

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

**MAPLE SHADE MUNICIPAL BUILDING
200 STILES AVENUE
MAPLE SHADE, NJ 08052**

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: JULY 26, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2022 COMMISSIONERS**
- APPROVAL OF MINUTES:** May 24, 2022 Closed Minutes **Distributed**
June 28, 2022 Open Minutes..... **Appendix I**
June 28, 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 13**
.July 2022 Voucher List – Resolution Nos. 22-21**Page 15**
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report.....**Page 21**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report.....**Page 24**
.Cyber Risk Management Compliance – Version 2 - As of June 30, 2022.....**Page 25**
 - MANAGED CARE – Qual Care**
.Monthly Report.....**Page 26**
 - 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: July 26, 2022

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 3** is a report from D2 showing the status of each member.
- ❑ **Membership Renewals:** The PMM JIF has three members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks.
- ❑ **2023 Renewal -** Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2023 underwriting renewal with an August 31st completion date. We will issue an email with additional directions once the underwriting system link is sent.
- ❑ **2023 Underwriting Renewal Memo (Pages 4-6) -** The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins.
- ❑ **Cyber JIF Filing –** As previously reported, the MEL had researched the idea of forming a Cyber JIF which will provide coverage and jointly purchase basic risk control services to help protect members from this exposure. PERMA has formally filed with the New Jersey Departments of Banking and Insurance and Community Affairs to form the JIF. We will keep the members informed once a response is received.
- ❑ **2022 Coverage Documents:** Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the next few weeks.
- ❑ **2021 Audit Report and Actuary Valuation Report –** The 2021 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the NJ Department of Insurance and Community Affairs. The Synopsis of the Audit has been advertised in the Fund's newspaper.

❑ **August Meeting** – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners did pass Resolution 2-11 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 7
Loss Ratio Analysis	Page 8
Claims Activity Report	Page 9
Loss Time Accident Frequency	Page 10
POL/EPL Compliance Report	Page 11
Regulatory Affairs Checklist	Page 12

D2 Cybersecurity Enrollment Report
As of July 2022

Cohort/Member Name	Contact Name (BA/IT)	Confirmed Whitelisted	Enrolled	Training in Progress
Evesham Fire District	Maureen Mitchell / Michael Haas	✓	✓	currently completing first phishing
Evesham Township	Eric Menifee + Tom Reinholt		✓	
Maple Shade	Susan Danson / Jack Dooley		✓	
Moorestown	John Polkiewicz / Thomas Merchel	✓	✓	currently completing first phishing
Willingboro	Shaun O'Bryand + Capt. Ian Bucs	✓	✓	currently completing first phishing

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

The Underwriting Manager wants to release a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

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

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Other Reminders

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

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

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

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

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PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF					
May 31, 2022					
	THIS	YTD	PRIOR	FUND	
	MONTH		YEAR END	BALANCE	
1.	UNDERWRITING INCOME	351,688	1,758,441	94,613,341	96,371,782
2.	CLAIM EXPENSES				
	Paid Claims	153,056	676,502	42,383,553	43,060,055
	Case Reserves	(86,487)	(241,660)	2,931,727	2,690,067
	IBNR	82,107	330,182	1,463,319	1,793,501
	Recoveries	(1,602)	(11,260)	(437,180)	(448,440)
	TOTAL CLAIMS	147,073	753,765	46,341,419	47,095,184
3.	EXPENSES				
	Excess Premiums	139,562	697,808	26,500,042	27,197,851
	Administrative	53,359	268,760	13,125,792	13,394,552
	TOTAL EXPENSES	192,920	966,568	39,625,834	40,592,402
4.	UNDERWRITING PROFIT (1-2-3)	11,694	38,108	8,646,088	8,684,196
5.	INVESTMENT INCOME	30,030	(229,775)	5,249,157	5,019,382
6.	DIVIDEND INCOME	0	0	1,933,491	1,933,491
7.	STATUTORY PROFIT (4+5+6)	41,725	(191,667)	15,828,737	15,637,069
8.	DIVIDEND	0	23,000	11,866,148	11,889,148
9.	RCF & MEL Surplus Strengthening	0	0	494,482	494,482
10.	STATUTORY SURPLUS (7-8-9)	41,725	(214,667)	3,468,107	3,253,439
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	11,503	(105,951)	2,491,165	2,385,214
	Aggregate Excess LFC	0	0	(0)	(0)
	2018	2,195	(10,425)	425,227	414,802
	2019	1,889	(19,578)	(69,359)	(88,937)
	2020	4,493	(54,108)	608,767	554,659
	2021	5,054	(44,235)	12,307	(31,928)
	2022	16,591	19,630		19,630
	TOTAL SURPLUS (DEFICITS)	41,725	(214,667)	3,468,107	3,253,439
	TOTAL CASH				8,810,301
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	38,651,510	38,651,510
	FUND YEAR 2018				
	Paid Claims	1,684	11,092	1,528,120	1,539,212
	Case Reserves	(1,684)	(30,745)	300,627	269,882
	IBNR	0	13,945	122,186	136,131
	Recoveries	-	0	(41,951)	(41,951)
	TOTAL FY 2018 CLAIMS	0	(5,708)	1,908,982	1,903,274
	FUND YEAR 2019				
	Paid Claims	78,559	236,407	1,377,406	1,613,814
	Case Reserves	(84,361)	(208,151)	804,170	596,019
	IBNR	5,802	(26,686)	247,475	220,789
	Recoveries	-	0	(41,078)	(41,078)
	TOTAL FY 2019 CLAIMS	0	1,570	2,387,974	2,389,544
	FUND YEAR 2020				
	Paid Claims	15,967	166,429	649,999	816,427
	Case Reserves	(16,115)	(86,249)	753,395	667,146
	IBNR	1,751	(51,273)	296,565	245,292
	Recoveries	(1,602)	(11,260)	(199,558)	(210,818)
	TOTAL FY 2020 CLAIMS	1	17,647	1,500,401	1,518,048
	FUND YEAR 2021				
	Paid Claims	32,778	216,911	541,549	758,460
	Case Reserves	(5,478)	(117,716)	738,485	620,768
	IBNR	(27,300)	(94,304)	663,428	569,124
	Recoveries	-	0	(50,910)	(50,910)
	TOTAL FY 2021 CLAIMS	0	4,891	1,892,552	1,897,443
	FUND YEAR 2022				
	Paid Claims	24,067	45,663		45,663
	Case Reserves	21,151	201,201		201,201
	IBNR	101,854	488,501		488,501
	Recoveries	-	0		0
	TOTAL FY 2022 CLAIMS	147,073	735,365		735,365
	COMBINED TOTAL CLAIMS	147,073	753,765	46,341,419	47,095,184

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF **June 30, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	50.40%	100.00%
GEN LIABILITY	428,966	58,306	13.59%	96.73%	13.59%	96.63%	25.16%	93.46%
AUTO LIABILITY	47,555	66,718	140.30%	94.56%	140.30%	94.26%	172.52%	90.21%
WORKER'S COMP	1,313,000	1,562,846	119.03%	99.70%	118.12%	99.66%	118.36%	98.92%
TOTAL ALL LINES	1,970,521	1,779,095	90.29%	98.96%	89.68%	98.90%	93.14%	97.62%
NET PAYOUT %	\$1,498,945		76.07%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	189,999	190,472	100.25%	100.00%	100.25%	100.00%	101.75%	100.00%
GEN LIABILITY	413,752	285,624	69.03%	93.46%	69.03%	92.99%	64.27%	85.57%
AUTO LIABILITY	44,262	11,760	26.57%	90.21%	26.57%	89.77%	26.57%	82.91%
WORKER'S COMP	1,275,000	1,674,650	131.35%	98.92%	131.84%	98.81%	122.64%	96.57%
TOTAL ALL LINES	1,923,013	2,162,507	112.45%	97.65%	112.78%	97.47%	105.81%	94.23%
NET PAYOUT %	\$1,618,797		84.18%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	171,000	118,681	69.40%	100.00%	69.41%	100.00%	78.66%	97.09%
GEN LIABILITY	376,171	108,900	28.95%	85.57%	30.57%	84.65%	17.30%	71.16%
AUTO LIABILITY	47,021	20,378	43.34%	82.91%	43.34%	82.02%	42.06%	66.43%
WORKER'S COMP	1,319,715	1,336,953	101.31%	96.57%	77.19%	96.21%	46.78%	86.31%
TOTAL ALL LINES	1,913,907	1,584,912	82.81%	94.38%	66.50%	93.93%	43.72%	83.81%
NET PAYOUT %	\$806,033		42.11%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	168,000	240,972	143.44%	97.09%	144.04%	96.87%	133.27%	45.00%
GEN LIABILITY	333,052	115,120	34.57%	71.16%	39.97%	69.55%	12.69%	19.00%
AUTO LIABILITY	52,789	22,210	42.07%	66.43%	27.87%	64.31%	10.75%	20.00%
WORKER'S COMP	1,330,010	934,350	70.25%	86.31%	70.56%	84.23%	13.38%	14.00%
TOTAL ALL LINES	1,883,851	1,312,653	69.68%	84.04%	70.51%	82.20%	23.88%	17.82%
NET PAYOUT %	\$708,606		37.61%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	164,000	80,280	48.95%	45.00%	27.45%	37.00%	N/A	N/A
GEN LIABILITY	286,842	51,810	18.06%	19.00%	15.52%	14.00%	N/A	N/A
AUTO LIABILITY	55,642	5,225	9.39%	20.00%	5.62%	15.00%	N/A	N/A
WORKER'S COMP	1,353,000	317,692	23.48%	14.00%	11.40%	9.00%	N/A	N/A
TOTAL ALL LINES	1,859,484	455,007	24.47%	17.68%	0.00%	12.42%	N/A	N/A
NET PAYOUT %	\$81,388		4.38%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 44742

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	0	2	4	12	5	23
June-22	0	2	4	11	8	25
NET CHGE	0	0	0	-1	3	2
Limited Reserves						\$3,105
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$0	\$2	\$8	\$19,693	\$25,116	\$44,819
June-22	\$0	\$2	\$4	\$18,680	\$58,937	\$77,623
NET CHGE	\$0	\$0	(\$4)	(\$1,013)	\$33,821	\$32,804
Ltd Incurred	\$91,226	\$190,472	\$118,681	\$240,972	\$80,280	\$721,630
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	1	4	7	15	22	49
June-22	1	4	6	14	24	49
NET CHGE	0	0	-1	-1	2	0
Limited Reserves						\$6,022
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$1,586	\$130,853	\$55,390	\$103,393	\$43,946	\$335,169
June-22	\$1,586	\$109,696	\$47,174	\$85,382	\$51,234	\$295,071
NET CHGE	\$0	(\$21,158)	(\$8,216)	(\$18,011)	\$7,287	(\$40,098)
Ltd Incurred	\$58,306	\$285,624	\$108,900	\$115,120	\$51,810	\$619,760
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	0	0	3	2	3	8
June-22	0	0	3	2	4	9
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$2,590
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$0	\$0	\$6,476	\$5,112	\$2,625	\$14,213
June-22	\$0	\$0	\$6,476	\$12,612	\$4,225	\$23,313
NET CHGE	\$0	\$0	\$0	\$7,500	\$1,600	\$9,100
Ltd Incurred	\$66,718	\$11,760	\$20,378	\$22,210	\$5,225	\$126,291
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	7	16	22	46	26	117
June-22	7	14	22	41	25	109
NET CHGE	0	-2	0	-5	-1	-8
Limited Reserves						\$20,040
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$268,296	\$465,164	\$605,272	\$492,571	\$129,514	\$1,960,817
June-22	\$278,564	\$434,012	\$725,225	\$487,374	\$259,223	\$2,184,398
NET CHGE	\$10,268	(\$31,152)	\$119,953	(\$5,197)	\$129,709	\$223,581
Ltd Incurred	\$1,562,846	\$1,674,650	\$1,336,953	\$934,350	\$317,692	\$5,826,493
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	8	22	36	75	56	197
June-22	8	20	35	68	61	192
NET CHGE	0	-2	-1	-7	5	-5
Limited Reserves						\$13,440
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$269,882	\$596,019	\$667,146	\$620,768	\$201,201	\$2,355,017
June-22	\$280,150	\$543,709	\$778,878	\$604,047	\$373,619	\$2,580,404
NET CHGE	\$10,268	(\$52,310)	\$111,732	(\$16,721)	\$172,418	\$225,388
Ltd Incurred	\$1,779,095	\$2,162,507	\$1,584,912	\$1,312,653	\$455,007	\$7,294,174

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

	June 30, 2022			
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.32	0.94	0.90	0.80
Burlington County Municipal JIF	0.76	1.33	1.19	1.17
NJ Public Housing Authority	0.76	1.48	1.64	1.40
NJ Utility Authorities	0.80	1.83	2.20	1.76
Ocean County	0.81	1.77	1.54	1.49
Morris County	0.86	1.32	1.34	1.24
Camden County	0.93	1.38	1.44	1.31
Atlantic County Municipal JIF	1.02	1.81	2.04	1.75
Bergen County	1.06	1.54	1.31	1.36
Professional Municipal Managers	1.16	1.43	1.35	1.35
Suburban Metro	1.29	1.33	2.10	1.63
Gloucester, Salem, Cumberland	1.35	1.92	1.67	1.71
Central New Jersey	1.61	1.43	1.64	1.55
Suburban Municipal	1.67	1.29	1.58	1.48
South Bergen County	2.24	2.06	2.06	2.09
AVERAGE	1.11	1.52	1.60	1.47

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

				DATA VALUED AS OF			June 30, 2022			
		# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL	
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
MEMBER_ID	MEMBER	6/30/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020	
1	305 Evesham Township Fire Dist	**	0	0	0.00	0.00	1 Evesham Township Fire	0.00	0.00	
2	307 Moorestown	*	0	0	0.00	1.21	2 Moorestown	1.03	1.03	
3	308 Willingboro		1	1	0.71	1.78	3 Willingboro	1.82	1.82	
4	304 Evesham		1	2	1.73	0.38	4 Evesham	0.78	0.78	
5	306 Maple Shade		1	2	3.29	4.08	5 Maple Shade	2.66	2.66	
Totals:			3	5	1.16	1.43			1.35	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :		July 14, 2022			
Total Participating Members		5			
Complaint		5			
Percent Compliant		100.00%			
		01/01/22		2022	
		EPL		POL	
		Deductible		Deductible	
Member Name		Compliant		Co-Insurance	
				01/01/22	
EVESHAM		Yes		\$ 20,000 \$ 20,000 20% of 1st 250K	
EVESHAM TOWNSHIP FIRE DISTRICT		Yes		\$ 20,000 \$ 20,000 20% of 1st 250K	
MAPLE SHADE		Yes		\$ 10,000 \$ 10,000 0%	
MOORESTOWN		Yes		\$ 20,000 \$ 20,000 20% of 1st 250K	
WILLINGBORO		Yes		\$ 20,000 \$ 20,000 20% of 1st 250K	

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

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

July 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 one month period ending June 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 \$ 6,271.42. This generated an average annual yield of .89%. However, we have an unrealized net loss of \$27,905.77 adjusting the reported yield to -3.98% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,517.364.02.

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 124 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 \$95,157.10.

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 \$8,810,304.15 to a closing balance of \$ 8,011,271.51 showing a decrease in the fund of \$ 799,032.64.

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. 22-21

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JULY 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>
001861			
001861	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2022	936.50
			936.50
001862			
001862	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2022	107,739.75
001862	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2022	187,113.00
			294,852.75
001863			
001863	QUAL-LYNX	CLAIMS ADMIN SERVICES 7/22	12,364.08
			12,364.08
001864			
001864	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/22	2,048.08
			2,048.08
001865			
001865	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	49.54
001865	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/22	11,758.50
			11,808.04
001866			
001866	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/22	3,474.83
			3,474.83
001867			
001867	QUALCARE, INC.	WORKERS COMP 7/22	7,722.92
			7,722.92
001868			
001868	THOMAS TONTARSKI	TREASURER FEE 7/22	1,579.50
			1,579.50
001869			
001869	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 7/22	1,556.50
001869	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 7/22	1,827.33
			3,383.83
001870			
001870	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2022	4,874.25
			4,874.25
001871			
001871	SPARK CREATIVE GROUP	WEBSITE HOSTING & DOMAIN 5.30.22	503.75
			503.75
001872			
001872	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/22	529.00
			529.00
001873			
001873	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR 7/22	3,645.96
			3,645.96
001874			
001874	ACCESS	ACCT#413 - ARC & STOR - 5.31.22	12.35
001874	ACCESS	ACCT#413 - ARC & STOR - 5.31.22	49.98
			62.33
001875			
001875	THOMAS J MESCHEL	PRIMA CONFERENCE 2022	3,018.67
			3,018.67

001876			
001876	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE TWN - RMC 2/2 22	18,444.54
			18,444.54
001877			
001877	CONNER STRONG & BUCKELEW	EVESHAM TWN - RMC 2/2 22	23,235.16
			23,235.16
		Total Payments FY 2022	392,484.19
		TOTAL PAYMENTS ALL FUND YEARS	392,484.19

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**

Current Fund Year: 2022										
Month Ending: June										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	230,235.26	1,503,994.37	158,775.17	2,902,696.82	104,918.01	2,672.24	597,393.01	(58,561.12)	3,368,180.40	8,810,304.15
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(883.06)	(4,666.06)	(499.82)	(9,005.44)	(325.50)	(24.22)	(1,854.11)	(0.99)	(10,449.59)	(27,708.79)
Invest Adj	(6.28)	(33.15)	(3.56)	(64.01)	(2.31)	(0.17)	(13.17)	0.00	(74.26)	(196.91)
Subtotal Invest	(889.34)	(4,699.21)	(503.38)	(9,069.45)	(327.81)	(24.39)	(1,867.28)	(0.99)	(10,523.85)	(27,905.70)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(889.34)	(4,699.21)	(503.38)	(9,069.45)	(327.81)	(24.39)	(1,867.28)	(0.99)	(10,523.85)	(27,905.70)
EXPENSES										
Claims Transfers	1,448.25	23,286.77	500.00	69,922.08	0.00	0.00	0.00	0.00	0.00	95,157.10
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,669.00	619,300.84	675,969.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,448.25	23,286.77	500.00	69,922.08	0.00	0.00	0.00	56,669.00	619,300.84	771,126.94
END BALANCE	227,897.67	1,476,008.39	157,771.79	2,823,705.29	104,590.20	2,647.85	595,525.73	(115,231.11)	2,738,355.71	8,011,271.51

REPORT STATUS SECTION

Report Month: June

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
CURRENT FUND YEAR	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 & Investment Balanc	\$8,810,304.20	-	4,162,104.94	100,000.00	1,000.00	4,547,199.26
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	-\$196.96	\$0.00	\$0.00	\$0.00	-\$196.96
5	Interest Paid - Cash Instr.s	\$6,468.38	\$0.00	\$1,929.47	\$0.00	\$4,538.91
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$34,177.19	\$0.00	\$0.00	\$0.00	-\$34,177.19
8	Net Investment Income	-\$27,905.77	\$0.00	\$1,929.47	\$0.00	-\$29,835.24
9	Deposits - Purchases	\$771,126.94	\$0.00	\$0.00	\$95,157.10	\$675,969.84
10	(Withdrawals - Sales)	-\$1,542,253.88	\$0.00	-\$771,126.94	-\$95,157.10	-\$675,969.84
	Ending Cash & Investment Balance	\$8,011,271.49	\$0.00	\$3,392,907.47	\$100,000.00	\$4,517,364.02
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$699,701.32	\$0.00	\$0.00	\$39,998.81	\$659,702.51
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$8,710,972.81	\$0.00	\$3,392,907.47	\$139,998.81	\$4,517,364.02

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		June							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	19,894.27	1,448.25	0.00	21,342.52	21,342.52	(0.00)	(0.00)	0.00
	Liability	563.75	12.75	0.00	576.50	576.50	0.00	0.00	0.00
	Auto	500.00	500.00	0.00	1,000.00	1,000.00	0.00	0.00	0.00
	Workers Comp	24,705.22	33,763.82	0.00	58,469.04	58,469.04	0.00	0.00	0.00
	Total	45,663.24	35,724.82	0.00	81,388.06	81,388.06	(0.00)	(0.00)	0.00
2021	Property	222,292.75	0.00	0.00	222,292.75	222,292.75	(0.00)	(0.00)	0.00
	Liability	29,737.91	0.00	0.00	29,737.91	29,737.91	0.00	0.00	0.00
	Auto	9,598.93	0.00	0.00	9,598.93	9,598.93	0.00	0.00	0.00
	Workers Comp	445,920.53	1,055.50	0.00	446,976.03	446,976.03	0.00	0.00	0.00
	Total	707,550.12	1,055.50	0.00	708,605.62	708,605.62	(0.00)	(0.00)	0.00
2020	Property	118,676.76	0.00	0.00	118,676.76	118,676.76	(0.00)	(0.00)	0.00
	Liability	59,609.59	2,116.32	0.00	61,725.91	61,725.91	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	603,213.87	8,515.02	0.00	611,728.89	611,728.89	0.00	0.00	0.00
	Total	795,402.14	10,631.34	0.00	806,033.48	806,033.48	(0.00)	0.00	(0.00)
2019	Property	190,469.66	0.00	0.00	190,469.66	190,469.66	0.00	0.00	0.00
	Liability	154,771.05	21,157.70	0.00	175,928.75	175,928.75	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	1,215,734.99	24,903.74	0.00	1,240,638.73	1,240,638.73	(0.00)	(0.00)	0.00
	Total	1,572,735.98	46,061.44	0.00	1,618,797.42	1,618,797.42	(0.00)	(0.00)	0.00
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	56,720.19	0.00	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	1,282,597.92	1,684.00	0.00	1,284,281.92	1,284,281.92	0.00	0.00	0.00
	Total	1,497,261.32	1,684.00	0.00	1,498,945.32	1,498,945.32	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,618,612.80	95,157.10	0.00	4,713,769.90	4,713,769.90	0.00	0.00	(0.00)

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: July 7, 2022

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

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

LOSS CONTROL SURVEYS

- No Loss Control Surveys were completed in June

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in June

MEETINGS ATTENDED

- Claims Committee Meeting on June 28, 2022
- Executive Fund Commissioner Meeting on June 28, 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
- MSI Leadership Academy
- 2022 MSI EXPO: In-Person Training – June 7, 2022
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Finding Fentanyl at Recreational Facilities
- Seasonal Employees Best Practices
- Heat-Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices
- MSI Live Schedule

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement Bulletin: Law Enforcement Considerations in Light of The SCOTUS Decision Impacting Roe V. Wade

MSI NOW & MSI DVD

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Maple Shade	4

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free

of charge for MEL members and held for up to 2 weeks so 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.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 5/22/2022 To 6/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Garden State Beagle Club I - Township of Evesham	447 North Elmwood Drive Marlton , NJ 08053	RE: Community Day events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for the Townships four Community Day events	5/24/2022 #3469158	GL AU EX WC
H - County of Burlington, Department I - Township of Evesham	of Public Works Division of Engineering 49 Rancocas Road	RE: Annual 4th of July Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Townships Annual 4th of July Parade being held on Main Street, Marlton, NJ 08053.	6/3/2022 #3478241	GL AU EX WC
H - County of Burlington I - Township of Evesham	Department of Public Works Division of Engineering 49 Rancocas Road Mount Holly, NJ 08060	RE: Road Closures 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 road closures for the Townships 4th of July events.	6/15/2022 #3485516	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Commissioners 49 Rancocas Road PO Box 6000 Mount Holly, NJ 08060	RE: Road Closures 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 road closures for the Townships 4th of July events.	6/20/2022 #3487321	GL AU EX WC
H - Township of Evesham I - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	Evidence of Insurance	6/21/2022 #3489053	GL AU EX WC OTH
Total # of Holders: 5				

06/22/2022

1 of 1

Professional Municipal Mgmt. JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

MEL Cyber Page: <https://nimel.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%	60%	40%	0%
Professional Municipal Management	80%	20%	0%	60%	40%	0%	20%	80%	0%
NJ Self Insurers	80%	0%	20%	60%	20%	20%	40%	40%	20%
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	68%	5%	27%	63%	7%	29%	51%	20%	29%
Morris County	62%	27%	11%	58%	33%	9%	36%	56%	9%
Burlington County Municipal JIF	61%	7%	32%	54%	14%	32%	43%	25%	32%
NJ Public Housing Authority	57%	28%	16%	50%	34%	16%	45%	39%	16%
Gloucester, Salem, Cumberland Counti	54%	8%	38%	41%	13%	46%	36%	15%	49%
South Bergen County	52%	43%	4%	52%	43%	4%	13%	83%	4%
Atlantic County Municipal JIF	45%	29%	26%	43%	31%	26%	29%	45%	26%
Bergen County	45%	34%	21%	37%	42%	21%	13%	63%	24%
Camden County	37%	21%	42%	32%	26%	42%	21%	37%	42%
NJ Utility Authorities	36%	27%	37%	27%	34%	38%	21%	41%	38%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Central New Jersey	33%	13%	53%	33%	13%	53%	13%	33%	53%
Public Alliance Insurance Coverage Fun	33%	48%	19%	33%	48%	19%	29%	52%	19%
First Responders	24%	33%	42%	24%	33%	42%	15%	42%	42%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	289	136	172	252	166	179	177	238	182
Total %	48%	23%	29%	42%	28%	30%	30%	40%	30%

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 – 6/30/2022**

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	128	\$103,917.17	\$41,808.43	\$62,108.74	60%
JUNE	82	\$154,621.88	\$38,472.66	\$116,149.22	75%
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	508	\$1,397,273.89	\$389,460.95	\$1,007,812.94	72%

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%
TOTALS	1019	\$1,287,276.01	\$435,069.05	\$852,206.96	66%



**Professional Municipal Management JIF
Savings By Specialty
1/1/2022 – 6/30/2022**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	8	\$393,798.00	\$105,841.14	\$287,956.86	73%
Orthopedic Surgery	53	\$303,089.61	\$60,369.20	\$242,720.41	80%
Neurosurgery	15	\$198,085.00	\$28,725.88	\$169,359.12	85%
Hospital	9	\$158,740.99	\$29,505.43	\$129,235.56	81%
Neurology	6	\$143,484.00	\$74,572.63	\$68,911.37	48%
Physical therapy	273	\$92,863.00	\$22,949.00	\$69,914.00	75%
Durable Medical Equipment	10	\$21,693.67	\$16,119.17	\$5,574.50	26%
Behavioral Health	45	\$17,570.00	\$11,703.48	\$5,866.52	33%
Anesthesiology	6	\$17,081.50	\$8,038.24	\$9,043.26	53%
Occupational Medicine	36	\$13,767.67	\$7,045.70	\$6,721.97	49%
Emergency Medicine	9	\$13,672.00	\$12,455.00	\$1,217.00	9%
Inpatient Rehabilitation	1	\$9,690.32	\$2,830.00	\$6,860.32	71%
MRI/Radiology	11	\$5,454.00	\$2,216.30	\$3,237.70	59%
Urgent Care	16	\$5,046.01	\$4,889.01	\$157.00	3%
Ambulance	1	\$1,005.00	\$804.00	\$201.00	20%
Sports Medicine	2	\$764.50	\$167.37	\$597.13	78%
Optometrists	4	\$600.00	\$560.00	\$40.00	7%
Laboratory Services	2	\$508.62	\$507.66	\$0.96	0%
Grand Total	507	\$1,396,913.89	\$389,299.21	\$1,007,614.68	72%



Professional Municipal Management JIF
Top 10 Providers
1/1/2022 – 6/30/2022

	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.	9	\$31,088.69	Neurosurgery
ACCURATE MONITORING, LLC	2	\$25,134.00	Neuro-monitoring
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	10	\$25,005.53	Orthopedics
KENNEDY HEALTH	4	\$21,427.98	Hospital
PREMIER ORTHOPEDIC OF SOUTH JERSEY	18	\$20,756.66	Orthopedics
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	220	\$18,120.00	Physical Therapy
PREMIER ORTHO ASSOC SURGERY CENTER	4	\$17,575.00	Ambulatory Surgery Center
Grand Total	272	\$276,241.61	

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JUNE 28, 2022
 MAPLE SHADE MUNICIPAL BUILDING
 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	Absent
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Present

ALTERNATE FUND COMMISSIONER:

Richard Brevogel, Secretary	Township of Willingboro	Absent
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SPECIAL FUND COMMISSIONER:

Unappointed

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Crystal Chuck
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselman William Kearns, Esquire
Auditor	Bowman & Company Dennis Skalkowski Kaleigh Somers
Claims Service	Qual Lynx Karen Berenato Kim DeLaurentis
Safety Director	J.A. Montgomery Risk Control Harry Earl
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Mike Avalone, Conner Strong & Buckelew
Joe Razzano, Fairview

APPROVAL OF MINUTES: May 24, 2022 - Open Minutes. Closed minutes will be distributed for approval at next month's meeting.

MOTION TO APPROVE OPEN MINUTES OF MAY 24, 2022:

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 3 Ayes - 0 Nays.

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2021 – The Auditor's Report as of December 31, 2021 was sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company gave a report at the meeting and following that, the Board approved Resolution 22-19 approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Mr. Dennis Skalkowski reviewed the 2021 audit starting with the independent auditors' reports, reporting first on the financial statements as a whole and then on the internal controls. Mr. Skalkowski reported there were no findings or recommendations noted; which is typical of these entities since they are managed by professionals. Mr. Skalkowski reviewed the Comparative Statements on Net Position with total assets of \$9,556,484. A few things of note, the Investment of Joint Venture, which is the Fund's equity interest in the MEL, RCF and EJIF, the Cash and Cash Equivalents and the Investments line decreased by 2.1%. Total Liabilities and Reserves are \$4,481,398, resulting in an ending Net Position of \$5,075,086. This increase represents the 15% differential between the 85% of the experience rated assessment previously billed by the MEL and the Fund's budgeted retrospective rating modification of 100%. The Fund is a very strong financial position.

The Statement of Revenues, Expenses and Net Position shows how the Net Position is calculated. Total Revenue was \$4,403,179 and Total Operating Expenses of \$4,442,543, composed of the excess insurance, administrative expenses, claims, etc. Total Non-Operative Revenue was -\$152,054. Change in Net Position of -\$191,418, added to the beginning balance of \$5,505,076, subtracting the Return of Surplus to the members of \$238,527, and ending Net Position is \$5,075,086.

Mr. Skalkowski reported on Note 5 Financial Statements, which summarizes changes in those aggregate undiscounted reported and unreported liabilities for the Fund during 2021 and 2020 for all open Fund years net of excess insurance recoveries. The Changes in Unpaid Claims Liability shows in the change in reserves for 2021. The beginning balance was \$3,953,621 added to that is the total incurred claims and claims adjustment expenses all fund year, \$2,014,515, which is broken up into two buckets, provisions for insured events of current fund year \$1,892,552 and changes in provisions for insured events of prior fund year \$121,963.

Starting with the beginning balance of \$3,953,621, the total of Payments (Nets of Recoveries) for claims for all fund years, \$2,009,545 is added, it is then broken out into two claim adjustment expenses, current fund year \$490,639 and prior fund year \$1,518,906. Taking into account the beginning balance of \$3,953,621 plus the total of incurred claims expenses, \$2,014,515, minus the total of Payments, \$2,009,545, the ending balance for the fund year is \$3,958,591

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

Commissioner Danson asked if there were any questions. Hearing none, she thanked Mr. Skalkowski for his report.

Executive Director Stokes asked for a motion to approve Resolution 22-19 approving year-end financials and advised they would executive the Group Affidavit

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2021 AS PRESENTED, ADOPT RESOLUTION 22-19 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	3 Ayes - 0 Nays.

Cyber Training D2 - A cyber security webinar was held last week to kick-off our Cyber Security Program. The first important task was enrollment and for members to complete a user list of all employees' name and email address.

Residual Claims Fund – The RCF met on June 2, 2022 at Forsgate Country Club. Chairman Merchel's report was enclosed in the agenda in Appendix II.

EJIF: The EJIF met on June 2, 2022 at Forsgate. Chairman Merchel's report was enclosed in the agenda in Appendix II

MEL JIF: The MEL also met on June 2, 2022 at Forsgate. Chairman Merchel's report was enclosed in Appendix II.

2022 Coverage Documents: Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The Executive Director's office issued the approved CEU/TCHs for municipal personnel and provided attendance records. If you have not received a certificate, please contact the fund office

Meeting Schedule – As a reminder our next meeting will be at the Maple Shade Municipal Building on July 26, 2022 at 2 pm.

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated April 30, 2022 shows the fund's surplus over \$3.2 million and \$7.2 million in cash. Executive Director reported the Claim Activity Report showed one more open worker comp claim than the prior month. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 9% and we stand at 11% slightly better than anticipated. Claims Activity Report showed The fund's Loss Time Accident Frequency, for April is at 0.35 for the month of May and 0.56.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns reported on the Supreme Court's Gun Case. He advised that the Supreme Court stated you do not have to have special reason to obtain a gun permit but in the State of NJ you are still required to have a permit to carry a gun. He also advised that the Government can establish certain areas as sensitive areas, i.e.: courthouse, municipal buildings, and the Supreme Court states that sensitive areas are to be gun free. Attorney Kearns suggested everyone to read into this case.

TREASURER:

Payment of May 2022 Vouchers Resolution 22-20

Fund Year 2022	102,498.38
Total	675,969.84

MOTION TO APPROVE RESOLUTIONS 22-20 VOUCHER LIST FOR THE MONTH OF MAY

Moved:	Commissioner Corrales
Second:	Commissioner Harris
Vote:	3 Ayes - 0 Nays.

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

2022	24,067.41
2021	32,778.30
2020	15,967.04
2019	78,559.14
2018	1,684.00
Closed	0.00
TOTAL	153,055.89

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 4 certificates issued from 4/22/2022 to 05/22/2022. 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: Harry Earl reviewed the risk control activities through the month of June, as well as a list of MSI Training and Fast Track training information.

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 60% 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: Claims Manager Karen 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: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Corrales
Second: Commissioner Harris
Vote: 3 Ayes - 0 Nays.

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

Moved: Commissioner Corrales
Second: Commissioner Harris
Vote: 3 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved: Commissioner Corrales
Second: Commissioner Harris
Vote: 3 Ayes - 0 Nays.

MEETING ADJOURNED: 2:25pm

NEXT REGULAR MEETING: July 26, 2022

Maple Shade Township at 2:00PM

Crystal Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY