

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
APRIL 26, 2022 – 2:00 PM**

**MOORESTOWN TOWN HALL  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN, NJ 08057**

**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 and electronic notice of this meeting was filed with the Clerk/Manager of all member municipalities and, posting electronic notice of this meeting on the Fund's website.**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: APRIL 26, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2022 COMMISSIONERS**
- APPROVAL OF MINUTES:** February 22, 2022 Open Minutes ..... **Appendix I**  
February 22, 2022 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**  
.Treasurer's Reports ..... **Page 15**  
.March 2022 Voucher List – Ratification of Resolution Nos. 22-13 ..... **Page 17**  
.April 2022 Voucher List – Resolution Nos. 22-14 ..... **Page 19**
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report ..... **Page 28**
  - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report ..... **Page 31**  
.Cyber Risk Management Compliance – Version 2 - As of March 31, 2022 ..... **Page 33**
  - MANAGED CARE – Qual Care**  
.Monthly Report ..... **Page 34**
  - CLAIMS SERVICE – Qual Lynx**
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:  
PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**
  - Motion to Return to Open Session and Approve Payment Authorization Requests**
  - MEETING ADJOURNMENT**
-

## Professional Municipal Management Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: April 26, 2022

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **MEL Cyber Liability JIF** - As discussed last month, a committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure cyber liability. The committee met a few times to review progressive goals and discuss implementation measures to meet the target start-up date of January 1, 2023.

Regulations require that any new JIF initial application be accompanied by at least two resolutions from at least two local units noting the intent to join. Enclosed on **Page 3** is a resolution evidencing the PMM JIF's intent to join the New Jersey Cyber Risk Management Fund.

- ❑ ***Motion to adopt Resolution 22-13 evidencing the PMM JIF's intent to join the New Jersey Cyber Risk Management Fund on January 1, 2023 for Cyber Risk coverage.***
- ❑ **Cyber Security** – Fund Commissioners have agreed to reallocate safety incentive awards to enable the JIF to hire a cyber security company to perform employee training and simulated phishing exercises. We are in the process of scheduling a presentation by a company that currently performs these services for several other JIF's.
- ❑ **MEL and RCF 2021 Financials** – Included on **Pages 4 & 5** is a memorandum sent out last week to the Fund Commissioners outlining a surplus strengthening strategy for both JIFs. In February 2021, the Department of Labor changed the rules concerning coordinating workers' compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million. The 2021 COVID workers compensation claims will also cost the MEL an additional \$8 million in claims and associated IBNR. The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million.
- ❑ **Resolution to Amend Budget Cap Law:** Current regulations state that a municipality should limit any increase to its levy to 2% and limit any increase to appropriations to 2.5%, whatever is less over last year's final budget. Municipalities will face difficulties in meeting the budget cap due to incurred workers' compensation claims due to COVID-19, changes to the pension offset and a recent amendment to the sexual molestation statute of limitation. These factors plus other costs to municipalities will not allow budgets to be capped at the current 2%. Enclosed on **Page 6** is a template resolution we are urging our members to adopt and submit to their legislative agent.

- ❑ **2022 MEL/RCF/EJIF March 25th Meeting & Retreat:** The MEL, RCF and EJIF held their meetings in conjunction with the MEL Annual Retreat on March 25<sup>th</sup>. Commissioner Merchel’s reports on those meetings appear in **Appendix II**.
- ❑ **2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed on **Page 7** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2022 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in San Antonio from June 5-8. Please notify the Fund office if you are interested in attending.
- ❑ **2021/2022 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **Page 8** are the directions to follow to complete the course.

The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

- ❑ **Meeting Schedule** – As a reminder our next meeting will be in Moorestown on May 24<sup>th</sup> at 2 pm.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 9</b>
<b>Loss Ratio Analysis</b>	<b>Page 10</b>
<b>Claims Activity Report</b>	<b>Page 11</b>
<b>Loss Time Accident Frequency</b>	<b>Page 12</b>
<b>POL/EPL Compliance Report</b>	<b>Page 13</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 14</b>

**RESOLUTION NO. 22-12**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**RESOLUTION EVIDENCING INTENT TO JOIN  
THE NEW JERSEY CYBER RISK MANAGEMENT FUND**

**WHEREAS**, a number of Joint Insurance Funds in the State of New Jersey have decided to establish the NEW JERSEY CYBER RISK MANAGEMENT FUND (hereinafter the “FUND”) as permitted by N.J.S.A. 40A:10-36; and

**WHEREAS**, NJAC 11:15-2.6 (b) 13 provides that the FUND’s initial application for approval by the Department of Banking and Insurance must be accompanied by resolutions from at least two local units evidencing their intent to join the FUND;

**NOW THEREFORE, BE IT RESOLVED, THAT** the Professional Municipal Management Joint Insurance Fund (hereinafter the “JIF”) does hereby resolve that:

- (1) The JIF intends to join the FUND from 12:01 a.m. standard time, January 1, 2023 until 12:01 a.m. standard time, January 1, 2024 for the purpose of providing cyber risk coverage.
- (2) “CYBER RISK” means a peril in the electronic information environment by which injuries, damages and other losses ensue. The exact definition of "cyber risk" or similar terms for any line of insurance coverage shall be the definition in the excess insurance or reinsurance policy purchased by the Fund unless superseded by the policy issued by the Fund, and
- (3) This resolution is not binding on the JIF to join the FUND.

\_\_\_\_\_  
**THOMAS MERCHEL, CHAIRMAN**

\_\_\_\_\_  
**SUSAN DANSON, SECRETARY**

**DATE:** \_\_\_\_\_

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

2 Cooper Street  
Camden, NJ 08102

**Date:** April 20, 2022  
**To:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund  
**From:** Bradford Stokes, Executive Director  
**Subject:** 2021 MEL and RCF Financials

The MEL and RCF are in the process of finalizing their 2021 year-end financials. In February 2021, the Department of Labor changed the rules concerning coordinating workers' compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million. The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million. As a result, the MEL and RCF JIFs will need to do a "surplus strengthening" by adding \$23.4 million to income for 2021 fund year.

The MEL, at their June meeting, will approve the following:

1. Call in the Premium Deferral. From 2016 to 2021, the MEL deferred 15% of the loss fund via their retrospective program to their member JIFs with the understanding that it could call in this deferral if needed. This action adds \$15.3 million to the MEL's 2021 income.
2. Charge 2021 COVID to the member JIFs: Originally the intent was for the MEL to pay all 2021 COVID claims that otherwise were the responsibility of their member JIFs. Because of the extraordinary circumstances, it is now recommended that each JIF assume responsibility for these claims and associated IBNR within their normal retentions. This action adds \$8.1 million to the MEL's 2021 income.

The premium deferral call-in and the 2021 COVID claims charge combined will place MEL's surplus at \$8 million for 12/31/21 which was the MEL's surplus as of 12/31/20.

Also, the RCF JIF, at their June meeting, will propose a \$1 million supplemental assessment. This will result in a surplus of \$120,000 as of 12/31/21.

The PMM JIF budgeted the premium deferral in their loss fund contingency line from 2016 to 2021 which will cover the MEL premium deferral of \$329,712. The 2021 COVID PMM JIF claims and associated IBNR of \$18,434 will be paid out of the 2021 workers compensation loss funds. The RCF additional assessment for PMM JIF of \$12,276.30 will be paid out of closed fund year surplus. The total additional cost to the JIF will be \$360,422.30. This additional cost will not result in supplemental assessments to our membership, but our 12/31/21 year-end surplus will be reduced by the \$360,422.30.

We will discuss further at the April meeting. In the interim, if you have any questions, please do not hesitate to contact me.

cc: JIF Treasurer  
JIF Auditor  
JIF Actuary  
JIF Solicitor  
Karen Read, Perma

## **The Power of Collaboration - Support Budget Cap Relief**

Insurance budgets are being hit with the highest inflation since the 1980s. All municipalities are urged to support budget cap relief by adopting the following resolution.

### **A RESOLUTION URGING THE NEW JERSEY LEGISLATURE TO AMEND THE BUDGET CAP LAW TO APPROPRIATE FUNDS FOR INCREASING INSURANCE COSTS**

WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and

WHEREAS, all local public entities, including participating municipalities in the Municipal Excess Liability Joint Insurance Fund (MEL), has incurred an estimated \$50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and

WHEREAS, a 2021 New Jersey Department of Labor decision regarding worker's compensation funding has generated increased costs to the members of the MEL by over 10% in order to cover claims that were previously funded by the State pension system; and

WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs for members of the MEL system by an estimated amount of 6% in 2023; and

WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and

WHEREAS, cyber liability events throughout the country have resulted in twice the amount of premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and

WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate; and

NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.

BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representative for the (NAME OF MUNICIPALITY).





## AVAILABLE ONLINE AT NO COST ...

### 11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 29

#### KEYNOTE

The Local Government  
Ethics Law

Jacquelyn Suarez,  
Director NJ Division of Local  
Government Services

#### CYBER ISSUES

Combating Cyber Attacks

#### BENEFITS ISSUES

Controlling Benefits Costs

### FRIDAY, MAY 6

#### ETHICS

Ethics in Local Elections

#### SAFETY

Safety in the COVID Era

#### RISK MANAGEMENT

Local Government Risk  
Management

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)



The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's MEL assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: [www.firstnetcampus.com/melijf](http://www.firstnetcampus.com/melijf)
2. **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI NOW** on the bottom right.
4. Click the course: **2021-2022 Elected Officials Risk Management Seminar**
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course and questions navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

**IMPORTANT:** You must **complete the entire program and the affidavit** at the end of the program to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to [www.melsafetyinstitute.org](http://www.melsafetyinstitute.org).

**PROFESSIONAL MUNICIPAL MANAGEMENT FUND  
FINANCIAL FAST TRACK REPORT**

		AS OF December 31, 2021			
		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>395,156</b>	<b>4,287,608</b>	<b>90,325,733</b>	<b>94,613,341</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	169,823	1,706,856	40,676,697	42,383,553
	Case Reserves	(93,677)	786,173	2,145,554	2,931,727
	IBNR	(103,044)	(344,748)	1,808,067	1,463,319
	Aggregate Excess	-	-	-	-
	Recoveries	(363)	(133,763)	(303,417)	(437,180)
	<b>TOTAL CLAIMS</b>	<b>(27,261)</b>	<b>2,014,518</b>	<b>44,326,901</b>	<b>46,341,419</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	117,676	1,447,840	25,052,203	26,500,042
	Administrative	48,827	637,907	12,487,885	13,125,792
	<b>TOTAL EXPENSES</b>	<b>166,503</b>	<b>2,085,746</b>	<b>37,540,088</b>	<b>39,625,834</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	255,914	187,343	8,458,745	8,646,088
5.	<b>INVESTMENT INCOME</b>	(5,326)	(10,689)	5,259,847	5,249,157
6.	<b>DIVIDEND INCOME</b>	0	115,572	1,817,919	1,933,491
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>250,588</b>	<b>292,226</b>	<b>15,536,511</b>	<b>15,828,737</b>
8.	<b>DIVIDEND</b>	0	238,572	11,627,576	11,866,148
9.	<b>RCF &amp; MEL Surplus Strengthening</b>	351,759	351,759	152,204	503,963
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>(101,170)</b>	<b>(298,105)</b>	<b>3,756,731</b>	<b>3,458,626</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	(64,149)	(130,669)	2,612,353	2,481,684
	<b>Aggregate Excess LFC</b>	(267,596)	(230,700)	230,700	(0)
	<b>2018</b>	55,426	(110,305)	535,532	425,227
	<b>2019</b>	76,595	(286,570)	217,211	(69,359)
	<b>2020</b>	49,990	447,832	160,935	608,767
	<b>2021</b>	48,565	12,307		12,307
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(101,170)</b>	<b>(298,105)</b>	<b>3,756,731</b>	<b>3,458,626</b>
	<b>TOTAL CASH</b>				<b>6,886,777</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(12,472)</b>	<b>(70,144)</b>	<b>38,721,655</b>	<b>38,651,510</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	2,604	388,085	1,140,035	1,528,120
	Case Reserves	(12,409)	(221,480)	522,107	300,627
	IBNR	(46,014)	(55,808)	177,994	122,186
	Recoveries	-	(795)	(41,156)	(41,951)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(55,819)</b>	<b>110,003</b>	<b>1,798,979</b>	<b>1,908,982</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	32,134	276,996	1,100,410	1,377,406
	Case Reserves	(33,066)	120,097	684,073	804,170
	IBNR	(68,691)	(27,028)	274,503	247,475
	Recoveries	-	(5,923)	(35,154)	(41,078)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(69,623)</b>	<b>364,142</b>	<b>2,023,832</b>	<b>2,387,974</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	(427)	326,422	323,577	649,999
	Case Reserves	(331)	366,795	386,601	753,395
	IBNR	(515)	(899,115)	1,195,680	296,565
	Recoveries	(363)	(76,135)	(123,423)	(199,558)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(1,635)</b>	<b>(282,034)</b>	<b>1,782,435</b>	<b>1,500,401</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	49,254	541,549		541,549
	Case Reserves	38,386	738,485		738,485
	IBNR	24,648	663,428		663,428
	Recoveries	-	(50,910)		(50,910)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>112,288</b>	<b>1,892,552</b>		<b>1,892,552</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>(27,261)</b>	<b>2,014,518</b>	<b>44,326,901</b>	<b>46,341,419</b>

Professional Municipal Mgmt Joint Insurance Fund

**CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

AS OF **February 28, 2022**

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22	31-Jan-22	28-Feb-21			
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	50.40%	100.00%
GEN LIABILITY	428,966	76,206	17.77%	96.23%	18.23%	95.99%	25.77%	91.38%
AUTO LIABILITY	47,555	66,718	140.30%	93.27%	140.30%	92.93%	98.92%	88.30%
WORKER'S COMP	1,313,000	1,551,277	118.15%	99.52%	117.80%	99.46%	105.52%	98.43%
TOTAL ALL LINES	1,970,521	1,785,426	90.61%	98.70%	90.48%	98.60%	82.94%	96.79%
NET PAYOUT %	\$1,489,537		75.59%					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22	31-Jan-22	28-Feb-21			
PROPERTY	189,999	190,474	100.25%	100.00%	100.25%	100.00%	104.10%	100.00%
GEN LIABILITY	413,752	285,624	69.03%	91.38%	70.12%	90.78%	57.68%	81.65%
AUTO LIABILITY	44,262	11,760	26.57%	88.30%	26.57%	87.77%	26.57%	78.92%
WORKER'S COMP	1,275,000	1,686,699	132.29%	98.43%	129.15%	98.27%	121.68%	94.80%
TOTAL ALL LINES	1,923,013	2,174,557	113.08%	96.83%	111.23%	96.59%	103.98%	92.12%
NET PAYOUT %	\$1,363,126		70.88%					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22	31-Jan-22	28-Feb-21			
PROPERTY	171,000	118,687	69.41%	100.00%	69.29%	100.00%	54.01%	96.03%
GEN LIABILITY	376,171	109,618	29.14%	81.65%	23.89%	80.55%	19.16%	64.20%
AUTO LIABILITY	47,021	20,378	43.34%	78.92%	43.34%	77.72%	52.26%	56.96%
WORKER'S COMP	1,319,715	1,022,838	77.50%	94.80%	77.59%	94.20%	44.44%	74.88%
TOTAL ALL LINES	1,913,907	1,271,522	66.44%	92.29%	65.45%	91.63%	40.52%	74.23%
NET PAYOUT %	\$487,806		25.49%					

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22	31-Jan-22	28-Feb-21			
PROPERTY	168,000	247,954	147.59%	96.03%	148.89%	95.63%	48.75%	13.00%
GEN LIABILITY	333,052	121,244	36.40%	64.20%	35.38%	62.24%	2.17%	2.50%
AUTO LIABILITY	52,789	10,927	20.70%	56.96%	20.70%	54.16%	2.13%	2.50%
WORKER'S COMP	1,330,010	990,569	74.48%	74.88%	71.10%	70.13%	2.23%	2.00%
TOTAL ALL LINES	1,883,851	1,370,694	72.76%	74.38%	70.31%	70.56%	6.36%	3.08%
NET PAYOUT %	\$622,718		33.06%					

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22	31-Jan-22	28-Feb-21			
PROPERTY	164,000	31,169	19.01%	13.00%	19.01%	6.00%	N/A	N/A
GEN LIABILITY	286,842	17,900	6.24%	2.50%	2.48%	1.00%	N/A	N/A
AUTO LIABILITY	55,642	0	0.00%	2.50%	0.00%	1.00%	N/A	N/A
WORKER'S COMP	1,353,000	5,250	0.39%	2.00%	0.17%	0.50%	N/A	N/A
TOTAL ALL LINES	1,859,484	54,319	2.92%	3.06%	0.00%	1.08%	N/A	N/A
NET PAYOUT %	\$9,081		0.49%					

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIM ACTIVITY REPORT**

As of February 28, 2022

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	0	4	6	13	3	26
February-22	0	4	6	12	3	25
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						<b>\$1,905</b>
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$3	\$210	\$38,298	\$30,296	\$68,808
February-22	\$0	\$4	\$10	\$25,331	\$22,289	\$47,635
NET CHGE	\$0	\$1	(\$200)	(\$12,967)	(\$8,007)	(\$21,173)
Ltd Incurred	\$91,226	\$190,474	\$118,687	\$247,954	\$31,169	\$679,509
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	1	4	9	28	2	44
February-22	1	4	9	25	13	52
NET CHGE	0	0	0	-3	11	8
Limited Reserves						<b>\$6,881</b>
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$22,805	\$158,826	\$39,408	\$107,681	\$7,100	\$335,819
February-22	\$20,805	\$151,451	\$57,674	\$109,993	\$17,900	\$357,823
NET CHGE	(\$2,000)	(\$7,375)	\$18,266	\$2,312	\$10,800	\$22,003
Ltd Incurred	\$76,206	\$285,624	\$109,618	\$121,244	\$17,900	\$610,593
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	0	0	3	3	0	6
February-22	0	0	3	3	0	6
NET CHGE	0	0	0	0	0	0
Limited Reserves						<b>\$2,285</b>
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$0	\$6,476	\$7,237	\$0	\$13,713
February-22	\$0	\$0	\$6,476	\$7,237	\$0	\$13,713
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$66,718	\$11,760	\$20,378	\$10,927	\$0	\$109,783
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	7	16	31	42	3	99
February-22	7	16	29	37	7	96
NET CHGE	0	0	-2	-5	4	-3
Limited Reserves						<b>\$23,595</b>
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$273,900	\$631,388	\$755,174	\$637,699	\$2,049	\$2,300,208
February-22	\$275,084	\$659,976	\$719,555	\$605,416	\$5,049	\$2,265,080
NET CHGE	\$1,185	\$28,588	(\$35,618)	(\$32,283)	\$3,000	(\$35,128)
Ltd Incurred	\$1,551,277	\$1,686,699	\$1,022,838	\$990,569	\$5,250	\$5,256,633
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	8	24	49	86	8	175
February-22	8	24	47	77	23	179
NET CHGE	0	0	-2	-9	15	4
Limited Reserves						<b>\$14,996</b>
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$296,704	\$790,217	\$801,267	\$790,914	\$39,445	\$2,718,548
February-22	\$295,889	\$811,431	\$783,715	\$747,976	\$45,238	\$2,684,250
NET CHGE	(\$815)	\$21,214	(\$17,552)	(\$42,938)	\$5,793	(\$34,298)
Ltd Incurred	\$1,785,426	\$2,174,557	\$1,271,522	\$1,370,694	\$54,319	\$6,656,518

**2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

February 28, 2022				
FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.00	0.86	0.90	0.81
NJ Utility Authorities	0.00	1.64	2.39	1.85
Professional Municipal Management	0.00	1.43	1.35	1.30
Morris County	0.25	1.29	1.32	1.23
Ocean County	0.51	1.66	1.54	1.52
Burlington County Municipal JIF	0.57	1.15	1.15	1.11
NJ Public Housing Authority	0.68	1.37	1.64	1.45
Bergen County	0.73	1.50	1.27	1.34
Atlantic County Municipal JIF	0.77	1.75	1.96	1.77
Camden County	0.82	1.13	1.29	1.18
Central New Jersey	0.89	1.39	1.53	1.41
Suburban Municipal	1.08	1.29	1.58	1.41
Suburban Metro	1.13	1.84	1.80	1.76
Gloucester, Salem, Cumberland Counties Municipal JIF	1.23	1.84	1.59	1.68
South Bergen County	1.47	2.03	1.88	1.92
AVERAGE	0.67	1.48	1.55	1.45

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		April 15, 2022				
<b>Total Participating Members</b>	5	5				
Complaint		5				
Percent Compliant		100.00%				
				01/01/22	2022	
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/22
Member Name						
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	Yes	Yes	Yes	\$ 20,000	\$ 20,000	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 2022 as of April 1, 2022**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> 2022 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	To be filed
<input type="checkbox"/> Annual Audit	To be filed
<input type="checkbox"/> State Comptroller Audit Filing	To be filed
<input type="checkbox"/> Ethics Filing	On Line Filing



April 18, 2022

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 March 31, 2022 for Closed Fund Years 1987 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. 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 \$ 9,683.38. This generated an average annual yield of .70%. However, we have an unrealized net loss of \$ 144,774.45 adjusting the reported yield to -9.81% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,589.139.84.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 10,231.92/YTD \$ 10,231.92  
Salvage Receipts \$ 650.00  
Overpayment Reimbursements \$ 2,307.49

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 307 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 \$ 264,376.34.

#### 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 \$ 8,751,434.74 to a closing balance of \$ 8,048,467.35 showing a decrease in the fund of \$ 702,967.39.

**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

**RESOLUTION NO. 22-13**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
BILLS LIST - MARCH 2022**

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

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

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

**FUND YEAR CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
WST20			
WST20	MUNICIPAL EXCESS LIABILITY RCF	VOID & REISSUE	-54,322.00
			<b>-54,322.00</b>
WTR16			
WTR16	MUNICIPAL EXCESS LIABILITY RCF	VOID & REISSUE	-257,922.07
			<b>-257,922.07</b>
001818			
001818	MUNICIPAL EXCESS LIABILITY RCF	RCF ASSESSMENT DUE- TRANSFER OF FY 2016	257,922.07
			<b>257,922.07</b>
001819			
001819	MUNICIPAL EXCESS LIABILITY RCF	RCF SURPLUS TRIGGER 2020	54,322.00
			<b>54,322.00</b>
		<b>Total Payments FY Closed</b>	<b>0.00</b>

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001807			
001807	QUAL-LYNX	CLAIMS ADMIN 3/22	12,364.08
			<b>12,364.08</b>
001808			
001808	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 3/22	2,048.08
			<b>2,048.08</b>
001809			
001809	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	14.42
001809	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/22	11,758.50
			<b>11,772.92</b>
001810			
001810	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/22	3,474.83
			<b>3,474.83</b>
001811			
001811	QUALCARE, INC.	WC/UM 3/22	7,722.92
			<b>7,722.92</b>

001812			
001812	THOMAS TONTARSKI	TREASURER FEE 3/22	1,579.50
			<b>1,579.50</b>
001813			
001813	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION FEE 3/22	1,556.50
001813	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 3/22	1,827.33
			<b>3,383.83</b>
001814			
001814	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/22	529.00
			<b>529.00</b>
001815			
001815	ACCESS	ACCT#413 - ARC & STOR - 1.31.22	49.79
			<b>49.79</b>
001816			
001816	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE TWN - RMC 1/2 22	18,444.54
			<b>18,444.54</b>
001817			
001817	CONNER STRONG & BUCKELEW	EVESHAM TWN - RMC 1/2 22	23,235.16
			<b>23,235.16</b>
		<b>Total Payments FY 2022</b>	<b>84,604.65</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>84,604.65</b>

\_\_\_\_\_  
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. 22-14**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
BILLS LIST - APRIL 2022**

**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.

<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001820			
001820	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2022	936.50
			<b>936.50</b>
001821			
001821	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2022	107,739.75
001821	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2022	187,113.00
			<b>294,852.75</b>
001822			
001822	APEX INS SRVS c/o QBE INSURANCE	VOLUNTEER POL/EPL QVN01005-06	1,095.00
001822	APEX INS SRVS c/o QBE INSURANCE	POL&EPL - QJN01005-06	188,025.50
			<b>189,120.50</b>
001823			
001823	QUAL-LYNX	CLAIMS ADMIN 4/22	12,364.08
			<b>12,364.08</b>
001824			
001824	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 4/22	2,048.08
			<b>2,048.08</b>
001825			
001825	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/22	66.40
001825	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/22	11,758.50
			<b>11,824.90</b>
001826			
001826	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/22	3,474.83
			<b>3,474.83</b>
001827			
001827	QUALCARE, INC.	WC/UM 4/22	7,722.92
			<b>7,722.92</b>
001828			
001828	THOMAS TONTARSKI	TREASURER FEE 4/22	1,579.50
			<b>1,579.50</b>
001829			
001829	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION FEE 4/22	1,556.50
001829	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 4/22	1,827.33
			<b>3,383.83</b>
001830			
001830	CONNELL CONSULTING LLC	POL TRAINING - MOORESTOWN PD 4/22	100.00
			<b>100.00</b>
001831			
001831	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2022	4,874.25
			<b>4,874.25</b>
001832			
001832	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/22	529.00
			<b>529.00</b>

001833			
001833	CONNER STRONG & BUCKELEW	SURETY-PUB OFF SELE INS #B6026199	1,129.00
			<b>1,129.00</b>
001834			
001834	RICHARD A. BREVOGEL	REIMBURSE PRIMA CONFERENCE 4/22	850.00
			<b>850.00</b>
001835			
001835	ACCESS	ACCT#413 - ARC & STOR - 2.28.22	11.56
001835	ACCESS	ACCT#413 - ARC & STOR - 2.28.22	47.39
			<b>58.95</b>
		<b>Total Payments FY 2022</b>	<b>534,849.09</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>534,849.09</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
SUBROGATION REPORT 2022**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
3/7	EVESHAM TWP. FIRE DIST.	2022262211	EVESHAM TWP. FIRE DIST.	PR	2022	10,231.92	
TOTAL- JAN.						10,231.92	
YTD 2022							10,231.92

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

<b>Current Fund Year: 2022</b>										
<b>Month Ending: February</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>LFC</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	196,008.06	1,465,758.89	144,534.06	2,911,174.88	107,091.37	221,392.99	391,173.16	(57,606.96)	3,371,908.27	8,751,434.74
<b>RECEIPTS</b>										
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	(672.56)	(4,108.27)	(411.63)	(8,159.53)	(300.16)	(620.52)	(1,097.06)	(0.91)	(9,450.89)	(24,821.53)
Invest Adj	(5.75)	(35.08)	(3.51)	(69.65)	(2.57)	(5.31)	(9.36)	(0.01)	(80.68)	(211.92)
Subtotal Invest	(678.31)	(4,143.35)	(415.14)	(8,229.18)	(302.73)	(625.83)	(1,106.42)	(0.92)	(9,531.57)	(25,033.45)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>(678.31)</b>	<b>(4,143.35)</b>	<b>(415.14)</b>	<b>(8,229.18)</b>	<b>(302.73)</b>	<b>(625.83)</b>	<b>(1,106.42)</b>	<b>(0.92)</b>	<b>(9,531.57)</b>	<b>(25,033.45)</b>
<b>EXPENSES</b>										
Claims Transfers	19,188.07	5,445.85	0.00	125,455.03	0.00	0.00	0.00	0.00	0.00	150,088.95
Expenses	0.00	0.00	0.00	0.00	0.00	189,120.50	0.00	0.00	42,964.23	232,084.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>19,188.07</b>	<b>5,445.85</b>	<b>0.00</b>	<b>125,455.03</b>	<b>0.00</b>	<b>189,120.50</b>	<b>0.00</b>	<b>0.00</b>	<b>42,964.23</b>	<b>382,173.68</b>
<b>END BALANCE</b>	<b>176,141.68</b>	<b>1,456,169.69</b>	<b>144,118.92</b>	<b>2,777,490.67</b>	<b>106,788.64</b>	<b>31,646.66</b>	<b>390,066.74</b>	<b>(57,607.88)</b>	<b>3,319,412.47</b>	<b>8,344,227.61</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: February</b>										
						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	February						
CURRENT FUND YEAR 2022							
Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
<b>TOTAL for All Accts &amp; instruments</b>							
Opening Cash & Investm	\$8,751,434.75	-	3,923,540.50	100,000.00	1,000.00	4,726,894.25	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - disc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 n and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$211.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$211.88
5 Interest Paid - Cash Ins	\$4,995.74	\$0.00	\$1,317.27	\$0.00	\$0.00	\$0.00	\$3,678.47
6 Interest Paid - Term In	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$29,817.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$29,817.27
8 Net Investment Income	-\$25,033.41	\$0.00	\$1,317.27	\$0.00	\$0.00	\$0.00	-\$26,350.68
9 Deposits - Purchases	\$382,173.68	\$0.00	\$0.00	\$150,088.95	\$232,084.73	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$764,347.36	\$0.00	-\$382,173.68	-\$150,088.95	-\$232,084.73	\$0.00	\$0.00
Ending Cash & Investment	\$8,344,227.66	\$0.00	\$3,542,684.09	\$100,000.00	\$1,000.00	\$4,700,543.57	
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$574,398.65	\$0.00	\$0.00	\$25,106.61	\$549,292.04	\$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	\$8,918,626.31	\$0.00	\$3,542,684.09	\$125,106.61	\$550,292.04	\$4,700,543.57	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		February							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	873.17	8,006.92	0.00	8,880.09	8,880.09	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	201.09	0.00	0.00	201.09	201.09	0.00	0.00	0.00
	<b>Total</b>	<b>1,074.26</b>	<b>8,006.92</b>	<b>0.00</b>	<b>9,081.18</b>	<b>9,081.18</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2021	Property	211,841.60	10,781.15	0.00	222,622.75	222,622.75	(0.00)	(0.00)	0.00
	Liability	10,147.01	1,104.23	0.00	11,251.24	11,251.24	0.00	0.00	0.00
	Auto	3,690.32	0.00	0.00	3,690.32	3,690.32	(0.00)	(0.00)	0.00
	Workers Comp	310,011.50	75,141.83	0.00	385,153.33	385,153.33	0.00	0.00	0.00
	<b>Total</b>	<b>535,690.43</b>	<b>87,027.21</b>	<b>0.00</b>	<b>622,717.64</b>	<b>622,717.64</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	118,276.76	400.00	0.00	118,676.76	118,676.76	(0.00)	(0.00)	0.00
	Liability	50,478.04	1,466.62	0.00	51,944.66	51,944.66	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	447,590.03	35,435.12	0.00	483,025.15	483,025.15	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>630,246.75</b>	<b>37,301.74</b>	<b>0.00</b>	<b>667,548.49</b>	<b>667,548.49</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	190,469.66	0.00	0.00	190,469.66	190,469.66	0.00	0.00	0.00
	Liability	131,297.93	2,875.00	0.00	134,172.93	134,172.93	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	1,015,213.02	11,510.08	0.00	1,026,723.10	1,026,723.10	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,348,740.89</b>	<b>14,385.08</b>	<b>0.00</b>	<b>1,363,125.97</b>	<b>1,363,125.97</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	55,401.45	0.00	0.00	55,401.45	55,401.45	(0.00)	(0.00)	0.00
	Auto	66,717.52	0.00	0.00	66,717.52	66,717.52	(0.00)	(0.00)	0.00
	Workers Comp	1,272,824.42	3,368.00	0.00	1,276,192.42	1,276,192.42	0.00	0.00	0.00
	<b>Total</b>	<b>1,486,169.08</b>	<b>3,368.00</b>	<b>0.00</b>	<b>1,489,537.08</b>	<b>1,489,537.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>4,001,921.41</b>	<b>150,088.95</b>	<b>0.00</b>	<b>4,152,010.36</b>	<b>4,152,010.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

<b>Current Fund Year: 2022</b>										
<b>Month Ending: March</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>LFC</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	176,141.68	1,456,169.69	144,118.92	2,777,490.67	106,788.64	31,646.66	390,066.74	(57,607.88)	3,319,412.47	8,344,227.61
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	10,881.92	0.00	0.00	2,307.49	0.00	0.00	0.00	0.00	0.00	13,189.41
Invest Pymnts	(2,998.24)	(18,910.68)	(1,901.88)	(36,070.15)	(1,386.82)	(410.99)	(5,068.71)	(4.20)	(43,107.87)	(109,859.54)
Invest Adj	(5.41)	(34.11)	(3.42)	(65.03)	(2.50)	(0.74)	(9.14)	(0.01)	(77.73)	(198.09)
Subtotal Invest	(3,003.65)	(18,944.79)	(1,905.30)	(36,135.18)	(1,389.32)	(411.73)	(5,077.85)	(4.21)	(43,185.60)	(110,057.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>7,878.27</b>	<b>(18,944.79)</b>	<b>(1,905.30)</b>	<b>(33,827.69)</b>	<b>(1,389.32)</b>	<b>(411.73)</b>	<b>(5,077.85)</b>	<b>(4.21)</b>	<b>(43,185.60)</b>	<b>(96,868.22)</b>
<b>EXPENSES</b>										
Claims Transfers	20,549.79	16,274.77	0.00	77,462.83	0.00	0.00	0.00	0.00	0.00	114,287.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84,604.65	84,604.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>20,549.79</b>	<b>16,274.77</b>	<b>0.00</b>	<b>77,462.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>84,604.65</b>	<b>198,892.04</b>
<b>END BALANCE</b>	<b>163,470.16</b>	<b>1,420,950.13</b>	<b>142,213.62</b>	<b>2,666,200.15</b>	<b>105,399.32</b>	<b>31,234.93</b>	<b>384,988.89</b>	<b>(57,612.09)</b>	<b>3,191,622.22</b>	<b>8,048,467.35</b>

**REPORT STATUS SECTION**

**Report Month: March**

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	March					
CURRENT FUND YEAR	2022					
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	\$8,344,227.66	-	3,542,684.09	100,000.00	1,000.00	4,700,543.57
Opening Interest Accrua	\$0.00	-	-	-	-	-
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	-\$198.10	\$0.00	\$0.00	\$0.00	\$0.00	-\$198.10
5 Interest Paid - Cash Inst	\$5,097.62	\$0.00	\$1,346.07	\$0.00	\$0.00	\$3,751.55
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$114,957.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$114,957.18
8 Net Investment Income	-\$110,057.66	\$0.00	\$1,346.07	\$0.00	\$0.00	-\$111,403.73
9 Deposits - Purchases	\$212,081.45	\$0.00	\$13,189.41	\$114,287.39	\$84,604.65	\$0.00
10 (Withdrawals - Sales)	-\$397,784.08	\$0.00	-\$198,892.04	-\$114,287.39	-\$84,604.65	\$0.00
Ending Cash & Investment	\$8,048,467.37	\$0.00	\$3,358,327.53	\$100,000.00	\$1,000.00	\$4,589,139.84
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$401,409.84	\$0.00	\$0.00	\$64,442.20	\$336,967.64	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,449,877.21	\$0.00	\$3,358,327.53	\$164,442.20	\$337,967.64	\$4,589,139.84

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

Month		March							
Current Fund Year		2022							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	8,880.09	20,229.79	10,231.92	18,877.96	18,877.96	0.00	0.00	0.00
	Liability	0.00	538.25	0.00	538.25	538.25	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	201.09	97.75	0.00	298.84	298.84	0.00	0.00	0.00
	<b>Total</b>	<b>9,081.18</b>	<b>20,865.79</b>	<b>10,231.92</b>	<b>19,715.05</b>	<b>19,715.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2021	Property	222,622.75	320.00	650.00	222,292.75	222,292.75	(0.00)	(0.00)	0.00
	Liability	11,251.24	525.50	0.00	11,776.74	11,776.74	0.00	0.00	0.00
	Auto	3,690.32	0.00	0.00	3,690.32	3,690.32	(0.00)	(0.00)	0.00
	Workers Comp	385,153.33	28,930.12	1,872.99	412,210.46	412,210.46	0.00	0.00	0.00
	<b>Total</b>	<b>622,717.64</b>	<b>29,775.62</b>	<b>2,522.99</b>	<b>649,970.27</b>	<b>649,970.27</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	118,676.76	0.00	0.00	118,676.76	118,676.76	(0.00)	(0.00)	0.00
	Liability	51,944.66	468.65	0.00	52,413.31	52,413.31	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	483,025.15	27,757.68	0.00	510,782.83	510,782.83	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>667,548.49</b>	<b>28,226.33</b>	<b>0.00</b>	<b>695,774.82</b>	<b>695,774.82</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	190,469.66	0.00	0.00	190,469.66	190,469.66	0.00	0.00	0.00
	Liability	134,172.93	14,742.37	0.00	148,915.30	148,915.30	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	1,026,723.10	17,205.28	0.00	1,043,928.38	1,043,928.38	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,363,125.97</b>	<b>31,947.65</b>	<b>0.00</b>	<b>1,395,073.62</b>	<b>1,395,073.62</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	55,401.45	0.00	0.00	55,401.45	55,401.45	(0.00)	(0.00)	0.00
	Auto	66,717.52	0.00	0.00	66,717.52	66,717.52	(0.00)	(0.00)	0.00
	Workers Comp	1,276,192.42	3,472.00	434.50	1,279,229.92	1,279,229.92	0.00	0.00	0.00
	<b>Total</b>	<b>1,489,537.08</b>	<b>3,472.00</b>	<b>434.50</b>	<b>1,492,574.58</b>	<b>1,492,574.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>4,152,010.36</b>	<b>114,287.39</b>	<b>13,189.41</b>	<b>4,253,108.34</b>	<b>4,253,108.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# SAFETY DIRECTOR REPORT

## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** April 6, 2022

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

<p>Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744</p>	<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277</p>
<p>Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650</p>	<p>Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070</p>	<p>John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>		

#### LOSS CONTROL SURVEYS

- No Loss Control Surveys were completed in March.

#### LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in March.

#### MEETINGS ATTENDED

- Dealing with Difficult People – hosted by Evesham Township on March 1, 2022
- Preparing for First Amendment Audits – hosted by Evesham Township on March 1, 2022

***MEL SAFETY INSTITUTE (MSI)***

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

***MSI SAFETY DIRECTOR***

- How to Receive Push Notifications on the NJMEL Mobile App?
- Training Announcement: Designated Employee Representative (DER) Training
- March 2022: National Ladder Safety Month
- Bus and Van Operations Safety and Risk Management Considerations
- Work Safety and Work Station Ergonomics
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- 2022 MSI Expo: In-Person Training on April 6, 2022 – Bergen County Law & Public Safety Institute
- Training Announcement: Indoor Air Quality (IAQ) Designated Person Training
- Fire Apparatus Tires Best Practices
- Playground Management
- Batting Cages Best Practices
- MSI LIVE Schedule

***MSI LAW ENFORCEMENT MESSAGES***

- Monell Claim - Wright vs. City of Euclid
- Sexual Assault and Harassment Awareness Month - April 2022

***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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
-0-	-0-

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

*MSI LIVE*

[MSI LIVE](#) features real-time, instructor-led in-person, 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. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. 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 Helpdesk at 866-661-5120.

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



## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Moorestown	County Commissioners PO Box 6000 49 Rancocas Road Mt. Holly, NJ 08060	RE: Shared Services 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 Shared Services for the current calendar year.	1/27/2022 #3272224	GL AU EX WC
H - Burlington County Bridge I - Township of Willingboro	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	RE: Leasing Program Series 2002 property Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee ATIMA on the Property Policy if required by written contract as respects to Governemntal Leasing Program Series 2002 property Limit per fund \$2,502,250.	1/28/2022 #3272532	GL AU EX WC OTH
H - County of Burlington I - Township of Willingboro	49 Rancocas Road Mt. Holly, NJ 08060	RE: Leasing Program Series 2002 property Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee ATIMA on the Property Policy if required by written contract as respects to Governemntal Leasing Program Series 2002 property Limit per fund \$2,502,250.	1/28/2022 #3272533	GL AU EX WC OTH
H - TD Wealth Management I - Township of Willingboro	Kelly Bekas CCTS 1006 Astoria Blvd. Cherry Hill, NJ 08034	RE: Leasing Program Series 2002 property Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee ATIMA on the Property Policy if required by written contract as respects to Governemntal Leasing Program Series 2002 property Limit per fund \$2,502,250.	1/28/2022 #3272534	GL AU EX WC OTH
H - The Kamson Corporation and Fox I - Township of Maple Shade	Meadow Golf Center, LLC 270 Sylvan Avenue Englewood Cliffs, NJ 07632	RE: 2880 Route 73 North The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Location: 2880 Route 73 North, Maple Shade, NJ 08052	1/28/2022 #3272561	GL AU EX WC
H - Chad Whyte I - Members of the NJ Public Housing	26 Belmont Circle Columbus, NJ 08022	Evidence of insurance	2/2/2022 #3279277	GL AU EX WC
<b>Total # of Holders: 6</b>				

02/22/2022

1 of 1

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 2/22/2022 To 3/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Tuckerton Developers, LLC c/o I - Township of Evesham	Park Grove Realty, LLC as Managing Agent 46 Prince Street, Suite 2003 Rochester, NY 14607	RE: supplementary parking for police department Tuckerton Developers LLC, Park Grove Realty, LLC, Owner, Bank, and its Owners, Shareholders, Partners, Members, Representatives, and Agents are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the lease agreement for property at 980 Tuckerton Road, Marlton, NJ 08053, Block 30, Lot 2.03 and 3.01, for use by the Township for supplementary parking for police department vehicles.	3/2/2022 #3335418	GL AU EX WC OTH
H - Burlington County Board of I - Township of Moorestown	County Commissioners 49 Rancocas Road, PO Box 6000 Mount Holly, NJ 08060	RE: Community events Moorestown Township & Police Dept Attn: Insurance and Risk Management Division Evidence of insurance in respect to Moorestown Community Events on Main Street CR537 near Church Street CR607 and Chester Avenue CR603 for the current calendar year by the Moorestown Township & Police Dept.	3/8/2022 #3337329	GL AU EX WC
<b>Total # of Holders: 2</b>				

# Professional Municipal Mgmt. JIF Cyber Compliance



- Tier 1: Basic Controls
- Tier 2: Enhanced Controls
- Tier 3: Advanced Controls

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

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Municipal	80%	20%	0%	70%	30%	0%	50%	50%	0%
Professional Municipal Management	80%	20%	0%	60%	40%	0%	20%	80%	0%
Mid Jersey JIF	67%	25%	8%	58%	33%	8%	50%	42%	8%
Suburban Metro	64%	18%	18%	55%	27%	18%	45%	36%	18%
Monmouth County	61%	5%	34%	56%	7%	37%	44%	20%	37%
NJ Self Insurers	60%	0%	40%	60%	0%	40%	40%	20%	40%
Morris County	58%	33%	9%	51%	40%	9%	33%	58%	9%
South Bergen County	52%	43%	4%	52%	43%	4%	9%	87%	4%
Gloucester, Salem, Cumberland Counties Municipal JIF	51%	8%	41%	44%	13%	44%	33%	21%	46%
NJ Public Housing Authority	47%	24%	29%	41%	30%	29%	37%	34%	29%
Burlington County Municipal JIF	43%	14%	43%	39%	18%	43%	29%	29%	43%
Atlantic County Municipal JIF	41%	34%	24%	39%	37%	24%	27%	49%	24%
Bergen County	37%	37%	26%	34%	39%	26%	11%	63%	26%
Camden County	34%	18%	47%	26%	26%	47%	16%	37%	47%
Public Alliance Insurance Coverage Fund	33%	48%	19%	33%	48%	19%	29%	52%	19%
NJ Utility Authorities	33%	29%	38%	26%	36%	38%	19%	42%	38%
Central New Jersey	33%	13%	53%	33%	13%	53%	13%	33%	53%
First Responders	24%	33%	42%	24%	33%	42%	15%	42%	42%
Ocean County	23%	10%	68%	19%	10%	71%	10%	19%	71%
Total #	262	146	191	233	172	194	159	245	195
Total %	44%	24%	32%	39%	29%	32%	27%	41%	33%

## Analytics

What security questions are most often unanswered or have a “No” response?

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool

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





**Professional Municipal Management JIF  
Cumulative Savings Summary  
1/1/2022 – 3/31/2022**

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	49	\$84,549.75	\$27,474.50	\$57,075.25	68%
FEBRUARY	107	\$289,735.55	\$89,817.94	\$199,917.61	69%
MARCH	74	\$168,041.50	\$34,019.12	\$134,022.38	80%
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>230</b>	<b>\$542,326.80</b>	<b>\$151,311.56</b>	<b>\$391,015.24</b>	<b>72%</b>

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	64	\$107,120.45	\$34,394.77	\$72,725.68	68%
OCTOBER	54	\$132,579.04	\$64,070.60	\$68,508.44	52%
NOVEMBER	57	\$50,971.13	\$12,537.63	\$38,433.50	75%
DECEMBER	76	\$53,896.48	\$21,702.31	\$32,194.17	60%
<b>TOTALS</b>	<b>1019</b>	<b>\$1,287,276.01</b>	<b>\$435,069.05</b>	<b>\$852,206.96</b>	<b>66%</b>



**Professional Municipal Management JIF  
Savings By Specialty  
1/1/2022 – 3/31/2022**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	4	\$198,353.00	\$56,404.64	\$141,948.36	72%
Hospital	4	\$141,643.88	\$21,239.56	\$120,404.32	85%
Orthopedic Surgery	22	\$114,736.93	\$31,804.95	\$82,931.98	72%
Physical therapy	129	\$40,419.00	\$10,328.00	\$30,091.00	74%
Anesthesiology	4	\$8,343.00	\$4,302.27	\$4,040.73	48%
General Surgery	5	\$8,030.00	\$6,710.80	\$1,319.20	16%
Durable Medical Equipment	4	\$5,574.95	\$4,406.15	\$1,168.80	21%
Neurosurgery	10	\$5,000.00	\$1,307.68	\$3,692.32	74%
MRI/Radiology	5	\$4,785.00	\$2,473.95	\$2,311.05	48%
Emergency Medicine	4	\$4,201.00	\$3,937.00	\$264.00	6%
Urgent Care	10	\$3,111.00	\$2,980.00	\$131.00	4%
Occupational Medicine	9	\$3,075.42	\$1,272.44	\$1,802.98	59%
Behavioral Health	10	\$2,650.00	\$2,045.40	\$604.60	23%
Family Practice	3	\$945.00	\$919.00	\$26.00	3%
Internal Medicine	3	\$590.00	\$352.06	\$237.94	40%
Laboratory Services	2	\$508.62	\$507.66	\$0.96	0%
Optometrists	2	\$360.00	\$320.00	\$40.00	11%
<b>Grand Total</b>	<b>230</b>	<b>\$542,326.80</b>	<b>\$151,311.56</b>	<b>\$391,015.24</b>	<b>72%</b>



**Professional Municipal Management JIF  
Top 10 Providers  
1/1/2022 – 3/31/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER SURGICAL CENTER, LLC	2	\$36,324.75	Ambulatory Surgery Center
PREMIER ORTHOPEDIC OF SOUTH JERSEY	11	\$19,748.35	Orthopedics
KENNEDY HEALTH	3	\$19,512.56	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	1	\$13,272.39	Ambulatory Surgery Center
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	4	\$10,153.47	Orthopedics
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	121	\$9,680.00	Physical Therapy
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	12	\$8,502.60	Orthopedics
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$6,807.50	Ambulatory Surgery Center
FUSION HEALTHCARE SOLUTIONS	3	\$4,304.00	Durable Medical Equipment
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	4	\$3,937.00	Emergency Medicine
<b>Grand Total</b>	<b>162</b>	<b>\$132,242.62</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – FEBRUARY 22, 2022  
 ZOOM  
 1:00 PM**

Meeting of 2022 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2022 FUND COMMISSIONERS:**

Thomas Merchel, Chairman	Township of Moorestown	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

**ALTERNATE FUND COMMISSIONER:**

Richard Brevogel, Secretary	Township of Willingboro	Present
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**SPECIAL FUND COMMISSIONER:**

Unappointed

**APPOINTED OFFICIALS PRESENT:**

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



ALSO PRESENT:

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

**APPROVAL OF MINUTES:** January 25, 2022 - Open & Closed Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 25, 2022:**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous – Richard Brevogel – Abstain

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**2022 MEL/RCF/EJIF March 25th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 25<sup>th</sup> at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers. Executive Director said the keynote speaker will be the Director of Local Government Services

Enclosed on **page 3** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

**MEL Cyber JIF Initiative:** The MEL is in the early stages of exploring the feasibility of a creating a Cyber JIF which would be based off the E JIF model that would provide statewide JIF self-funding, excess insurance coverage as well as consistency in compliance with minimum standards, available risk control services, training, and education for membership.

Executive Director asked Underwriting Manager to touch on the feasibility of a MEL Cyber JIF being explored right now. Mr. Cooney said the MEL is trying to figure out what the future of cyber insurance and cyber risk control is going to be for the whole MEL system and find a solution to be as efficient as possible while still having full coverage for cyber. The MEL is discussing what risk control services can be purchased as a group and offer as a whole right from the MEL. Communications are targeted by the end of the third quarter so stay tuned for that information as it becomes available. Chairman Merchel said the MEL has been working

aggressively on this to tackle both components on the insurance coverage side as well as the risk management side to inform and help members better manage the cyber risk and limit their vulnerability. If any fellow commissioners have any concerns or question Chairman Merchel said they can reach out to him and can present them to the Board to have them addressed. In response to Commissioner Brevogel, Mr. Cooney said the two key things the MEL is focusing on is offering as a service will be one employee training which is extremely critical, the other item in discussion is some sort of cyber security consultant.

**MEL Cyber Committee:** The Committee issued a story that focuses on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included are four stories our members have experienced. The story finishes by pointing to which MEL Cyber Program items directly address the four claims' examples. **Page 4.** Underwriting Manager Ed Cooney said third party vulnerabilities are extremely problematic right now. Each of the events described were experienced by fellow Members of the MEL and are all very real problems that are very close to home. Mr. Cooney said members can reach out to the Underwriting office with any questions.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 5** are the directions to follow to complete the course.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

**Meeting Schedule** – As discussed at the last meeting, starting in April we will start to meet in person. Attached on **page 6** is the proposed meeting schedule and locations. Please note that the meetings will start at 2 PM.

#### **Motion to Approve Resolution 22-9 Establishing Meeting Dates & Locations**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

**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 December 31, 2021 shows the fund's surplus over \$3.8 million, showing a nice gain of \$258,000 over the prior month and fund year 2019 is still in the negative which is a concern but a coup of other JIFs had a rough year that year as well but we will keep an eye on how that trends. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 1.08%. The fund's Loss Time Accident Frequency, for January was 0 which is great to report and no lost time accidents in January. Executive Director introduced Crystal Chuck who has joined the PERMA team in Camden and will be working with Karen Read on the PMM JIF account. Some of you may recognize Crystal as she worked Ed Cooney in the

underwriting office. Executive Director and Chairman Merchel welcomed Crystal and members will receive JIF information Crystal in the future.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** None

**TREASURER:**

**Payment of February 2022 Vouchers Resolution 22-10**

Fund Year 2021	24.95
Fund Year 2022	232,059.78
<b>Total</b>	<b>232,084.73</b>

**MOTION TO APPROVE RESOLUTION 22-10 VOUCHER LIST FOR THE MONTH OF FEBRUARY**

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

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2022:**

<b>2022</b>	1,074.26
<b>2021</b>	45,151.13
<b>2020</b>	1,273.50
<b>2019</b>	12,412.10
<b>2018</b>	0.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>59,910.99</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** The Underwriting Manager advised there was 11 certificates issued from 12/22/2021 to 01/22/2022. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program. Mr. Cooney said despite all of our other efforts going on the cyber side of things it is important for members to keep pushing forward with the MEL Cyber Risk Management program as these items needed to be addressed five years ago and the MEL is now moving on to even bigger items in the future.

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince thanked the fund for their reappointment and advised included in the agenda is all the risk control activities through the month of January, as well as a list of MSI Training and Fast Track training information. Mr. Prince said safety contracts will be sent out by Melissa Meccariello from the Safety Directors office. Please let the safety director's office know if any member has changed their safety coordinators so they can added to the email distribution list for all relevant safety and risk control resources.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Ms. Beatty reported on the cumulative saving summary for the year showing a 68% savings. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** The Claims Manager thanked the fund for their reappointment. Ms. Kissane said the claims committee convened prior to this call and reviewed five payment authorization request and asked for approval of the pars reviewed and recommended by the claims committee.

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

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

Report Part of Minutes.

**OLD BUSINESS: NONE.**

**NEW BUSINESS:** Executive Director said the PRIMA Conference will be held in June of this year in San Antonio, TX assuming anyone would like to attend there is an early bird registration. Executive Director said a motion to authorize Commissioner attendance would be in order if the commissioners wish to take advantage of the early registration discount.

**MOTION TO AUTHORIZE TRAVEL EXPENSES**

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

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN MEETING:**

Motion: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**MEETING ADJOURNED: 2:25pm**

**NEXT REGULAR MEETING: April 26, 2022**

**Moorestown Towns Hall at 2:00PM**

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Karen A. Read, Assisting Secretary for  
**SUSAN DANSON, SECRETARY**

**APPENDIX II**  
**MEL, RCF, EJIF**



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** March 25, 2022

**To:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

**From:** Chairman Thomas Merchel

**Subject:** MEL June Report

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

**MEL Cyber Liability JIF:** A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

**2022 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>.

**Sexual Molestation Claims:** Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

**Anderson Kill:** The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

**RCF:** A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

**September Meeting:** This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8<sup>th</sup> and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

**Management Committee:** Committee met on January 14<sup>th</sup> to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

**Legislative Committee:** Committee met on February 25<sup>th</sup>; minutes are enclosed, for information.

**Marketing Committee:** We are in the process of scheduling a meeting of the Marketing Committee for early April.

**Safety & Education Committee:** Committee met on February 4<sup>th</sup>; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23<sup>rd</sup> due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

**Coverage Committee:** Committee is in the process of scheduling a meeting for April.

**Claims Committee:** The Claims Review Committee met on January 6<sup>th</sup> and March 18<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5<sup>th</sup>.

## **Due Diligence**

**Financial Fast Track** – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the



change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.



## Municipal Excess Liability Residual Claims Fund

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

March 25, 2022

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF March 2022 Meeting Summary

**2022 Fiscal Management Plan Amendment:** The Fund Office has been notified that Secretary Champney will be using her legal name, Megan Champney Kweselait, as signatory. The Board of Fund Commissioners approved Resolution 12-22 to amend the Fiscal Management Plan to reflect the change.

**Attorney Retreat Topic:** Fund Attorney discussed the importance of good collaboration with reinsurers on large complex claims and cited several examples over the past year, highlighted by the case Papps vs Princeton. The Fund Attorney noted the success of the RCF claims committee and Chris Botta's efforts to receive one hundred percent reimbursement on such excess claims.

**RCF Professionals Contracts:** Contracts are currently being distributed for signatures.

**Financial Disclosures:** JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

**Claims Committee:** The Claims Review Committee met on January 6, 2022 and March 2, 2022; minutes of the January meeting were distributed under separate cover.

**June Meeting:** As a reminder this meeting is scheduled for Thursday, June 2, 2022 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: March 25, 2022

TO: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION** - The revised 2022 budget and Resolution #16-22 were included in the agenda and adopted by the Board. The revisions reflected the four new members added to the local JIFs for 2022 and the associated professional fee contract increases. The revised budget is included in this report.

**ACTUARIAL IBNR REPORT** – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2021, which was included in the agenda.

**EJIF EMERGENCY POSTERS** – The Fund’s supply of Environmental Emergency Information posters is running low. A motion was made and accepted to authorize Drew & Rodgers Inc. to reproduce 1,000 posters for a total of \$1,760, including shipping.

**EJIF Coverage Committee** – The coverage committee will meet to discuss and examine the recent changes in standards (regulatory) of contaminant levels of PFOA/PFAS in drinking water and how same could affect the EJIF program. An overview of this issue was given by Jim Maley Esq. of Maley Givens.

**NEXT MEETING** – The next meeting of the EJIF is scheduled for Thursday, June 2, 2022 at 10:50AM at the Forsgate Country Club, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND									
2022 BUDGET									
3/16/2022 16:13	2022 CERTIFIED BUDGET	Adj XS Agg Ins	Atlantic City MUA	Pennsauken - Cam JIF	East Newark - SubMetro JIF	South Bound Brook - Central JIF	2022 REVISED BUDGET		
			New Member	New Member	New Member	New Member	TOTAL	CHANGE \$	CHANGE %
<b>I. Claims and Excess Insurance</b>									
<b>Claims</b>									
Third Party (Non-Site Specific)	417,023		1,242	3,319	223	422	422,229	5,206	1.2%
On Site Cleanup (Site Specific)	229,926		685	1,832	123	233	232,799	2,873	1.2%
PO Pollution Liability	153,284		456	1,220	82	155	155,197	1,913	1.2%
Tank Systems	214,146		638	1,707	114	217	216,822	2,676	1.2%
DMA Waste Sites (Superfund Buyout)	1,205,116		3,588	9,593	643	1,220	1,220,160	15,044	1.2%
LFC	21,239						21,239	-	0.0%
<b>Total Loss Fund</b>	<b>2,240,734</b>		<b>6,609</b>	<b>17,671</b>	<b>1,185</b>	<b>2,247</b>	<b>2,268,446</b>	<b>27,712</b>	<b>1.2%</b>
<b>II. Expenses, Fees &amp; Contingency</b>									
<b>Professional Services</b>									
Actuary	62,500						62,500	-	0.0%
Attorney	89,733		268	716	48	91	90,856	1,123	1.3%
Auditor	17,275						17,275	-	0.0%
Executive Director	331,308		987	2,638	177	335	335,445	4,137	1.2%
Treasurer	21,305						21,305	-	0.0%
Legislative Agent	45,000						45,000	-	0.0%
Underwriting Managers	262,410		781	2,089	140	266	265,686	3,276	1.2%
Environmental Services	469,300		1,398	3,736	250	475	475,159	5,859	1.2%
Claims Administration	31,015		92	247	17	31	31,402	387	1.2%
<b>Subtotal - Contracted Prof Svcs</b>	<b>1,329,846</b>		<b>3,526</b>	<b>9,426</b>	<b>632</b>	<b>1,198</b>	<b>1,344,628</b>	<b>14,782</b>	<b>1.1%</b>
<b>Non-Contracted Services</b>									
Expenses contingency	27,989		83	222	15	28	28,337	348	1.2%
Member Testing	8,326						8,326	-	0.0%
<b>Subtotal - Non-contracted svcs</b>	<b>36,315</b>		<b>83</b>	<b>222</b>	<b>15</b>	<b>28</b>	<b>36,663</b>	<b>348</b>	<b>1.0%</b>
<b>Subtotal-Contracted/Non-contracted svcs</b>	<b>1,366,161</b>		<b>3,609</b>	<b>9,648</b>	<b>647</b>	<b>1,226</b>	<b>1,381,291</b>	<b>15,130</b>	<b>1.1%</b>
Excess Aggregate Insurance	533,550	8,517	83	3,319	269	511	546,249	12,699	2.4%
General Contingency	225,137	(8,517)	2,698	4,104	229	435	224,086	(1,051)	-0.5%
<b>Total Exp, Fees &amp; Contingency</b>	<b>2,124,848</b>	<b>-</b>	<b>6,390</b>	<b>17,071</b>	<b>1,145</b>	<b>2,172</b>	<b>2,151,626</b>	<b>26,778</b>	<b>1.3%</b>
<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,365,582</b>	<b>-</b>	<b>12,999</b>	<b>34,742</b>	<b>2,330</b>	<b>4,419</b>	<b>4,420,072</b>	<b>54,490</b>	<b>1.2%</b>

\*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)

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