
July-21	\$200,767	\$376,041	\$686,114	\$470,431	\$105,923	\$1,839,276
August-21	\$202,657	\$342,834	\$677,183	\$722,855	\$115,819	\$2,061,348
NET CHGE	\$1,890	(\$33,207)	(\$8,931)	\$252,425	\$9,896	\$222,072
Ltd Incurred	\$1,090,267	\$1,550,496	\$1,635,575	\$1,151,251	\$246,253	\$5,673,842

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2017	2018	2019	2020	2021	TOTAL
July-21	9	13	30	69	52	173
August-21	8	13	30	53	64	168
NET CHGE	-1	0	0	-16	12	-5
Limited Reserves						\$15,333
Year	2017	2018	2019	2020	2021	TOTAL
July-21	\$222,022	\$452,139	\$884,151	\$523,164	\$245,176	\$2,326,652
August-21	\$214,554	\$415,728	\$911,720	\$773,388	\$260,586	\$2,575,977
NET CHGE	(\$7,468)	(\$36,412)	\$27,569	\$250,225	\$15,410	\$249,324
Ltd Incurred	\$1,689,553	\$1,830,486	\$2,168,106	\$1,385,626	\$512,334	\$7,586,105

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

July 31, 2021				
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Burlington County Municipal JIF	0.61	1.19	1.25	1.08
Monmouth County	0.69	0.88	1.30	1.00
Professional Municipal Management	0.88	1.25	2.29	1.57
Morris County	1.04	1.24	1.59	1.33
Camden County	1.05	1.23	1.42	1.27
Suburban Municipal	1.05	1.58	1.81	1.54
Ocean County	1.08	1.48	1.83	1.53
Bergen County	1.15	1.25	1.50	1.33
Gloucester, Salem, Cumberland Counties Municipal JIF	1.24	1.56	1.80	1.58
Central New Jersey	1.29	1.50	1.52	1.46
Atlantic County Municipal JIF	1.30	1.81	2.62	2.00
Suburban Metro	1.31	1.62	1.83	1.65
NJ Public Housing Authority	1.36	1.59	1.80	1.62
NJ Utility Authorities	1.37	2.25	2.62	2.19
South Bergen County	1.85	1.79	1.69	1.76
AVERAGE	1.15	1.48	1.79	1.53

Professional Municipal Management JOINT INSURANCE FUND
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF July 31, 2021									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	305 Evesham Township Fire Dist	*	7/31/2021	0	0.00	0.00	0.00	1 Evesham Township Fire	0.00
2	307 Moorestown			0	0.00	1.32	1.39	2 Moorestown	1.02
3	304 Evesham			0	0.66	0.75	2.25	3 Evesham	1.31
4	306 Maple Shade			0	1.40	0.85	0.86	4 Maple Shade	0.98
5	308 Willingboro			0	1.53	2.01	3.83	5 Willingboro	2.60
Totals:				0	5	0.88	1.25	2.29	1.57

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			August 31, 2021	
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Monmouth County	0.83	0.88	1.30	1.02
Burlington County Municipal JIF	0.86	1.19	1.25	1.13
Camden County	1.01	1.26	1.42	1.26
Professional Municipal Management	1.08	1.25	2.29	1.59
Bergen County	1.11	1.25	1.52	1.32
Morris County	1.13	1.27	1.59	1.35
Ocean County	1.19	1.51	1.83	1.55
Gloucester, Salem, Cumberland Counties Municipal JIF	1.25	1.56	1.80	1.57
Suburban Municipal	1.26	1.58	1.81	1.58
Central New Jersey	1.37	1.50	1.52	1.48
Suburban Metro	1.38	1.62	1.83	1.66
NJ Public Housing Authority	1.43	1.59	1.80	1.63
Atlantic County Municipal JIF	1.51	1.81	2.65	2.04
NJ Utility Authorities	1.55	2.29	2.62	2.22
South Bergen County	1.88	1.81	1.69	1.78
AVERAGE	1.26	1.49	1.80	1.55

Professional Municipal Management JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
				DATA VALUED AS OF			August 31, 2021		
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	305 Evesham Township Fire Dist	*	8/31/2021	0	0.00	0.00	0.00	1 Evesham Township Fire	0.00
2	304 Evesham			0	0.57	0.75	2.25	2 Evesham	1.27
3	307 Moorestown			1	0.91	1.32	1.39	3 Moorestown	1.23
4	308 Willingboro			0	1.34	2.01	3.83	4 Willingboro	2.52
5	306 Maple Shade			1	2.45	0.85	0.86	5 Maple Shade	1.27
Totals:				2	7	1.08	1.25	2.29	1.59

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : September 21, 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 DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/19			20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000				0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - AUGUST 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>
001724			
001724	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALL 2021	56,097.00
			56,097.00
001725			
001725	QUAL-LYNX	TPA 8/21	12,003.93
			12,003.93
001726			
001726	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 8/21	2,007.92
			2,007.92
001727			
001727	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/21	59.07
001727	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 8/21	11,528.00
			11,587.07
001728			
001728	THE ACTUARIAL ADVANTAGE	ACTUARY 8/21	3,406.67
			3,406.67
001729			
001729	QUALCARE, INC.	MANAGED CARE 8/21	7,497.65
			7,497.65
001730			
001730	THOMAS TONTARSKI	TREASURER 8/21	1,548.50
			1,548.50
001731			
001731	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGT 8/21	1,526.00
001731	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 8/21	1,791.50
			3,317.50
001732			
001732	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 7.31.2021	66.70
			66.70
001733			
001733	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 8/21	519.00
			519.00
001734			
001734	CONNER STRONG & BUCKELEW	EVESHAM RMC 2ND INSTALL 2021	20,991.90
			20,991.90
		Total Payments FY 2021	119,043.84

TOTAL PAYMENTS ALL FUND YEARS 119,043.84

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. 21-22

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - SEPTEMBER 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>
001735			
001735	QUAL-LYNX	TPA 9/21	12,003.93
			12,003.93
001736			
001736	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 9/21	2,007.92
			2,007.92
001737			
001737	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	30.75
001737	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 9/21	11,528.00
			11,558.75
001738			
001738	THE ACTUARIAL ADVANTAGE	ACTUARY 9/21	3,406.67
			3,406.67
001739			
001739	QUALCARE, INC.	MANAGED CARE 9/21	7,497.65
			7,497.65
001740			
001740	THOMAS TONTARSKI	TREASURER 9/21	1,548.50
			1,548.50
001741			
001741	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGMT 9/21	1,526.00
001741	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 9/21	1,791.50
			3,317.50
001742			
001742	COURIER TIMES INC	AUDIT AD CUSTOMER# 2-012012000	189.74
			189.74
001743			
001743	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 8.31.2021	53.05
			53.05
001744			
001744	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 9/21	519.00
			519.00
001745			
001745	RUSSO & ASSOCIATES LLC	INTERNAL AUDIT 9/21	893.61
			893.61
		Total Payments FY 2021	42,996.32

TOTAL PAYMENTS ALL FUND YEARS 42,996.32

Chairperson

Attest: _____

Dated:

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

Treasurer

September 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 two month period ending August 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 \$ 9,298.97. This generated an average annual yield of .67%. However, we have an unrealized net gain of \$ 8,901.72 adjusting the reported yield to 1.31% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,012.152.74.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 57,929.85 /YTD \$ 62,166.85
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 306 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 \$ 303,666.85.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$ 8,832,263.89 to a closing balance of \$ 7,803,864.86 showing a decrease in the fund of \$ 1,028,372.03.

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
TOTAL- JULY YTD 2021						0.00	4,237.00
8/6	WILLINGBORO	2019154402	MALIK JOHNSON	WC	2018	1,212.50	
8/6	MOORESTOWN TWP.	2021219685	MOORESTOWN TWP.	PR	2020	7,467.35	
8/23	MAPLE SHADE TWP.	2021227769	MAPLE SHADE TWP.	PR	2021	49,250.00	
TOTAL- AUG. YTD 2021						57,929.85	62,166.85

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

Current Fund Year: 2021											
Month Ending: July											
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL	
OPEN 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	
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	314.08	3,603.51	265.09	7,225.92	242.56	31.69	1,305.16	1.01	7,920.40	20,909.42	
Invest Adj	1.46	16.76	1.23	33.57	1.12	0.14	6.06	0.00	36.80	97.14	
Subtotal Invest	315.54	3,620.27	266.32	7,259.49	243.68	31.83	1,311.22	1.01	7,957.20	21,006.56	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	315.54	3,620.27	266.32	7,259.49	243.68	31.83	1,311.22	1.01	7,957.20	21,006.56	
EXPENSES											
Claims Transfers	3,333.16	18,910.00	4,272.93	141,777.53	0.00	0.00	0.00	0.00	0.00	168,293.62	
Expenses	928.75	0.00	0.00	0.00	0.00	0.00	241,420.50	0.00	439,509.11	681,858.36	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	4,261.91	18,910.00	4,272.93	141,777.53	0.00	0.00	241,420.50	0.00	439,509.11	850,151.98	
END BALANCE	109,533.25	1,582,759.69	53,292.58	3,069,975.42	107,813.26	14,090.89	338,692.46	(353,959.10)	3,080,920.02	8,003,118.47	

REPORT STATUS SECTION

Report Month: July

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	July						
CURRENT FUND YEAR	2021						
Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investm	\$8,832,263.96	783,290.19	3,935,821.03	100,000.00	1,000.00	4,012,152.74	
Opening Interest Accrua	\$55.79	55.79	-	-	-	-	
1 Interest Accrued and/or	-\$39.55	-\$39.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$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	\$0.00
4 Accretion	\$97.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.16
5 Interest Paid - Cash Inst	\$4,325.64	\$0.00	\$1,392.76	\$0.00	\$0.00	\$0.00	\$2,932.88
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$16,583.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,583.80
8 Net Investment Income	\$20,967.05	-\$39.55	\$1,392.76	\$0.00	\$0.00	\$0.00	\$19,613.84
9 Deposits - Purchases	\$1,633,361.06	\$0.00	\$783,209.08	\$168,293.62	\$681,858.36	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,483,513.15	-\$783,209.19	-\$850,151.98	-\$168,293.62	-\$681,858.36	\$0.00	\$0.00
Ending Cash & Investment	\$8,003,118.47	\$81.00	\$3,870,270.89	\$100,000.00	\$1,000.00	\$4,031,766.58	
Ending Interest Accrual Bal	\$16.24	\$16.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$725,925.66	\$0.00	\$0.00	\$39,172.22	\$686,753.44	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,729,044.13	\$81.00	\$3,870,270.89	\$139,172.22	\$687,753.44	\$4,031,766.58	

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

Month		July							
Current Fund Year		2021							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	143,395.05	3,333.16	0.00	146,728.21	146,728.21	0.00	0.00	0.00
	Liability	98.00	0.00	0.00	98.00	98.00	0.00	0.00	0.00
	Auto	2,051.82	0.00	0.00	2,051.82	2,051.82	(0.00)	(0.00)	0.00
	Workers Comp	86,021.46	14,523.20	0.00	100,544.66	100,544.66	(0.00)	(0.00)	0.00
	Total	231,566.33	17,856.36	0.00	249,422.69	249,422.69	(0.00)	(0.00)	0.00
2020	Property	124,056.10	0.00	0.00	124,056.10	124,056.10	(0.00)	(0.00)	0.00
	Liability	50,478.04	0.00	0.00	50,478.04	50,478.04	0.00	0.00	0.00
	Auto	13,901.92	0.00	0.00	13,901.92	13,901.92	0.00	0.00	0.00
	Workers Comp	397,973.58	1,013.70	0.00	398,987.28	398,987.28	0.00	0.00	0.00
	Total	586,409.64	1,013.70	0.00	587,423.34	587,423.34	(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	95,763.43	0.00	0.00	95,763.43	95,763.43	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	938,005.02	11,456.16	0.00	949,461.18	949,461.18	0.00	0.00	0.00
	Total	1,235,998.39	11,456.16	0.00	1,247,454.55	1,247,454.55	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	46,243.99	0.00	0.00	46,243.99	46,243.99	(0.00)	(0.00)	0.00
	Auto	63,361.24	4,272.93	0.00	67,634.17	67,634.17	0.00	0.00	0.00
	Workers Comp	1,062,010.67	112,444.47	0.00	1,174,455.14	1,174,455.14	0.00	0.00	0.00
	Total	1,262,841.59	116,717.40	0.00	1,379,558.99	1,379,558.99	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	302,645.46	18,910.00	0.00	321,555.46	321,555.46	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	879,095.67	2,340.00	0.00	881,435.67	881,435.67	0.00	0.00	0.00
	Total	1,447,574.85	21,250.00	0.00	1,468,824.85	1,468,824.85	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	4,764,390.80	168,293.62	0.00	4,932,684.42	4,932,684.42	0.00	0.00	0.00

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

Current Fund Year: 2021										
Month Ending: August										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	110,462.00	1,582,759.69	53,292.58	3,069,975.42	49,564.39	14,090.89	337,763.71	(353,959.10)	3,139,168.89	8,003,118.47
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	56,717.35	0.00	1,212.50	0.00	0.00	0.00	0.00	0.00	0.00	57,929.85
Invest Pymnts	(44.91)	(521.63)	(38.84)	(1,011.77)	(16.34)	(4.64)	(111.32)	(0.15)	(1,034.56)	(2,784.16)
Invest Adj	0.29	3.33	0.25	6.46	0.10	0.03	0.71	0.00	6.60	17.77
Subtotal Invest	(44.62)	(518.30)	(38.59)	(1,005.31)	(16.24)	(4.61)	(110.61)	(0.15)	(1,027.96)	(2,766.39)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	56,672.73	(518.30)	1,173.91	(1,005.31)	(16.24)	(4.61)	(110.61)	(0.15)	(1,027.96)	55,163.46
EXPENSES										
Claims Transfers	23,963.71	3,658.78	140.70	107,610.04	0.00	0.00	0.00	0.00	0.00	135,373.23
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,097.00	62,946.84	119,043.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,963.71	3,658.78	140.70	107,610.04	0.00	0.00	0.00	56,097.00	62,946.84	254,417.07
END BALANCE	143,171.02	1,578,582.61	54,325.79	2,961,360.07	49,548.15	14,086.28	337,653.10	(410,056.25)	3,075,194.09	7,803,864.86

REPORT STATUS SECTION

Report Month: August

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	August						
CURRENT FUND YEAR	2021						
	Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investm	\$8,003,118.47	81.00	3,870,270.89	100,000.00	1,000.00	4,031,766.58	
Opening Interest Accrua	\$16.24	16.24	-	-	-	-	
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discov	\$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	\$17.78	\$0.00	\$0.00	\$0.00	\$0.00	\$17.78
5	Interest Paid - Cash Inst	\$4,897.94	\$0.00	\$1,456.00	\$0.00	\$0.00	\$3,441.94
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$7,682.08	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,682.08
8	Net Investment Income	-\$2,766.36	\$0.00	\$1,456.00	\$0.00	\$0.00	-\$4,222.36
9	Deposits - Purchases	\$312,346.92	\$0.00	\$57,929.85	\$135,373.23	\$119,043.84	\$0.00
10	(Withdrawals - Sales)	-\$508,834.14	\$0.00	-\$254,417.07	-\$135,373.23	-\$119,043.84	\$0.00
Ending Cash & Investment	\$7,803,864.89	\$81.00	\$3,675,239.67	\$100,000.00	\$1,000.00	\$4,027,544.22	
Ending Interest Accrual Bal	\$16.24	\$16.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$405,198.08	\$0.00	\$14,857.03	\$42,046.55	\$348,294.50	\$0.00	\$0.00
(Less Deposits in Transit)	-\$14,857.03	\$0.00	\$0.00	-\$14,857.03	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,194,205.94	\$81.00	\$3,690,096.70	\$127,189.52	\$349,294.50	\$4,027,544.22	

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

Month	August								
Current Fund Year	2021								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	146,728.21	21,090.35	49,250.00	118,568.56	118,568.56	0.00	0.00	0.00
	Liability	98.00	595.28	0.00	693.28	693.28	0.00	0.00	0.00
	Auto	2,051.82	0.00	0.00	2,051.82	2,051.82	(0.00)	(0.00)	0.00
	Workers Comp	100,544.66	29,889.78	0.00	130,434.44	130,434.44	(0.00)	(0.00)	0.00
	Total	249,422.69	51,575.41	49,250.00	251,748.10	251,748.10	(0.00)	(0.00)	0.00
2020	Property	124,056.10	2,873.36	7,467.35	119,462.11	119,462.11	(0.00)	(0.00)	0.00
	Liability	50,478.04	0.00	0.00	50,478.04	50,478.04	0.00	0.00	0.00
	Auto	13,901.92	0.00	0.00	13,901.92	13,901.92	0.00	0.00	0.00
	Workers Comp	398,987.28	29,408.10	0.00	428,395.38	428,395.38	0.00	0.00	0.00
	Total	587,423.34	32,281.46	7,467.35	612,237.45	612,237.45	(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	95,763.43	0.00	0.00	95,763.43	95,763.43	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	949,461.18	8,930.87	0.00	958,392.05	958,392.05	0.00	0.00	0.00
	Total	1,247,454.55	8,930.87	0.00	1,256,385.42	1,256,385.42	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	46,243.99	3,063.50	0.00	49,307.49	49,307.49	(0.00)	(0.00)	0.00
	Auto	67,634.17	140.70	1,212.50	66,562.37	66,562.37	0.00	0.00	0.00
	Workers Comp	1,174,455.14	33,207.30	0.00	1,207,662.44	1,207,662.44	0.00	0.00	0.00
	Total	1,379,558.99	36,411.50	1,212.50	1,414,757.99	1,414,757.99	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	321,555.46	0.00	0.00	321,555.46	321,555.46	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	881,435.67	6,173.99	0.00	887,609.66	887,609.66	0.00	0.00	0.00
	Total	1,468,824.85	6,173.99	0.00	1,474,998.84	1,474,998.84	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		4,932,684.42	135,373.23	57,929.85	5,010,127.80	5,010,127.80	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: September 9, 2021

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

<p>Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862</p>	<p>Glenn Prince Assistant Public Sector Director gprince@jamontgomery.com Office: 856-552-4744</p>	<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277</p>
<p>Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650</p>	<p>Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070</p>	<p>Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>		

LOSS CONTROL SURVEYS

July

- No Loss Control visits were conducted in July

August

- Township of Moorestown on August 5, 2021

MEETINGS ATTENDED

July

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

August

- No meetings were attended in the month of August

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
September 28, 2021	Fund Commissioner Meeting	ZOOM-Virtual
September 28, 2021	Claims Meeting	ZOOM-Virtual

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

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

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

July

- July 7 – Managers and Supervisors Training - Protecting Children From Abuse - Remaining Dates for 2021
- July 15 – Law Enforcement Bulletin 2021-05 – Duty to Render Medical Assistance / UOF Core Principle 6
- July 20 – Did You Know? – Camden JIF
- July 22 – MSI Message - ATTENTION Employers of CDL Holders- Designated Employer Representative Training
- July 29 – New CDC Mask Recommendation- SD Message
- July 30 - MSI Bulletin – Summer Safety for Pets

August

- August 3 – MSI Bulletin – Daniel's Law
- August 4 – LE Bulletin 2021-06 – COVID-19 Delta Variant Considerations for Law Enforcement
- August 5 – MSI Bulletin – Law Enforcement Work Zone Refresher Training
- August 10 – MSI Bulletin – Tornado Safety
- August 11 – New Service – Video Briefs for Law Enforcement
- August 12 – MSI Bulletin – Chainsaw Safety
- August 20 – Crown Act – MSI SD Message
- August 25 – Did You Know? – PMM JIF
- August 27 – Regional Training - COVID-19 – What Do We Know; What Do We Need to Know
- August 30 – Safe Passage Bill – MSI LE Bulletin

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.

July

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

August

MSI NOW	
Municipality	Number of Videos
Willingboro	3

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

July

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

August

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 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@iamontgomery.com.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 6/22/2021 To 7/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Bridge I - Township of Willingboro	Commission 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Evidence of Insurance	6/24/2021 #2944105	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Willingboro	Commission 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Evidence of Insurance	6/24/2021 #2944106	GL AU EX WC OTH
H - Cinnaminson Fire District #1 I - Township of Maple Shade	1621 Riverton Road Cinnaminson, NJ 08077	RE: temporary Shared Service Agreement 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 a temporary Shared Service Agreement for additional services while the Maple Shade Fire Department is under review of services.	6/29/2021 #2949640	GL AU EX WC
H - Moorestown Fire District No. 2 I - Township of Maple Shade	d/b/a Lenola Fire Company 229 North Lenola Road Moorestown, NJ 08057	RE: temporary Shared Service Agreement 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 a temporary Shared Service Agreement for additional services while the Maple Shade Fire Department is under review of services.	6/29/2021 #2949641	GL AU EX WC
H - Mount Laurel Fire District #1 I - Township of Maple Shade	69 Elbo Lane Mt. Laurel, NJ 08054	RE: temporary Shared Service Agreement 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 a temporary Shared Service Agreement for additional services while the Maple Shade Fire Department is under review of services.	6/29/2021 #2949642	GL AU EX WC
H - Township of Evesham I - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to	7/13/2021 #2965452	OTH

07/22/2021

1 of 1

Professional Municipal Mgmt JIF
Certificate of Insurance Monthly Report

From 6/22/2021 To 7/22/2021

		Statutory Bond coverage for Kathy Merkh, Tax Collector, Effective: 01/01/2015		
Total # of Holders: 6				

07/22/2021

1 of 1

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - SJUFL South Jersey United I - Township of Willingboro	Football League 52 Essex Avenue Bellmawr, NJ 08031	Evidence of Insurance with respects to sports events for Panthers Football League.	7/22/2021 #2971810	GL AU EX WC OTH
H - Township of Evesham I - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Kathy Merkh, Tax Collector, Effective: 01/01/2015 and Alexander Davidson, CFO/Treasurer Effective: 01/01/2021	7/22/2021 #2972027	OTH
H - Bridgeton Township I - Township of Willingboro	4 Burt Street Bridgeton, NJ 08302	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975601	GL AU EX WC OTH
H - Deptford Township I - Township of Willingboro	8 Taylor Lane Deptford, NJ 08096	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975602	GL AU EX WC OTH
H - Lindenwold Township I - Township of Willingboro	1000 United States Ave Lindenwold, NJ 08021	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975603	GL AU EX WC OTH
H - Pennsauken High School I - Township of Willingboro	800 Hylton Rd Pennsauken, NJ 08110	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975604	GL AU EX WC OTH

08/23/2021

1 of 1

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

H - Tri County Midget Football I - Township of Willingboro	League 219 Porchtown Road Pittsgrove, NJ 08318	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975605	GL AU EX WC OTH
H - Vineland Township I - Township of Willingboro	Normandie Lane 07360 Vineland, NJ	RE: Panthers Football Evidence of Insurance with respects to sports events for Panthers Football League	7/27/2021 #2975606	GL AU EX WC OTH
H - Maple Shade Township BOE I - Township of Maple Shade	170 Frederick Avenue Maple Shade, NJ 08052	RE: Township Fireworks Display 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 Township Fireworks Display during the current calendar year.	7/28/2021 #2980234	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	E: Marlton Day Evidence of insurance with respect to Marlton Day along Main Street during the current calendar year. Does not include Amusements or Fireworks.	7/29/2021 #2991304	GL AU EX WC
H - TD Bank I - Township of Evesham	1701 Route 70 East Cherry Hill, NJ 08034	E: Marlton Day 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 participation in Marlton Day along Main Street during the current calendar year. Does not include Amusements or Fireworks.	7/29/2021 #2991305	GL AU EX WC
H - State of New Jersey - Dept. of I - Township of Willingboro	Health Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to the Willingboro Twp emergency services vehicles. Malpractice & Professional liability included in the general liability and excess liability coverage.	7/29/2021 #2991306	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	E: Marlton Day Evidence of insurance with respect to Marlton Day along Main Street during the current calendar year. Does not include Amusements or Fireworks.	7/29/2021 #2991307	GL AU EX WC

08/23/2021

1 of 1

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	RE: Harvest Fest Evidence of insurance as respects to the Harvest Fest along Main Street Marlton, NJ 08053 during the current calendar year. Does not include amusements or fireworks.	8/2/2021 #3000883	GL AU EX WC
H - Kings Grant Open Space I - Township of Evesham	Association 50 Landings Drive Marlton , NJ 08053	RE: Police participation in ice cream event Evidence of insurance with respects to the Evesham Township Police Departments participation in an ice cream event.	8/16/2021 #3010461	GL AU EX WC
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: Food Drive Bentley Truck Services is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability, and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of storage truck for Community Food Drive taking place during the current calendar year.	8/18/2021 #3010922	GL AU EX WC OTH
H - Burlington County Board of Chosen Freeholders I - Township of Evesham	Attn: Insurance Risk Management Division 49 Rancocas Road;PO Box 6000 Mt. Holly, NJ 08060	RE: participation in Marlton Day 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 participation in Marlton Day during the current calendar year. Does not include amusements or fireworks.	8/19/2021 #3011495	GL AU EX WC
H - Burlington County Board of County Commissioner I - Township of Evesham	Attn: Insurance Risk Management Division 49 Rancocas Road;PO Box 6000 Mt. Holly, NJ 08060	RE: participation in Marlton Day 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 participation in Marlton Day during the current calendar year. Does not include amusements or fireworks.	8/20/2021 #3013815	GL AU EX WC
H - Burlington County Board of County Commissioners I - Township of Evesham	Attn: Insurance Risk Management Division 49 Rancocas Road;PO Box 6000 Mt. Holly, NJ 08060	RE: participation in Marlton Day 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 participation in Marlton Day during the current calendar year. Does not include amusements or fireworks.	8/20/2021 #3013821	GL AU EX WC
Total # of Holders: 19				

08/23/2021

1 of 1

Professional Municipal Management JIF Status of Cyber Compliance
Grandfathered list until January 1, 2022

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Professional Municipal Management	3	0	1	3	0	1

Professional Municipal Management	Maple Shade	Approved	Approved
Professional Municipal Management	Moorestown	Approved	Approved
Professional Municipal Management	Willingboro	Approved	Approved

Professional Municipal Management JIF Status of Cyber Compliance Version 2

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Professional Municipal Management	Evesham	Pending	Pending	Pending
Professional Municipal Management	Evesham Township Fire District			
Professional Municipal Management	Maple Shade			
Professional Municipal Management	Moorestown			
Professional Municipal Management	Willingboro	Pending	Pending	Pending



**Professional Municipal Management JIF
Cumulative Savings Summary
1/1/2021 – 8/31/2021**

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	133	\$193,453.35	\$71,157.92	\$122,295.43	63%
JULY	67	\$30,631.51	\$8,409.85	\$22,221.66	73%
AUGUST	97	\$75,211.07	\$21,514.42	\$53,696.65	71%
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	768	\$942,708.91	\$302,363.74	\$640,345.17	68%

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 – 8/31/2021**

	UNITS OF	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	26	\$253,951.57	\$94,825.72	\$159,125.85	63%
Physical Therapy	423	\$203,512.00	\$44,123.00	\$159,389.00	78%
Neurosurgery	35	\$104,860.00	\$23,516.40	\$81,343.60	78%
Orthopedic Surgery	82	\$85,816.67	\$23,478.42	\$62,338.25	73%
Ambulatory Surgical Center	5	\$68,545.00	\$16,836.00	\$51,709.00	75%
Physical Medicine & Rehab	14	\$52,253.50	\$15,345.43	\$36,908.07	71%
Pain Management	21	\$46,275.00	\$6,273.90	\$40,001.10	86%
MRI/Radiology	24	\$29,044.01	\$11,898.15	\$17,145.86	59%
Occupational Medicine	46	\$19,024.32	\$8,898.34	\$10,125.98	53%
Neurology	3	\$17,542.50	\$12,408.70	\$5,133.80	29%
Emergency Medicine	16	\$15,355.00	\$13,125.11	\$2,229.89	15%
Anesthesiology	10	\$15,280.00	\$9,960.30	\$5,319.70	35%
Behavioral Health	21	\$10,295.00	\$7,085.00	\$3,210.00	31%
General Surgery	1	\$6,000.00	\$3,944.60	\$2,055.40	34%
Durable Medical Equipment	10	\$3,643.89	\$2,771.41	\$872.48	24%
Laboratory Services	8	\$3,038.85	\$2,592.56	\$446.29	15%
Internal Medicine	5	\$1,965.00	\$854.40	\$1,110.60	57%
Ambulance	2	\$1,800.00	\$1,770.00	\$30.00	2%
Urgent Care Center	7	\$1,776.60	\$1,282.04	\$494.56	28%
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%
Ophthalmology	1	\$200.00	\$161.74	\$38.26	19%
Grand Total	768	\$942,708.91	\$302,363.74	\$640,345.17	68%



Professional Municipal Management JIF
Top 10 Providers
1/1/2021 – 8/31/2021

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	8	\$49,206.37	Hospital
VIRTUA WEST JERSEY HEALTH INC	7	\$23,459.47	Hospital
COASTAL SPINE, PC.	7	\$21,327.87	Neurology/Neurosurgery
STRIVE PHYSICAL THERAPY	228	\$18,825.00	Physical Therapy
IVY REHAB NETWORK, INC	157	\$14,726.00	Physical Therapy
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$12,903.00	Other
EMERGENCY PHYSICIAN ASSOC OF SJ	14	\$12,407.00	Emergency Medicine
ACCURATE MONITORING, LLC	1	\$11,512.55	Other
PENN PRESBYTERIAN MEDICAL CENTER	3	\$11,238.26	Hospital
ONE CALL CARE DIAGNOSTICS	19	\$10,736.45	MRI/Radiology
Grand Total	445	\$186,341.97	

APPENDIX I - MINUTES



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

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

ROLL CALL OF 2021 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONER:

Nelson Wiest	Township of Maple Shade	Present
--------------	-------------------------	---------

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Joseph Hrubash Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Claudia Acosta
	PERMA Jennifer Conicella
Safety Director	J.A. Montgomery Risk Control Jonathan Czarnecki
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

ALSO PRESENT:

Michael Avalone, Conner Strong & Buckelew
Larry Graham, Fairview Insurance
Tom Fitzpatrick, Fairview Insurance

APPROVAL OF MINUTES: JUNE 22, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JUNE 22, 2021:

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR: Executive Director Hrubash advised his report was mostly informational, with one potential action item.

Employment Practices Compliance Program: Executive Director Hrubash advised members to 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.

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

Risk Management Information/Operating System (RMIS) - Executive Director Hrubash reported Members and Risk Managers receive an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with a September 1 completion date. Mr. Hrubash advised the Underwriting Manager is looking for some new information, as due to the current hard market the renewal underwriting is tougher than it has been in prior years.

2020 Audit Report and Actuary Valuation Report – Executive Director Hrubash reported 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 - Executive Director Hrubash reported the MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal.

The Underwriting Manager advised 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 – Executive Director Hrubash reported included in the agenda is a news alert from the MEL Cyber Task Force highlighting recent cyber-attacks. Mr. Hrubash advised Cyber is not a large percentage in the budget, in terms of losses, but it is a high risk right now for public entities.

The Underwriting Manager advised it explains three high profile news stories and dissected them into key issues and how to prevent them.

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 – Executive Director Hrubash reported 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.

MOTION TO CANCEL AUGUST MEETING

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

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 May 31, 2021 shows the fund’s surplus of \$3.8 million, cash balance of \$9.1 million. There was a reduction in surplus, mostly in 2019 for claims activity. The Fund’s Expected Loss Ratio Analysis for June shows 2019 is at 105% versus 94%, which correlates to the financial fast track. The Fund is also slightly ahead of the actuary in 2020, but overall very good. The Loss Time Accident Frequency is 1.02, with a three year of 1.58, which is outstanding. 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 July 2021 Vouchers Resolution 21-18

Closed Year	312,244.07
Aggregate Excess LFC	58,248.87
Fund Year 2021	293,702.08
Total	664,195.02

Payment of July Supplemental 2021 Vouchers Resolution 21-19

Fund Year 2021	17,663.34
Total	17,663.34

MOTION TO APPROVE RESOLUTION 21-18 AND 21-19 VOUCHER LISTS FOR THE MONTH OF JULY

Motion: Commissioner Wiest
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. Czarnecki advised included in the agenda is all the risk control activities and all bulletins distributed through the month of June. He advised the MSI Live schedule includes the month of September and October will be out shortly. The full schedule is always available on the MEL website. Mr. Czarnecki asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Underwriting Manager reminded the members of the earlier Underwriting memo for the renewal and the update from the Cyber Task Force. He advised included in the agenda was the monthly certificate report. There were two certificates issued from 5/22/2021 to 6/22/2021. He reminded all members to keep pushing forward with the Cyber Risk Management Program, as it becomes even more critical for the insurance renewals. Mr. Cooney then concluded his report.

MANAGED CARE:

REPORT: Ms. Beatty then advised there was an error in the Cumulative Savings report in the agenda. The corrected report was displayed during the meeting. Ms. Beatty reported there were 133 bills for June; totaling \$193,453.35 of that \$71,157.92 was paid, for a savings of \$122,295.43, which is a 63% 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. Acosta advised the claims committee met prior to this meeting and asked for approval of the five PARS as recommended by the claims committee.

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

Motion: Commissioner Wiest
Second: Commissioner Corrales
Vote: 4 Ayes, 0 Nays

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Merchel asked going forward if the Commissioners would like to meet in person or continue the Zoom calls. Chairman Merchel advised Moorestown could host if September was in person.

Executive Director Hrubash advised the statewide JIFs are planning to meeting in person in September. For the other PERMA JIFs, some have scheduled in person meetings and some have scheduled Zoom meetings for September.

After some discussion, the group decided to evaluate the situation two weeks before the September meeting and decide then.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 1:18pm

**NEXT REGULAR MEETING: September 28, 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

September 1, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF September Meeting

2020 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2020 Budget, which reflected the transfer of the Fund Year 2016 claims from the local JIFs as of 12/31/20. Enclosed as part of this report is the Amended 2020 Budget.

2022 Budget: The Board of Fund Commissioners reviewed the proposed 2022 Budget. Under the conditions of the Fund, the 2022 expenses cannot be directly charged to an expense line established in the 2021 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$671,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2022 Budget and to schedule the Public Hearing on October 20, 2021, 10:30 a.m., meeting to be held either at Forsgate Country Club or telephonically. Enclosed as part of this report is the Proposed 2022 Budget.

Membership Renewals: Executive Director reported that membership renewal documents have been reviewed by the Fund Attorney and are being distributed to the local JIFs to renew their membership with the RCF on January 1, 2022. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

2021 Fiscal Management Plan Amendment: The Fund Office has been notified that Georganne Jussel will be retiring from CB Claims LLC on October 15, 2021; Laura Sable will join the firm and serve the RCF as of September 27, 2021. The Board of Fund Commissioners accepted the recommendation to amend the Fiscal Management Plan to reflect these changes to the authorized signatory list.

2020 Audit Filing. The RCF 2020 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 30, 2021.

Claims Committee: The Claims Review Committee met on June 2 and July 7, 2021 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 20, 2021 at 10:30AM, to be determined if this meeting will be held via teleconference or at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2021 ANNUALIZED	2022 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
SUBTOTAL	520,931	531,349	10,418	2%
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
TOTAL BUDGET	657,570	671,000	13,430	2%

RESOLUTION NO. 21-19

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, the purchase of such coverage by the RCF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF, if necessary, shall obtain coverage and fund approved claims on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Professional Municipal Management Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2022. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Professional Municipal Management Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

BE IT FURTHER RESOLVED that the Chairman of the **Professional Municipal Management Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Thomas Merchel, Chairman

Attest

Date: _____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this _____ day of _____, 20__ , in the County of _____ by and between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Professional Municipal Management Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2022.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.

- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

BY: _____

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Thomas Merchel, Chairman

Dated: _____

Attest:

Dated: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 1, 2021
TO: Fund Commissioners
Professional Municipal Management Insurance Fund
FROM: Chairman Thomas Merchel
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - PERMA filed the 2020 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2022 BUDGET PROCESS – Attached to this report, is the 2022 draft budget. The Finance Committee met on August 20, 2021 and recommended the 2022 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 20, 2021.

2021 DIVIDEND - The Finance Committee is recommending a 2021 dividend of \$3,100,000. Resolution #26-21 authorizing a total return dividend of \$3,100,000 was adopted by the Executive Board.

NOVEMBER MEETING - An informal vote was taken of the Fund Commissioners to move the meeting to November 10th at 9:30 am via zoom. The tally of the votes was 6-5 in favor of moving the meeting with 2 commissioners not voting. The Executive Board passed a motion approving the rescheduling of the November 17, 2021 meeting to be held on November 10th at 9:30 am via Zoom.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 20, 2021- *Time and Location to be Determined.*

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2022 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/16/2021 15:41	2021	2,022		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%
2	On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%
3	PO Pollution Liability	159,379	153,284	(6,095)	-3.8%
4	Tank Systems	214,719	214,146	(573)	-0.3%
5	DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%
6	LFC	29,002	20,739	(8,263)	-28.5%
7	Total Loss Fund	2,242,611	2,240,234	(2,377)	-0.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	87,974	89,733	1,759	2.0%
13	Auditor	16,936	17,275	339	2.0%
14	Executive Director	324,812	331,308	6,496	2.0%
15	Treasurer	20,887	21,305	418	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	257,265	262,410	5,145	2.0%
18	Environmental Services	460,098	469,300	9,202	2.0%
19	Claims Administration	30,407	31,015	608	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	27,989	27,989	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,315	36,315	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967	1.8%
30					
31	Excess Aggregate Insurance	508,143	533,550	25,407	5.0%
32					
33	General Contingency	225,137	225,137	-	0.0%
34					
35	Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374	2.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997	1.1%

RESOLUTION NO. 21-20

RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** (“E-JIF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management for member Joint Insurance Funds (“JIF”) against bodily injury and property damage claims arising from environmental impairment liability and legal representation therefor to the extent and for coverages approved by the Commissioner of Banking and Insurance; and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the E-JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, such coverage more specifically includes Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages; and

WHEREAS, the purchase of such coverage by the E-JIF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the E-JIF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the E-JIF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the **Executive Committee/Fund Commissioners** of the **Professional Municipal Management Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member Local Unit.

NOW THEREFORE BE IT RESOLVED that the **Board of Fund Commissioners** of the **Professional Municipal Management Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2022; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- Section I Third Party Liability
- Section II On-Site Clean-up Costs
- Section III Public Officials Pollution Liability
- Section IV De Minimus Abandoned Waste Sites
- Section V Storage Tank Systems

any other benefits and coverage that is provided to participating members in good standing

BE IT FURTHER RESOLVED that the Chairman of the **Professional Municipal Management Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the E-JIF according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

BY: _____

DATED: _____

ATTEST: _____

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this ___ the day of _____, 20___, in the County of _____ by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as “E-JIF,” and the **Professional Municipal Management Joint Insurance Fund**, hereinafter referred to as the “FUND.”

WITNESSETH:

WHEREAS, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto; and

WHEREAS, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2022 and ending December 31, 2024.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund." The E-JIF shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

BY: _____

PROFESSIONAL MUNICIPAL MANAGAEMENT JOINT INSURANCE FUND

BY: _____

DATED: _____

ATTEST: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: September 1, 2021
To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Chairman Thomas Merchel
Subject: MEL September Report

- Moment of Silence:** The Board began the meeting with a Moment of Silence for Russell F. Bent, the MEL's first Lobbyist, who passed away on June 15, 2021 at the age of 90. During his long tenure, he was instrumental in securing legislative approval to create the Utility Authorities JIF and the E-JIF.
- Joseph Zanga, Borough of South River:** Oath of Office administered to the newest member of the MEL Board of Fund Commissioners, representing the Middlesex JIF.
- 2022 Budget:** Executive Director reviewed attached preliminary 2022 budget, projecting a 9.9% increase based on 2021 exposures. Memorandum outlined the various factors impacting property, liability and workers' compensation claims and insurance premiums.
- Retrospective Premium:** In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a members claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. The Management Committee will meet to consider the recommendation to eliminate the MEL's retrospective premium program be eliminated.
- Middlesex County JIF:** On August 4, 2021, the Management Committee accepted the Ad-hoc Committee's recommendation to appoint Landolfi & Associates as a Monitor on the JIF's compliance with the MEL's 13 membership conditions for an hourly rate of \$150 not to exceed \$44,000. Mr. Landolfi has met several times with the Assistant Administrator for the Middlesex County JIF to review compliance requirements and set forth deadlines.

Two of MEL's condition for Middlesex JIF membership is an independent claims audit and a second actuarial opinion; the current MEL contracts allows Baker Tilly (Internal Auditor) to be compensated for additional services requested by the board. The Board accepted the recommendation that Baker Tilly be asked to provide both the claims audit and second actuarial review through the MEL's contract and bill back the Middlesex JIF.

- Special Counsel COVID-19 Related WC Matters:** Last year, at the onset of Covid, the MEL formed a sub-committee to handle COVID-19 matters & awarded a professional service agreement not to exceed \$5,000 to Jim Pietras, Esq. to provide guidance to the MEL and the TPAs on handling these claims. The board agreed to renew these services, not to exceed \$5,000 for 2021.
- Covid-19 Vaccinations:** In January, a bulletin was issued to provide guidance on legal considerations relating to vaccinations (https://njmel.org/wp-content/uploads/2021/01/MEL-Letter_Mandatory-COVID-Vaccinations.pdf). Enclosed is an updated memorandum issued by the Fund Attorney.

- ❑ **Legislative Committee:** Committee met on May 27th; minutes of the meeting are enclosed. The committee also met on August 26th ; Committee Chairman noted the legislature will not be in session until November
- ❑ **Safety & Education Committee:** Committee met on July 16th and submitted minutes of its meeting.
- ❑ **Coverage Committee:** Committee will be scheduling a meeting in October.
- ❑ **Marketing Committee:** Committee is scheduling a meeting for September to review marketing materials (mobile app & website) and discuss potential membership opportunities for 2022.
- ❑ **Excess Property Claims Administrator:** In March, a contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of July 1, 2021 to December 31, 2023; however, the contract period was amended to August 31, 2021 to allow for an orderly claims data transition from the prior service provider.
- ❑ **Excess Liability Claim Administrator:** The Board expressed its appreciation for Georganne Jussel, who is retiring from CB Claims LLC on October 15, 2021. Georganne has been part of the JIF and MEL team since the 1990's and has been an integral part of its successes. Laura Sable, who has many years of liability adjusting experience with Qual-lynx, will join the firm as of September 27, 2021.
- ❑ **Risk Management Plan:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plan. This document is posted to the fund's website and could be an incentive for cyber hacker attacks should limits of coverage be known.
- ❑ **RCF:** Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting. The RCF Board also meets on September 1st where they will adopt amendments to the 2020 budget and introduce their 2022 budget.
- ❑ **Power of Collaboration:** Enclosed is the latest in the series of "Power of Collaboration ad that will appear in the League of Municipalities magazine. The ad highlights \$3.4 billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities.
- ❑ **Membership Renewals:** Atlantic, Burlington, Trico, Mid-Jersey, NJSI and PAIC JIFs are set to renew their three-year memberships with MEL as of January 1, 2022. Membership renewal documents have been sent.
- ❑ **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/>
- ❑ **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 June 2nd and July 7th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.
- ❑ **Meeting Dates and Times:** We will schedule discussion of 2022 meeting dates and times on the Management Committee's next meeting agenda.

- ❑ **Fund Attorney** – The MEL authorized the submission of an Amicus Brief on the matter of Gonzales vs Richter vs Jersey City Board of Education. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers’ Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers’ Compensation Claims Act. Supreme Court has decided that the Appellate Court needed to do more fact finding

OPRA – Fund Attorney also reported that the MEL team handles more than 100 requests a year. Mr. Stokes noted majority are from the press.



Municipal Excess Liability Joint Insurance Fund

David N. Grubb
Executive Director
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Cell: 201 404 0212
daveg@permainc.com

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).
- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

is currently studying additional measures to control this cost.

- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)			2
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2021 RATES	2022 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
CLAIMS					
Excess Liability:					
1 To 500K		2,582,424	2,933,915	351,491	13.6%
2 1.5MIL Ex 500K		4,484,672	5,220,818	736,146	16.4%
3 3MIL ex 2MIL		3,097,744	1,665,366	(1,432,378)	-46.2%
4 Excess WC		7,526,082	8,546,286	1,020,204	13.6%
5 Excess Property Claims		3,097,744	4,193,280	1,095,536	35.4%
6 POL/EPL Land Use		1,052,276	1,052,276	-	0.0%
7 Cyber Liability		417,246	709,365	292,119	70.0%
8 Aggregate Excess LFC		13,957	13,957	-	0.0%
9 JIF Faithful Performance Bond		201,104	201,104	-	0.0%
10 Surety Bond		310,224	310,224	-	0.0%
	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12 PREMIUMS					
13 Optional Excess Liability		2,443,521	2,614,563	171,042	7.0%
14 Optional Excess POL/EPL		1,638,382	1,720,301	81,919	5.0%
15 Cyber Excess Liability		1,055,881	2,106,433	1,050,552	99.5%
16 Excess WC		2,976,809	3,274,476	297,667	10.0%
17 Excess Property		10,285,732	11,575,543	1,289,811	12.5%
18					
19 Loss Fund Contingency		584,507	216,126	(368,381)	-63.0%
	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21 Total Claims & Premiums		41,768,305	46,354,033	4,585,728	11.0%
22					
23 II. EXPENSES					
24 Claims Adjustment		1,072,065	1,093,506	21,441	2.0%
25 Property Adjustment		173,189	176,653	3,464	2.0%
26 Administration		1,223,772	1,248,247	24,475	2.0%
27 Loss Fund Management		138,319	141,085	2,766	2.0%
28 Actuary		52,140	53,183	1,043	2.0%
29 Attorney		46,925	47,864	939	2.0%
30 Deputy Attorney		1,566	1,597	31	2.0%
31 Attorney-OPRA		17,665	18,018	353	2.0%
32 Auditor		29,902	30,500	598	2.0%
33 Treasurer		26,437	26,966	529	2.0%
34 Underwriting Manager		550,387	561,395	11,008	2.0%
35 Reinsurance Manager		317,826	324,183	6,357	2.0%
36 Safety and Education Committee		106,166	108,289	2,123	2.0%
37 Computer Services		146,457	149,386	2,929	2.0%
38 Legislative Committee		28,026	28,587	561	2.0%
39 Internal Audit Committee		61,397	62,625	1,228	2.0%
40 Strategic Planning Committee		30,699	31,313	614	2.0%
41 Coverage Committee		40,663	41,476	813	2.0%
42 Communications Committee		126,368	128,895	2,527	2.0%
43 Expense Contingency		41,202	41,202	-	0.0%
	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46 MEL Safety Institute		1,176,505	1,200,152	23,647	2.0%
	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49 RMC FEES		214,062	229,397	15,335	7.2%
50 Grand Total		47,390,043	52,098,553	4,708,510	9.9%

8/25/20219:00 AM



Municipal Excess Liability Joint Insurance Fund

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

BULLETIN – URGENT

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: August 25, 2021

RE: Important Information on Vaccination Policy for Employers

Recently in the news there have been several public agencies and private employers that have adopted a form of mandatory vaccination policy. Adopting such policy involves a myriad of legal issues. Some of those issues were set forth in the legal memorandum we circulated in January of 2021. Our labor expert, Matthew Giacobbe, Esquire, has reviewed the memorandum and has informed us that the analysis remains the same. [Here is a link to the memorandum.](#) None of the recent decisions you may have seen in the news impact the analysis in the memorandum. In fact, the opinions that have been in the news recently are preliminary and subject to a final decision, which may include exceptions or modifications to those policies that have been challenged.

As has been commonly reported in the press, employers are taking a variety of steps in lieu of mandatory vaccination policies to protect its workforce and the public from the spread of COVID-19 which include (1) adoption of safety protocols in the workforce that require unvaccinated employees to wear masks at all times; and/or (2) adoption of regular testing protocols of unvaccinated employees. If you consider the latter, you should consult with your benefits consultant as a health plan may not cover surveillance testing.

We recognize that these are challenging times, so to assist you, the NJ MEL continues to post all COVID-19 helpful tools at <https://njmel.org/covid-19-updates/>.

Accordingly, from the perspective of our members, it is important that as you consider whether or not to adopt a mandatory vaccination policy and/or or take employment action against an employee for violation of such policy, we strongly urge you to consult with your labor counsel at every step of the way.

The MEL will continue to monitor legislative and legal developments and provide you with updated information as it becomes available.