

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
MAY 24, 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: MAY 24, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2022 COMMISSIONERS**
- APPROVAL OF MINUTES:** April 26, 2022 Open Minutes..... **Appendix I**  
April 26, 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 18**  
.May 2022 Voucher List – Resolution Nos. 22-18.....**Page 20**
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report.....**Page 25**
  - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report.....**Page 28**  
.Cyber Risk Management Compliance – Version 2 - As of April 30, 2022.....**Page 29**
  - MANAGED CARE – Qual Care**  
.Monthly Report.....**Page 30**
  - 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: May 24, 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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- ❑ **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. Last month, representatives from D2 CyberSecurity conducted a presentation for Commissioners and I.T. staff members. They have submitted a proposal to perform these services for the PMM JIF, that has been sent to Commissioners under separate cover. Resolution 22-16 appointing D2 appears on page 3.

### ❑ **MOTION TO APPROVE RESOLUTION 22-16 APPOINTING D2 CYBERSECURITY FOR CYBER SECURITY SERVICES**

- ❑ **MEL Membership Renewal** - The Fund is scheduled to renew their MEL membership effective July 1, 2022. Enclosed in the agenda on **Page 5** is Resolution 22-17 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through June 30, 2025.

### ❑ **MOTION TO ADOPT RESOLUTION 22-17 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2022 THROUGH JUNE 30, 2025.**

- ❑ **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 7** 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 31, 2022. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

- ❑ **Power of Collaboration:** Enclosed on **Page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.
- ❑ **MEL – Cyber News:** Included on **Pages 9 & 10** in the agenda is a copy of May’s MEL Cyber News. This focuses on two members claims (anonymized of course) with special attention to the claims process. Princeton pushed this out on njmel.org and the MEL app last week.
- ❑ **Auto IDs/WC Posters/Certificates:** The underwriting team is in the process of uploading these 2022 documents into Origami for members to download on an as-needed basis.

To access please follow these steps after logging in:

1. Click on Members (ignore menu that appears)
2. Click on MEL ID (orange color)
3. On Right-hand panel look for Files and click on All Files

- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2021, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.
- ❑ **Meeting Schedule** – As a reminder our next meeting will be at the Maple Shade Municipal Building on June 28, 2022 at 2 pm.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 11 &amp; 12</b>
<b>Loss Ratio Analysis</b>	<b>Page 13</b>
<b>Claims Activity Report</b>	<b>Page 14</b>
<b>Loss Time Accident Frequency</b>	<b>Page 15</b>
<b>POL/EPL Compliance Report</b>	<b>Page 16</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 17</b>

**RESOLUTION NO. 22-16**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**APPOINTING D2 CYBERSECURITY FOR CYBER SECURITY SERVICES**

**Whereas**, the Commissioners of the Professional Municipal Management Joint Insurance Fund (Fund) find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A: 11-5 et seq.; and

**Whereas**, after careful consideration by the Fund Commissioners of the Fund, it has been determined to be in the best interest of the Fund to obtain these services following a "non-fair and open" process pursuant to NJSA 19:44A-20.1 et seq. and

**Whereas**, that the Commissioners of the Fund find and determine that the appointment herein specified require extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable.

**Whereas**, D2 CYBERSECURITY, shall execute a "Political Contribution Disclosure Form", "Business Entity Disclosure Certification", and a "Stockholder Disclosure Certification", acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable political contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Professional Municipal Management Joint Insurance Fund that:

D2 CYBERSECURITY is hereby appointed per their proposal submitted May 6, 2022 as the Fund’s Cyber Security Services Provider for the following fees:

<b>CaaS Cybersecurity Courseware and Phishing Annual License Pricing</b>		
<b>Consolidated Number of Users</b>		<b>Per User Price</b>
<b>From</b>	<b>To</b>	
50	200	\$30.00
201	500	\$25.00
501	750	\$20.00
751	1000	\$17.00
1,001	2,000	\$14.00
2,001	5,000	\$10.00

**Be It Further Resolved**, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law.

**ADOPTED:** *this day before the Governing Body,*

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

**RESOLUTION NO. 22-17**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**RESOLUTION TO RENEW MEMBERSHIP IN THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**WHEREAS**, the **Professional Municipal Management Joint Insurance Fund**, 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 to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

**WHEREAS**, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

**WHEREAS**, the purchase of such coverage by the MEL 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 MEL 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 MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

**WHEREAS**, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

**NOW THEREFORE BE IT RESOLVED** that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be July 1, 2022 and

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

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,

3) Excess Property, including Crime.

**BE IT FURTHER RESOLVED** that the **Professional Municipal Management Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

**BE IT FURTHER RESOLVED** that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL 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 MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

**BY:** \_\_\_\_\_  
**THOMAS MERCHEL, CHAIRMAN**

**ATTEST:** \_\_\_\_\_  
**SUSAN DANSON, SECRETARY**

**DATED:** \_\_\_\_\_





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/melijif](http://www.firstnetcampus.com/melijif)
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).



## SUPPORT BUDGET CAP RELIEF

Insurance budgets are being hit with the highest inflation rates since the 1980s.

All municipalities are asked to support budget cap relief by adopting the following resolution urging the New Jersey legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control.

- 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 have 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 workers compensation funding has generated increased costs to municipalities 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 by an estimated amount of 6%; 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 doubling 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.
- 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 representatives for the (NAME OF MUNICIPALITY).

THE POWER OF COLLABORATION

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

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**MEL**



## Prevent Cyber Events: Learn from Each Other

The MEL’s Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



### **RANSOMEWARE Cost a local Municipal police Department nearly 3 months and \$600K.**

A municipal police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: 1) *Identify where the attackers are/were in the network*; and 2) *Secure the network and get operational*.

Forensics worked with the police’s outsourced IT vendor in identifying nearly **1.1M data files**, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly **\$1,000,000 ransom** and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included **payroll, thousands of police reports, victim/witness statements, Megan’s Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots, and more.** It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

**END RESULT:** Attacker negotiations initiated due to exfiltrated data, and such went on for nearly **six weeks**. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring established

For details, contact the MEL Underwriting Manager or your local JIF Executive Director

The MEL logo features a circular emblem with a map of Michigan and the text "MICHIGAN EXCESS LIABILITY JOINT INSURANCE FUND" around the perimeter. To the right of the emblem, the letters "MEL" are displayed in a large, bold, white sans-serif font.

# MEL CYBER TASK FORCE UPDATE



## **RANSOMWARE: Cost a local Municipality nearly 3 months \$300K**

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About **\$100,000 in ransom** was demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was **sensitive employee and third-party data**. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

**END RESULT:** The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

## **WHAT CAN WE LEARN?**

**First**, if you think this cannot happen to you – think again. It is estimated that nearly **three quarters of organizations saw a cyber event last year** (5%+ of MEL members are hit each year) and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

**Second, various security control failures in both of these events are glaring:**

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

These stories present an opportunity to think about the many decisions you will have to make when a cyber event occurs. One of the biggest -- weighing the option to pay a ransom to a criminal or terrorist organization in order to protect your data, especially when the Federal government says not to pay ransoms. So, learn from each other, and find ways to prevent and prepare for cyber-attacks, which are becoming more prevalent and severe every year.

For details, contact the MEL Underwriting Manager or your local JIF Executive Director



<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>February 28, 2022</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>		<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>351,376</b>	<b>702,752</b>	<b>94,613,341</b>	<b>95,316,093</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	150,089	209,900	42,383,553	42,593,453
	Case Reserves	(40,457)	94,168	2,931,727	3,025,895
	IBNR	46,208	7,055	1,463,319	1,470,374
	Recoveries	(884)	(1,209)	(437,180)	(438,389)
	<b>TOTAL CLAIMS</b>	<b>154,957</b>	<b>309,914</b>	<b>46,341,419</b>	<b>46,651,333</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	139,562	279,123	26,500,042	26,779,166
	Administrative	53,342	106,606	13,125,792	13,232,397
	<b>TOTAL EXPENSES</b>	<b>192,904</b>	<b>385,729</b>	<b>39,625,834</b>	<b>40,011,563</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	3,515	7,109	8,646,088	8,653,197
5.	<b>INVESTMENT INCOME</b>	1,317	(53,764)	5,249,157	5,195,394
6.	<b>DIVIDEND INCOME</b>	0	0	1,933,491	1,933,491
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>4,833</b>	<b>(46,655)</b>	<b>15,828,737</b>	<b>15,782,082</b>
8.	<b>DIVIDEND</b>	0	0	11,866,148	11,866,148
9.	<b>RCF &amp; MEL Surplus Strengthening</b>	0	0	503,963	503,963
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>4,833</b>	<b>(46,655)</b>	<b>3,458,626</b>	<b>3,411,972</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	399	(20,555)	2,481,684	2,461,129
	<b>Aggregate Excess LFC</b>	40	(2,112)	(0)	(2,112)
	<b>2018</b>	85	(4,497)	425,227	420,730
	<b>2019</b>	94	(5,073)	(69,359)	(74,432)
	<b>2020</b>	194	(10,258)	608,767	598,509
	<b>2021</b>	212	(11,562)	12,307	745
	<b>2022</b>	3,809	7,402		7,402
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>4,833</b>	<b>(46,655)</b>	<b>3,458,626</b>	<b>3,411,972</b>
	<b>TOTAL CASH</b>				<b>8,370,575</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>38,651,510</b>	<b>38,651,510</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	3,368	3,368	1,528,120	1,531,488
	Case Reserves	(815)	(4,738)	300,627	295,889
	IBNR	(2,553)	1,370	122,186	123,556
	Recoveries	-	0	(41,951)	(41,951)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,908,982</b>	<b>1,908,982</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	14,385	26,797	1,377,406	1,404,204
	Case Reserves	21,214	7,261	804,170	811,431
	IBNR	(35,599)	(34,058)	247,475	213,417
	Recoveries	-	0	(41,078)	(41,078)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,387,974</b>	<b>2,387,974</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	37,302	38,575	649,999	688,574
	Case Reserves	(17,552)	30,320	753,395	783,715
	IBNR	(18,866)	(67,686)	296,565	228,879
	Recoveries	(884)	(1,209)	(199,558)	(200,767)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>1,500,401</b>	<b>1,500,401</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	87,027	132,078	541,549	673,628
	Case Reserves	(49,096)	16,087	738,485	754,571
	IBNR	(37,931)	(148,165)	663,428	515,263
	Recoveries	-	0	(50,910)	(50,910)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,892,552</b>	<b>1,892,552</b>
	<b>FUND YEAR 2022</b>				
	Paid Claims	8,007	9,081		9,081
	Case Reserves	5,793	45,238		45,238
	IBNR	141,157	255,595		255,595
	Recoveries	-	0		0
	<b>TOTAL FY 2022 CLAIMS</b>	<b>154,957</b>	<b>309,914</b>		<b>309,914</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>154,957</b>	<b>309,914</b>	<b>46,341,419</b>	<b>46,651,333</b>

<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>						
<b>FINANCIAL FAST TRACK REPORT</b>						
		<b>AS OF</b>	<b>March 31, 2022</b>			
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>		<b>FUND</b>
		<b>MONTH</b>		<b>YEAR END</b>		<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>352,313</b>	<b>1,055,065</b>	<b>94,613,341</b>		<b>95,668,406</b>
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	101,098	310,998	42,383,553		42,694,551
	Case Reserves	(150,653)	(56,485)	2,931,727		2,875,243
	IBNR	200,079	207,134	1,463,319		1,670,453
	Recoveries	(820)	(2,029)	(437,180)		(439,210)
	<b>TOTAL CLAIMS</b>	<b>149,704</b>	<b>459,618</b>	<b>46,341,419</b>		<b>46,801,037</b>
3.	<b>EXPENSES</b>					
	Excess Premiums	139,562	418,685	26,500,042		26,918,727
	Administrative	53,328	159,933	13,125,792		13,285,725
	<b>TOTAL EXPENSES</b>	<b>192,889</b>	<b>578,618</b>	<b>39,625,834</b>		<b>40,204,452</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	9,719	16,828	8,646,088		8,662,916
5.	<b>INVESTMENT INCOME</b>	(110,058)	(190,172)	5,249,157		5,058,985
6.	<b>DIVIDEND INCOME</b>	0	0	1,933,491		1,933,491
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(100,339)</b>	<b>(173,344)</b>	<b>15,828,737</b>		<b>15,655,393</b>
8.	<b>DIVIDEND</b>	23,000	23,000	11,866,148		11,889,148
9.	<b>RCF &amp; MEL Surplus Strengthening</b>	0	0	503,963		503,963
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>(123,339)</b>	<b>(196,344)</b>	<b>3,458,626</b>		<b>3,262,282</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	(61,257)	(92,698)	2,481,684		2,388,987
	<b>Aggregate Excess LFC</b>	0	0	(0)		(0)
	<b>2018</b>	(1,671)	(7,870)	425,227		417,356
	<b>2019</b>	(9,593)	(16,549)	(69,359)		(85,908)
	<b>2020</b>	(34,074)	(48,210)	608,767		560,556
	<b>2021</b>	(22,394)	(38,198)	12,307		(25,891)
	<b>2022</b>	5,649	7,181			7,181
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(123,339)</b>	<b>(196,344)</b>	<b>3,458,626</b>		<b>3,262,282</b>
	<b>TOTAL CASH</b>					<b>8,048,464</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>38,651,510</b>		<b>38,651,510</b>
	<b>FUND YEAR 2018</b>					
	Paid Claims	3,038	6,406	1,528,120		1,534,525
	Case Reserves	(3,420)	(8,158)	300,627		292,469
	IBNR	(5,325)	(3,955)	122,186		118,231
	Recoveries	-	0	(41,951)		(41,951)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(5,708)</b>	<b>(5,708)</b>	<b>1,908,982</b>		<b>1,903,274</b>
	<b>FUND YEAR 2019</b>					
	Paid Claims	31,948	58,745	1,377,406		1,436,151
	Case Reserves	(31,948)	(24,686)	804,170		779,483
	IBNR	1,570	(32,488)	247,475		214,987
	Recoveries	-	0	(41,078)		(41,078)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>1,570</b>	<b>1,570</b>	<b>2,387,974</b>		<b>2,389,544</b>
	<b>FUND YEAR 2020</b>					
	Paid Claims	28,226	66,802	649,999		716,800
	Case Reserves	(15,542)	14,778	753,395		768,173
	IBNR	5,782	(61,904)	296,565		234,661
	Recoveries	(820)	(2,029)	(199,558)		(201,587)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>17,646</b>	<b>17,646</b>	<b>1,500,401</b>		<b>1,518,047</b>
	<b>FUND YEAR 2021</b>					
	Paid Claims	27,253	159,331	541,549		700,880
	Case Reserves	(102,783)	(86,696)	738,485		651,788
	IBNR	80,421	(67,744)	663,428		595,684
	Recoveries	-	0	(50,910)		(50,910)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>4,891</b>	<b>4,891</b>	<b>1,892,552</b>		<b>1,897,443</b>
	<b>FUND YEAR 2022</b>					
	Paid Claims	10,634	19,715			19,715
	Case Reserves	3,040	48,279			48,279
	IBNR	117,631	373,225			373,225
	Recoveries	-	0			0
	<b>TOTAL FY 2022 CLAIMS</b>	<b>131,305</b>	<b>441,219</b>			<b>441,219</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>149,704</b>	<b>459,618</b>	<b>46,341,419</b>		<b>46,801,037</b>

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIMS MANAGEMENT REPORT**

**EXPECTED LOSS RATIO ANALYSIS**

AS OF **March 31, 2022**

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

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-22		28-Feb-22		31-Mar-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%	96.38%	17.77%	96.23%	25.16%	91.95%
AUTO LIABILITY	47,555	66,718	140.30%	93.62%	140.30%	93.27%	98.92%	88.81%
WORKER'S COMP	1,313,000	1,550,894	118.12%	99.57%	118.15%	99.52%	105.80%	98.57%
TOTAL ALL LINES	1,970,521	1,785,043	90.59%	98.77%	90.61%	98.70%	82.99%	97.02%
NET PAYOUT %	\$1,492,575		75.75%					

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

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-22		28-Feb-22		31-Mar-21	
PROPERTY	189,999	190,474	100.25%	100.00%	100.25%	100.00%	101.75%	100.00%
GEN LIABILITY	413,752	285,624	69.03%	91.95%	69.03%	91.38%	57.68%	82.70%
AUTO LIABILITY	44,262	11,760	26.57%	88.81%	26.57%	88.30%	26.57%	80.03%
WORKER'S COMP	1,275,000	1,686,699	132.29%	98.57%	132.29%	98.43%	123.18%	95.33%
TOTAL ALL LINES	1,923,013	2,174,557	113.08%	97.06%	113.08%	96.83%	104.75%	92.72%
NET PAYOUT %	\$1,395,074		72.55%					

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

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-22		28-Feb-22		31-Mar-21	
PROPERTY	171,000	118,686	69.41%	100.00%	69.41%	100.00%	65.26%	96.43%
GEN LIABILITY	376,171	120,718	32.09%	82.70%	29.14%	81.65%	18.31%	66.07%
AUTO LIABILITY	47,021	20,378	43.34%	80.03%	43.34%	78.92%	42.47%	59.58%
WORKER'S COMP	1,319,715	1,023,603	77.56%	95.33%	77.50%	94.80%	36.61%	78.67%
TOTAL ALL LINES	1,913,907	1,283,386	67.06%	92.89%	66.44%	92.29%	35.71%	77.31%
NET PAYOUT %	\$515,213		26.92%					

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

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-22		28-Feb-22		31-Mar-21	
PROPERTY	168,000	241,985	144.04%	96.43%	147.59%	96.03%	49.35%	23.00%
GEN LIABILITY	333,052	117,869	35.39%	66.07%	36.40%	64.20%	4.53%	6.00%
AUTO LIABILITY	52,789	10,927	20.70%	59.58%	20.70%	56.96%	9.90%	6.00%
WORKER'S COMP	1,330,010	930,978	70.00%	78.67%	74.48%	74.88%	2.82%	3.00%
TOTAL ALL LINES	1,883,851	1,301,759	69.10%	77.49%	72.76%	74.38%	7.47%	5.40%
NET PAYOUT %	\$649,970		34.50%					

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

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-22		28-Feb-22		31-Mar-21	
PROPERTY	164,000	32,956	20.10%	23.00%	19.01%	13.00%	N/A	N/A
GEN LIABILITY	286,842	18,413	6.42%	6.00%	6.24%	2.50%	N/A	N/A
AUTO LIABILITY	55,642	1,125	2.02%	6.00%	0.00%	2.50%	N/A	N/A
WORKER'S COMP	1,353,000	15,500	1.15%	3.00%	0.39%	2.00%	N/A	N/A
TOTAL ALL LINES	1,859,484	67,994	3.66%	5.32%	0.00%	3.06%	N/A	N/A
NET PAYOUT %	\$19,715		1.06%					

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIM ACTIVITY REPORT**

As of March 31, 2022

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
February-22	0	4	6	12	3	25
March-22	0	4	5	12	4	25
NET CHGE	0	0	-1	0	1	0
Limited Reserves						<b>\$1,351</b>
Year	2018	2019	2020	2021	2022	TOTAL
February-22	\$0	\$4	\$10	\$25,331	\$22,289	\$47,635
March-22	\$0	\$4	\$9	\$19,693	\$14,078	\$33,784
NET CHGE	\$0	\$0	(\$1)	(\$5,638)	(\$8,211)	(\$13,851)
Ltd Incurred	\$91,226	\$190,474	\$118,686	\$241,985	\$32,956	\$675,327
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
February-22	1	4	9	25	13	52
March-22	1	4	10	20	17	52
NET CHGE	0	0	1	-5	4	0
Limited Reserves						<b>\$6,727</b>
Year	2018	2019	2020	2021	2022	TOTAL
February-22	\$20,805	\$151,451	\$57,674	\$109,993	\$17,900	\$357,823
March-22	\$20,805	\$136,709	\$68,305	\$106,092	\$17,875	\$349,785
NET CHGE	\$0	(\$14,742)	\$10,631	(\$3,901)	(\$26)	(\$8,038)
Ltd Incurred	\$76,206	\$285,624	\$120,718	\$117,869	\$18,413	\$618,830
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
February-22	0	0	3	3	0	6
March-22	0	0	3	3	1	7
NET CHGE	0	0	0	0	1	1
Limited Reserves						<b>\$2,120</b>
Year	2018	2019	2020	2021	2022	TOTAL
February-22	\$0	\$0	\$6,476	\$7,237	\$0	\$13,713
March-22	\$0	\$0	\$6,476	\$7,237	\$1,125	\$14,838
NET CHGE	\$0	\$0	\$0	\$0	\$1,125	\$1,125
Ltd Incurred	\$66,718	\$11,760	\$20,378	\$10,927	\$1,125	\$110,908
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
February-22	7	16	29	37	7	96
March-22	7	16	27	46	15	111
NET CHGE	0	0	-2	9	8	15
Limited Reserves						<b>\$19,295</b>
Year	2018	2019	2020	2021	2022	TOTAL
February-22	\$275,084	\$659,976	\$719,555	\$605,416	\$5,049	\$2,265,080
March-22	\$271,664	\$642,770	\$693,383	\$518,767	\$15,201	\$2,141,785
NET CHGE	(\$3,420)	(\$17,205)	(\$26,173)	(\$86,649)	\$10,152	(\$123,295)
Ltd Incurred	\$1,550,894	\$1,686,699	\$1,023,603	\$930,978	\$15,500	\$5,207,674
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
February-22	8	24	47	77	23	179
March-22	8	24	45	81	37	195
NET CHGE	0	0	-2	4	14	16
Limited Reserves						<b>\$13,027</b>
Year	2018	2019	2020	2021	2022	TOTAL
February-22	\$295,889	\$811,431	\$783,715	\$747,976	\$45,238	\$2,684,250
March-22	\$292,469	\$779,483	\$768,173	\$651,788	\$48,279	\$2,540,192
NET CHGE	(\$3,420)	(\$31,948)	(\$15,542)	(\$96,188)	\$3,040	(\$144,058)
Ltd Incurred	\$1,785,043	\$2,174,557	\$1,283,386	\$1,301,759	\$67,994	\$6,612,738



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

March 31, 2022				
FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Professional Municipal Man	0.00	1.43	1.35	1.25
Monmouth County	0.08	0.88	0.90	0.80
NJ Utility Authorities	0.36	1.69	2.43	1.86
Morris County	0.45	1.31	1.32	1.22
Ocean County	0.68	1.67	1.54	1.51
Bergen County	0.73	1.50	1.27	1.32
Burlington County Municipa	0.76	1.28	1.15	1.17
Camden County	0.87	1.21	1.35	1.23
NJ Public Housing Authority	0.90	1.37	1.64	1.44
Atlantic County Municipal J	0.96	1.75	1.99	1.77
Suburban Metro	1.06	1.89	2.06	1.87
Suburban Municipal	1.20	1.29	1.58	1.41
Gloucester, Salem, Cumbe	1.29	1.89	1.59	1.69
Central New Jersey	1.53	1.39	1.59	1.49
South Bergen County	1.64	2.06	1.88	1.94
AVERAGE	0.83	1.51	1.58	1.47

**Professional Municipal Management JOINT INSURANCE FUND  
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF March 31, 2022									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020
1	304 Evesham	*	3/31/2022	0	0.00	0.38	0.75	1 Evesham	0.51
2	305 Evesham Township Fire Dist			0	0.00	0.00	0.00	2 Evesham Township Fire	0.00
3	306 Maple Shade			0	0.00	4.08	0.85	3 Maple Shade	2.22
4	307 Moorestown			0	0.00	1.21	1.32	4 Moorestown	1.14
5	308 Willingboro			0	0.00	1.78	2.30	5 Willingboro	1.85
Totals:				0	0.00	1.43	1.35		1.25

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :		May 17, 2022			
Total Participating Members		5			
Complaint		5			
Percent Compliant		100.00%			
				01/01/22	2022
				EPL	POL
Member Name		* Checklist Submitted	Compliant	Deductible	Deductible
				01/01/22	
EVESHAM		Yes	Yes	\$ 20,000	\$ 20,000
EVESHAM TOWNSHIP FIRE D		Yes	Yes	\$ 20,000	\$ 20,000
MAPLE SHADE		Yes	Yes	\$ 10,000	\$ 10,000
MOORESTOWN		Yes	Yes	\$ 20,000	\$ 20,000
WILLINGBORO		Yes	Yes	\$ 20,000	\$ 20,000
				20% of 1st 250K	
				20% of 1st 250K	
				0%	
				20% of 1st 250K	
				20% of 1st 250K	

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2022 as of May 1, 2022**

<input type="checkbox"/>	<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/>	<b>2022 Budget</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Assessments</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Actuarial Certification</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Reinsurance Policies</b>	<b>UW Manager Filing</b>
<input type="checkbox"/>	<b>Fund Commissioners</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Fund Officers</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Renewal Resolutions</b>	<b>None</b>
<input type="checkbox"/>	<b>New Members</b>	<b>None</b>
<input type="checkbox"/>	<b>Withdrawals</b>	<b>None</b>
<input type="checkbox"/>	<b>Risk Management Plan</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Certification of Professional Fees</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Unaudited Financials</b>	<b>To be filed</b>
<input type="checkbox"/>	<b>Annual Audit</b>	<b>To be filed</b>
<input type="checkbox"/>	<b>State Comptroller Audit Filing</b>	<b>To be filed</b>
<input type="checkbox"/>	<b>Ethics Filing</b>	<b>On Line Filing</b>

May 17, 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 one month period ending April 30, 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 \$ 4,714.46. This generated an average annual yield of .74%. However, we have an unrealized net loss of \$74,347.80 adjusting the reported yield to -11.68% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,518.389.54.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 0.00  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 122 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 \$ 212,448.57.

#### CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$ 8,048,467.35 to a closing balance of \$ 7,231,536.35 showing a decrease in the fund of \$ 816,931.00.

**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. 22-18**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
BILLS LIST - MAY 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.

<b>FUND YEAR 2022</b>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001836			
001836	QUAL-LYNX	CLAIMS ADMIN 5/22	12,364.08
001836	QUAL-LYNX	PERFORMANCE BOND 5/22	185.00
			<b>12,549.08</b>
001837			
001837	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 5/22	2,048.08
			<b>2,048.08</b>
001838			
001838	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	37.65
001838	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/22	11,758.50
			<b>11,796.15</b>
001839			
001839	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/22	3,474.83
			<b>3,474.83</b>
001840			
001840	QUALCARE, INC.	WC/UM 5/22	7,722.92
			<b>7,722.92</b>
001841			
001841	THOMAS TONTARSKI	TREASURER FEE 5/22	1,579.50
			<b>1,579.50</b>
001842			
001842	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION FEE 5/22	1,556.50
001842	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 5/22	1,827.33
			<b>3,383.83</b>
001843			
001843	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 5/22	529.00
			<b>529.00</b>
001844			
001844	ACCESS	ACCT#413 - ARC & STOR - 3.31.22	11.32
001844	ACCESS	ACCT#413 - ARC & STOR - 3.31.22	46.00
			<b>57.32</b>
		<b>Total Payments FY 2022</b>	<b>43,140.71</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>43,140.71</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: April</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>
<b>OPEN BALANCE</b>	163,470.16	1,420,950.13	142,213.62	2,666,200.15	105,399.32	31,234.93	384,988.89	(57,612.09)	3,191,622.22	8,048,467.35
<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	(1,853.32)	(12,087.41)	(1,229.56)	(22,680.22)	(896.58)	(265.71)	(3,276.94)	(2.72)	(27,149.75)	(69,442.21)
Invest Adj	(5.10)	(33.27)	(3.38)	(62.41)	(2.47)	(0.74)	(9.02)	(0.01)	(74.73)	(191.13)
Subtotal Invest	(1,858.42)	(12,120.68)	(1,232.94)	(22,742.63)	(899.05)	(266.45)	(3,285.96)	(2.73)	(27,224.48)	(69,633.34)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	(1,858.42)	(12,120.68)	(1,232.94)	(22,742.63)	(899.05)	(266.45)	(3,285.96)	(2.73)	(27,224.48)	(69,633.34)
<b>EXPENSES</b>										
Claims Transfers	271.60	12,037.28	5,908.61	194,231.08	0.00	0.00	0.00	0.00	0.00	212,448.57
Expenses	936.50	0.00	0.00	0.00	0.00	189,120.50	294,852.75	0.00	49,939.34	534,849.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	1,208.10	12,037.28	5,908.61	194,231.08	0.00	189,120.50	294,852.75	0.00	49,939.34	747,297.66
<b>END BALANCE</b>	<b>160,403.64</b>	<b>1,396,792.17</b>	<b>135,072.07</b>	<b>2,449,226.44</b>	<b>104,500.27</b>	<b>(158,152.02)</b>	<b>86,850.18</b>	<b>(57,614.82)</b>	<b>3,114,458.40</b>	<b>7,231,536.35</b>

**REPORT STATUS SECTION**

**Report Month: April**

**Balance Differences**

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
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	April						
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	\$8,048,467.37	-	3,358,327.53	100,000.00	1,000.00	4,589,139.84	
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 - discou	\$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	-\$191.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$191.12
5 Interest Paid - Cash Inst	\$4,905.58	\$0.00	\$1,116.96	\$0.00	\$0.00	\$0.00	\$3,788.62
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$74,347.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$74,347.80
8 Net Investment Income	-\$69,633.34	\$0.00	\$1,116.96	\$0.00	\$0.00	\$0.00	-\$70,750.30
9 Deposits - Purchases	\$747,297.66	\$0.00	\$0.00	\$212,448.57	\$534,849.09	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,494,595.32	\$0.00	-\$747,297.66	-\$212,448.57	-\$534,849.09	\$0.00	\$0.00
Ending Cash & Investment	\$7,231,536.37	\$0.00	\$2,612,146.83	\$100,000.00	\$1,000.00	\$4,518,389.54	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$545,140.09	\$0.00	\$0.00	\$29,296.90	\$515,843.19	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,776,676.46	\$0.00	\$2,612,146.83	\$129,296.90	\$516,843.19	\$4,518,389.54	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		April							
Current Fund Year		2022							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid April	3. Monthly Recoveries April	4. Calc. Net Paid Thru April	5. TPA Net Paid Thru April	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Property	18,877.96	271.60	0.00	19,149.56	19,149.56	(0.00)	0.00	(0.00)
	Liability	538.25	0.00	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	298.84	1,609.18	0.00	1,908.02	1,908.02	0.00	0.00	(0.00)
	<b>Total</b>	<b>19,715.05</b>	<b>1,880.78</b>	<b>0.00</b>	<b>21,595.83</b>	<b>21,595.83</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2021	Property	222,292.75	0.00	0.00	222,292.75	222,292.75	(0.00)	(0.00)	0.00
	Liability	11,776.74	3,982.67	0.00	15,759.41	15,759.41	0.00	0.00	0.00
	Auto	3,690.32	5,908.61	0.00	9,598.93	9,598.93	0.00	(0.00)	0.00
	Workers Comp	412,210.46	14,910.27	0.00	427,120.73	427,120.73	0.00	0.00	0.00
	<b>Total</b>	<b>649,970.27</b>	<b>24,801.55</b>	<b>0.00</b>	<b>674,771.82</b>	<b>674,771.82</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	52,413.31	6,735.87	0.00	59,149.18	59,149.18	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	510,782.83	76,924.41	0.00	587,707.24	587,707.24	0.00	(0.00)	0.00
	<b>Total</b>	<b>695,774.82</b>	<b>83,660.28</b>	<b>0.00</b>	<b>779,435.10</b>	<b>779,435.10</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	148,915.30	0.00	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	1,043,928.38	99,103.22	0.00	1,143,031.60	1,143,031.60	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>1,395,073.62</b>	<b>99,103.22</b>	<b>0.00</b>	<b>1,494,176.84</b>	<b>1,494,176.84</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	1,318.74	0.00	56,720.19	56,720.19	(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	1,279,229.92	1,684.00	0.00	1,280,913.92	1,280,913.92	0.00	0.00	0.00
	<b>Total</b>	<b>1,492,574.58</b>	<b>3,002.74</b>	<b>0.00</b>	<b>1,495,577.32</b>	<b>1,495,577.32</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>4,253,108.34</b>	<b>212,448.57</b>	<b>0.00</b>	<b>4,465,556.91</b>	<b>4,465,556.91</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:** May 2, 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 April

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in April

#### *MEETINGS ATTENDED*

- Career Survival for Police Officers – Township of Evesham on April 5, 2022
- Executive Fund Commissioner Meeting on April 26, 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 NJ MEL Mobile App
- Training Announcement: Leadership Skills for Supervisors
- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Law Enforcement Bulletin: National Sexual Assault Awareness Month
- Distracted Driving Awareness Month
- 2022 MSI Expo – In-Person Training on April 6, 2022
- Training Announcement: Power of Collaboration (JIF 101)
- MSI LIVE Overview Tutorial
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Our Kids to Work Day Best Practices
- Law Enforcement Bulletin: National Volunteer Week
- Catalytic Converter Theft
- MSI LIVE Schedule

***MSI LAW ENFORCEMENT MESSAGES***

- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- Law Enforcement Bulletin - National Volunteer Week April 17-23
- LE Message - Administrative Professionals Day

***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@iamontgomery.com](mailto:afelip@iamontgomery.com).

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Evesham	Commissioners 49 Rancocas Road Eastampton, NJ 08060	Re: History Partnership Program Grant Evidence of insurance with respects to the Subgrantee Agreement for the Burlington County History Partnership Program Grant.	3/28/2022 #3415094	GL AU EX WC
H - Board of County Commissioners of I - Township of Evesham	the County of Burlington 49 Rancocas Road Eastampton, NJ 08060	Re: History Partnership Program Grant Evidence of insurance with respects to the Subgrantee Agreement for the Burlington County History Partnership Program Grant.	3/28/2022 #3415122	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%
<b>Professional Municipal Management</b>	<b>80%</b>	<b>20%</b>	<b>0%</b>	<b>60%</b>	<b>40%</b>	<b>0%</b>	<b>20%</b>	<b>80%</b>	<b>0%</b>
Mid Jersey JIF	75%	25%	0%	58%	33%	8%	50%	42%	8%
Suburban Metro	73%	9%	18%	64%	18%	18%	55%	27%	18%
Monmouth County	63%	5%	32%	59%	7%	34%	46%	20%	34%
Morris County	62%	29%	9%	58%	33%	9%	36%	56%	9%
NJ Self Insurers	60%	0%	40%	60%	0%	40%	40%	20%	40%
South Bergen County	52%	43%	4%	52%	43%	4%	13%	83%	4%
Gloucester, Salem, Cumberland Counties Municipal JIF	54%	8%	38%	41%	13%	46%	33%	18%	49%
Burlington County Municipal JIF	50%	11%	39%	43%	18%	39%	32%	29%	39%
NJ Public Housing Authority	56%	27%	17%	48%	35%	17%	43%	40%	17%
Atlantic County Municipal JIF	41%	34%	24%	39%	37%	24%	27%	49%	24%
Bergen County	39%	37%	24%	34%	42%	24%	11%	63%	26%
Camden County	37%	18%	45%	32%	24%	45%	21%	34%	45%
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%
Ocean County	32%	10%	58%	23%	13%	65%	10%	26%	65%
First Responders	24%	33%	42%	24%	33%	42%	15%	42%	42%
<b>Total #</b>	<b>276</b>	<b>141</b>	<b>169</b>	<b>241</b>	<b>169</b>	<b>176</b>	<b>166</b>	<b>242</b>	<b>178</b>
<b>Total %</b>	<b>47%</b>	<b>24%</b>	<b>29%</b>	<b>41%</b>	<b>29%</b>	<b>30%</b>	<b>28%</b>	<b>41%</b>	<b>30%</b>

## 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 – 4/30/2022**

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	68	\$596,408.04	\$157,868.30	\$438,539.74	74%
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>298</b>	<b>\$1,138,734.84</b>	<b>\$309,179.86</b>	<b>\$829,554.98</b>	<b>73%</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 – 4/30/2022**

	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
Ambulatory Surgical Center	5	\$366,122.00	\$95,073.64	\$271,048.36	74%
Orthopedic Surgery	27	\$196,025.93	\$35,111.98	\$160,913.95	82%
Neurosurgery	13	\$182,515.00	\$25,806.71	\$156,708.29	86%
Hospital	5	\$145,257.88	\$23,154.98	\$122,102.90	84%
Neurology	6	\$123,065.00	\$68,353.63	\$54,711.37	44%
Physical therapy	161	\$52,839.00	\$14,086.43	\$38,752.57	73%
Durable Medical Equipment	9	\$19,283.67	\$14,191.17	\$5,092.50	26%
Anesthesiology	5	\$12,663.00	\$6,694.27	\$5,968.73	47%
Inpatient Rehabilitation	1	\$9,690.32	\$2,830.00	\$6,860.32	71%
General Surgery	5	\$8,030.00	\$6,710.80	\$1,319.20	16%
Emergency Medicine	5	\$5,006.00	\$4,701.00	\$305.00	6%
Occupational Medicine	15	\$4,414.42	\$2,222.09	\$2,192.33	50%
MRI/Radiology	7	\$3,863.00	\$1,560.04	\$2,302.96	60%
Urgent Care	11	\$3,426.00	\$3,295.00	\$131.00	4%
Behavioral Health	12	\$3,125.00	\$2,485.40	\$639.60	20%
Ambulance	1	\$1,005.00	\$804.00	\$201.00	20%
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>298</b>	<b>\$1,138,734.84</b>	<b>\$309,179.86</b>	<b>\$829,554.98</b>	<b>73%</b>



**Professional Municipal Management JIF  
Top 10 Providers  
1/1/2022 – 4/30/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	2	\$42,140.00	Neuro-monitoring
FELLOWSHIP SURGICAL CENTER, LLC	1	\$38,669.00	Ambulatory Surgery Center
PREMIER SURGICAL CENTER, LLC	2	\$36,324.75	Ambulatory Surgery Center
COASTAL SPINE, PC.	7	\$27,560.69	Neurosurgery
ACCURATE MONITORING, LLC	2	\$25,134.00	Neuro-monitoring
KENNEDY HEALTH	4	\$21,427.98	Hospital
PREMIER ORTHOPEDIC OF SOUTH JERSEY	13	\$19,954.35	Orthopedics
MEMORIAL AMBULATORY SURGERY CENTER	1	\$13,272.39	Ambulatory Surgery Center
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	150	\$12,520.00	Physical Therapy
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	4	\$10,153.47	Orthopedics
<b>Grand Total</b>	<b>186</b>	<b>\$247,156.63</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – APRIL 26, 2022  
 MOORESTOWN TOWN HALL  
 2:00 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	Absent
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>Karen Berenato</b>
	PERMA
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> <b>Harry Earle</b>
Managed Care Organization	QualCare <b>Karen Beatty</b>
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

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

**APPROVAL OF MINUTES:** February 22, 2022 - Open & Closed Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 22, 2022:**

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

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

Executive Director introduced and welcomed Crystal Chuck who recently joined the PERMA team. Crystal previously worked for the in the Underwriting Office and will be a great addition to the PERMA team.

**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.

Chairman Merchel said he was part of the sub-committee that is working on the Cyber Liability JIF and they are trying to tackle different areas and cyber has been hitting some of our own member towns and JIFs pretty hard. The premiums are going up and the MEL has paid out more than what was actually paid to the insurance carrier which is why the premium is going up. If anyone has an on-staff IT person that would like to participate that would be great. As you know the MEL has the tiers of compliance, but we are also trying to make sure that the towns include everyone including their police departments since they can sometimes be missed so we want to make sure they are included in the cyber education and to keep our council advised of what the program offers. Chairman Merchel said members should also look at our third-party vendors and their cyber security. These are just a few ideas and protocols that this Cyber JIF is looking to implement and help our towns to be as safe as possible. Executive Director said it is great that Chairman Merchel is participating on the sub-committee and he puts a lot of time and effort into it as well.

**MOTION TO ADOPT RESOLUTION 22-12 EVIDENCING PMM JIF's  
INTENT TO JOIN THE NEW JERSEY CYBER RISK MANAGEMENT FUND  
ON JANUARY 1, 2023 FOR CYBER RISK COVERAGE.**

Moved: Commissioner Brevogel  
Second: Commissioner Corrales  
Vote: Unanimous

**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. A zoom meeting invitation will be sent by Karen Read for the presentation on Thursday, April 28<sup>th</sup> at 11:00 am.

**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.

Executive Director said the MEL is looking to add \$23 million back into the 2021 fund and they will accomplish that by calling in the premium deferral if members recall back in 2016 the MEL was charging 85%, however we took that very good step of banking the 15% just in case and that time is upon us and we booked it as a loss fund expense contingency which is what we are using to fund what the MEL is asking from the PMM JIF which is a total of \$329,000. The 2021 Covid-19 claims are going to be charged back to the local JIFs and we are fortunate that amount is \$18,434 for the PMM JIF. The RCF is going to do an additional assessment of \$1 million on all MEL members and the PMM JIF share of that is \$12,276. Executive Director said the aforementioned totals \$360,000 which will be absorbed into our surplus and our JIF has fared well on this. Executive Director said the MEL and RCF will ratify this in June.

**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.

**MOTION TO APPROVE RESOLUTION 22-15 TO AMEND THE BUDGET  
CAP LAW**

Moved: Commissioner Brevogel  
Second: Commissioner Corrales  
Vote: Unanimous

**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>. Chairman 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:** 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 \$3.4 million and \$6.8million in cash. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 3.06% and we stand at 2.92% slightly better than anticipated. The fund's Loss Time Accident Frequency, for February is at 0 which is great to report.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Attorney Kearns said his law firm has about 45 attorneys and 50 -60 support staff and everyone in the firm has been participating in cyber training with a different program every week. They have blocked all social media from the firms computers so that viruses can not be downloaded from any of these sites. Mr. Kearns said what the MEL has planned to do in terms of the new Cyber JIF is a great idea.

**TREASURER:**

**Payment of March 2022 Vouchers Resolution 22-13**

Fund Year 2022	84,604.65
<b>Total</b>	<b>84,604.65</b>

**Payment of April 2022 Vouchers Resolution 22-14**

Fund Year 2022	534,849.09
<b>Total</b>	<b>534,849.09</b>

**MOTION TO APPROVE RESOLUTIONS 22-13 VOUCHER LIST FOR THE MONTH OF MARCH AND RESOLUTION 22-14 FOR THE MONTH OF APRIL**

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

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

<b>2022</b>	8,006.92
<b>2021</b>	87,027.21
<b>2020</b>	37,301.74
<b>2019</b>	14,385.08
<b>2018</b>	3,368.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>150,088.95</b>

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

<b>2022</b>	20,865.79
<b>2021</b>	29,775.62
<b>2020</b>	28,226.33
<b>2019</b>	31,947.65
<b>2018</b>	3,472.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>114,287.39</b>

Treasurer's Report Made Part of Minutes.



**UNDERWRITING MANAGER:**

**REPORT:** Executive Director advised there was 8 certificates issued from 1/22/2022 to 03/22/2022. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program with 80% of our members approved.

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince reviewed the risk control activities through the month of February and March, as well as a list of MSI Training and Fast Track training information. Mr. Prince introduced Retired Chief Harry Earle from the Township of Gloucester Police department and will be assisting with our Law Enforcement consultations and we are glad to have him on our team.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Ms. Beatty reported on the cumulative saving summary for the year showing a monthly savings of 80% and a year to date savings of 72% . Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Berenato said there is no report for open session and will discuss the PARs in executive session.

Report Part of Minutes.

**OLD BUSINESS: NONE.**

**NEW BUSINESS:** In response to Commissioner Brevogel, Attorney Kearns said the in accordance with current law enforcement personnel can partake in recreational marijuana if they are off duty and does absolutely foresee potential liability issues arising out of this law. Attorney Kearns said he understands the legislature is going to amend the law and we are waiting to see how this proceeds.

**PUBLIC COMMENT: NONE**

**MOTION TO GO INTO EXECUTIVE SESSION**

Motion:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	Unanimous

**MOTION TO INTO OPEN SESSION**

Motion:	Commissioner Corrales
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Second: Commissioner Brevogel  
Vote: Unanimous

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

Motion: Commissioner Corrales  
Second: Commissioner Brevogel  
Vote: 3 Ayes, 0 Nays

**MOTION TO ADJOURN MEETING:**

Motion: Commissioner Corrales  
Second: Commissioner Brevogel  
Vote: Unanimous

**MEETING ADJOURNED: 2:30pm**

**NEXT REGULAR MEETING: May 24, 2022  
Moorestown Towns Hall at 2:00PM**

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