

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
SEPTEMBER 27, 2022 – 2:00 PM**

**EVESHAM TOWNSHIP MUNICIPAL BUILDING
984 TUCKERTON ROAD
MARLTON, NJ 08053**

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: SEPTEMBER 27, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2022 COMMISSIONERS**
- APPROVAL OF MINUTES:** July 26, 2022 Open Minutes..... **Appendix I**
July 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 17**
.August 2022 Voucher List – Resolution Nos. 22-22**Page 19**
.September 2022 Voucher List – Resolution Nos. 22-23.....**Page 21**
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report.....**Page 30**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report.....**Page 33**
.Cyber Risk Management Compliance – Version 2 - As of August 30, 2022**Page 35**
 - MANAGED CARE – Qual Care**
.Monthly Report.....**Page 36**
 - 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: September 27, 2022

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Cyber Security Status Report:** 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.
- ❑ **Cyber JIF Filing:** The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.
- ❑ **Cybersecurity Awareness Month (October):** The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate.
- ❑ **Membership Renewals:** The PMM JIF has three members scheduled to renew fund membership; renewal documents were sent out. A report will be provided at the meeting.
- ❑ **Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, September 7, 2022, at Forsgate Country Club. Chairman Merchel's report is attached in Appendix II.
- ❑ **EJIF PFOA/PFAS (Forever Chemicals) 2023 Coverage** – The EJIF Board adopted an endorsement establishing a sub-limit on coverage of Perfluorooctanoic acid (PFOA and Perfluorooctane Sulfonate (PFOS). The attached claims sweep letter was recently sent to members along with a copy of the endorsement that will be effective on January 1, 2023.
(Pages 5-7)
- ❑ **League of Municipalities Magazine:** Included on **Pages 8-9** of the agenda is an article for the League magazine that discusses the inflationary pressures on 2023 insurance budgets.

- ❑ **Power of Collaboration:** Enclosed on **Page 10** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 11
Loss Ratio Analysis	Page 12
Claims Activity Report	Page 13
Loss Time Accident Frequency	Page 14
POL/EPL Compliance Report	Page 15
Regulatory Affairs Checklist	Page 16

D2 Cybersecurity Enrollment Report
As of September 1, 2022

Cohort/Member Name	Contact Name (BA/IT)	Confirmed Whitelisted	Enrolled	Training in Progress
Evesham Fire District	Maureen Mitchell / Michael Haas	✓	✓	awaiting reply to roll out training
Evesham Township	Eric Meniffee + Tom Reinholt	✓	✓	scheduled and good to go
Maple Shade	Susan Danson / Jack Dooley		✓	
Moorestown	John Polkiewicz / Thomas Merchel	✓	✓	✓
Willingboro	Shaun O'Bryand + Capt. Ian Bucs	✓	✓	✓



NJ Environmental Risk Management Fund
9 Campus Drive, Suite 216 Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

DATE: September 13, 2022

TO: Member Honorable Mayor & Council – Attention Clerk/Administrator
New Jersey Municipal Environmental Risk Management Fund (EJIF)

FROM: Stephen Sacco, Executive Director

SUBJECT: Claims Sweep for Perfluorooctanoic acid (PFOA) and Perfluorooctane sulfonate (PFOS)

The Board of the New Jersey Environmental Risk Management Fund (EJIF) Joint Insurance Fund has approved an endorsement to its pollution legal liability policy. This endorsement removes coverage for contamination emanating PFOA/PFAS and related compounds. However, Endorsement #3 brings back a limited amount of legal defense only, for PFOA/PFAS type claims.

The EJIF Policy is a “Claims Made and Reported” and thus claims are required to be reported in the policy term that you are notified of such claim. Therefore, it is imperative that any existing Environmental Claims emanating from PFOA/PFAS and related compounds be reported to the EJIF prior to the policy’s expiration on December 31, 2022. **Failure to timely report will result in the EJIF denying the claim.**

So that claims can be properly reported to the EJIF, please file any unreported **PFOA/PFAS and related compounds** “claims” to the EJIF claims administrator no later than **December 16, 2022**. Specifically, the policy defines a “claim” as:

- (a) a written demand by a third party for monetary damages; or
- (b) a civil proceeding commenced by the service of a summons, complaint or similar pleading, including any appeal therefrom.

In particular, please identify any previously unreported:

- Tort notices;
- Letters of representation by attorneys.

We recommend you ask your public officials, managerial personnel and other key employees if they have received a claim or have received **written** notice from an attorney representing a party indicating a future claim. You should report any such information to the EJIF's claims adjuster **prior to December 16, 2022**, and you should request a response email confirming receipt. If there are any subsequent claims through December 31, 2022, you must immediately report those claims as well.

Accordingly, you should submit such claims to the following:

Peter King, Esquire
King Moench & Collins
51 Gibraltar Drive, Suite F
Morris Plains, NJ 07950-1254
pjk@kmlhmlawfirm.com


Although this letter summarizes certain policy definitions above, you should talk with your risk manager or insurance advisor to review all of your rights and obligations under the Policy.

Sincerely,

Stephen Sacco, Executive Director
cc: Fund Commissioner

Risk Management Consultant
Fund Attorney
Claims Administrator

Letter sent via certified mail



Endorsement #3

PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“PFAS”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

\$25,000 DEFENSE COSTS limit per local unit per occurrence.

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

The following definitions are added to the policy:

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ($-CF_3$) or a perfluorinated methylene group ($-CF_2-$) is a PFAS.* The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#) $C_nF_{2n+1}-$.

CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

All other policy terms and conditions apply.

Insurance Costs are Increasing Rapidly

Mayor Paul Tomasko, Alpine Boro
Charles Cuccia, Administrator, Little Falls Township

New Jersey local government is facing unprecedented insurance increases because of legislative and administrative actions in Trenton compounded by inflation. These increases, which touch almost every aspect of insurance from auto and cyber to healthcare and workers' compensation, come at a time when municipal budgets are already under tremendous stress.

We understand the legislature's reluctance to raise the budget cap at a time when citizens are struggling with inflation. However, these increases are simply beyond the control of local government. Without budget cap relief, insurance increases will necessitate layoffs and deep cuts in other expenses.

By far, the biggest increase is in health insurance. In July, the New Jersey State Health Benefits Commission announced a preliminary 24% rate increase in 2023 for local governments in the program. While there was an immediate call to lower the rate action, the final outcome will still be a budget buster for municipalities.

Workers' Compensation is the next largest item in local insurance budgets. A 2020 study concluded that New Jersey Workers' Compensation rates are now the third highest in the country. Costs have continued to escalate since the study was conducted in part because the New Jersey Department of Labor (NJ DOL) increased the top weekly benefit rate earlier this year by 9.9%.

Another NJ DOL decision will increase workers' compensation by over 10% for local government by directing workers' compensation to pay many accidental disability claims that historically were paid by the pension plans before the change. This decision was retroactive to any case that was not finally adjudicated when the change went into effect. As a result, losses also increased for many claims that occurred prior to 2021.

Workers' Compensation costs for local government were also impacted by COVID. New Jersey was one of the states to mandate that COVID be presumed as job related for public safety employees and others encountering the public. That law cost New Jersey municipalities tens of millions. Another recent law created a presumption that gave firefighters a rebuttable presumption that cancer was compensable under workers' compensation.

The cost of general and auto liability coverage is increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. City of Jersey City.

The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years.

Building costs are increasing at a rate over 11% because of supply chain issues and the shortage of labor. Property insurance premiums are directly indexed to replacement values. Property insurance costs are also impacted by the frequency of natural disasters that have increased significantly here in New Jersey over the past decade with Irene in 2011, Sandy in 2012 and Ida in 2021.

Premiums for Cyber Liability are doubling, and deductibles are also increasing. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

The impact on any particular public entity will depend on where they secure their coverage and the success of their safety program. Many JIFs have accumulated enough surplus that they can spread these increases over several years. JIFs without a surplus, and individual self-insurers will experience more immediate budget issues.

CONCLUSION:

Government risk management is becoming more complicated because of new laws that have significantly increased the cost of workers' compensation and liability claims. The only long-term answer is risk management. This has to begin with the governing body playing an active role in the development, implementation and promotion of a sound risk management program. The safety and claims management should be a monthly topic on the governing body's agenda.

The MEL distributes a 234-page risk management handbook, "The Power of Risk Management." There is no charge for copies and the book is also available on the MEL's web site. If you have any questions, please contact your Risk Manager, Local JIF Executive Director or Local JIF Safety Director.



MEL Increases New Jersey Taxpayers Savings to \$3.6 Billion While Responding to the Financial Impact of COVID-19, Natural Disasters, Legislative and Judicial Decisions

MEL has saved taxpayers \$3.6 billion dollars including \$22.2 million in dividends to its members since its inception. On average, each MEL JIF member has saved \$6 million.

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

“Despite the financial impact of COVID, natural disasters and increased coverage costs caused by legislative and judicial decisions, MEL continues to provide exceptional coverage at reasonable rates. MEL has the resources, tools, training and organizational competencies needed to weather the storms and support member needs. Our collaborative power is a major source of our strength.”

JOY TOZZI

MEL Chairperson and Township of Robbinsville Business Administrator

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$291.3	38	\$7.7
South Bergen	1986	251.4	23	10.9
Atlantic	1987	408.4	41	9.9
Camden	1987	216.6	37	5.9
Mid-Jersey	1987	184.8	12	15.4
Morris	1987	252.9	45	5.6
Ocean	1987	336.1	31	10.8
PMM	1987	87.2	4	21.8
Monmouth	1988	271.2	41	6.6
Burloco	1991	118.4	28	4.2
Trico	1991	229.1	38	6.0
NJ Utility Authorities	1991	190.0	72	2.6
NJ Self-Insurers	1992	70.9	5	4.2
Suburban Metro	1992	117.5	10	11.8
NJ Housing Authorities	1994	117.2	89	1.3
Suburban Municipal	1994	79.3	12	6.6
PAIC	1997	128.8	21	6.1
Central	1998	178.9	12	14.9
First Responders	2009	33.3	37	0.9
TOTALS		\$3.6 Billion	596	Average \$6.0 million



THE POWER OF COLLABORATION

njmel.org

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2022		
		THIS	YTD	PRIOR	FUND
		MONTH		YEAR END	BALANCE
1.	UNDERWRITING INCOME	86,341	1,844,782	94,613,341	96,458,123
2.	CLAIM EXPENSES				
	Paid Claims	95,157	771,659	42,383,553	43,155,212
	Case Reserves	99,195	(142,465)	2,931,727	2,789,262
	IBNR	(200,434)	129,748	1,463,319	1,593,068
	Recoveries	(1,011)	(12,271)	(437,180)	(449,451)
	TOTAL CLAIMS	(7,093)	746,672	46,341,419	47,088,091
3.	EXPENSES				
	Excess Premiums	142,811	840,619	26,500,042	27,340,661
	Administrative	56,232	324,992	13,125,792	13,450,784
	TOTAL EXPENSES	199,043	1,165,611	39,625,834	40,791,445
4.	UNDERWRITING PROFIT (1-2-3)	(105,609)	(67,501)	8,646,088	8,578,587
5.	INVESTMENT INCOME	1,929	(227,846)	5,249,157	5,021,312
6.	DIVIDEND INCOME	0	0	1,933,491	1,933,491
7.	STATUTORY PROFIT (4+5+6)	(103,680)	(295,347)	15,828,737	15,533,390
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)	(103,680)	(318,347)	3,468,107	3,149,760
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	624	(105,327)	2,491,165	2,385,838
	Aggregate Excess LFC	0	0	(0)	(0)
	2018	11,243	818	425,227	426,045
	2019	50,986	31,407	(69,359)	(37,951)
	2020	63,815	9,707	608,767	618,474
	2021	132,053	87,818	12,307	100,125
	2022	(362,400)	(342,770)		(342,770)
	TOTAL SURPLUS (DEFICITS)	(103,680)	(318,347)	3,468,107	3,149,760
	TOTAL CASH				8,041,104
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	38,651,510	38,651,510
	FUND YEAR 2018				
	Paid Claims	1,684	12,776	1,528,120	1,540,896
	Case Reserves	10,268	(20,477)	300,627	280,150
	IBNR	(23,076)	(9,131)	122,186	113,055
	Recoveries	-	0	(41,951)	(41,951)
	TOTAL FY 2018 CLAIMS	(11,124)	(16,832)	1,908,982	1,892,150
	FUND YEAR 2019				
	Paid Claims	46,061	282,469	1,377,406	1,659,875
	Case Reserves	(52,310)	(260,461)	804,170	543,709
	IBNR	(25,602)	(52,288)	247,475	195,187
	Recoveries	-	0	(41,078)	(41,078)
	TOTAL FY 2019 CLAIMS	(31,850)	(30,280)	2,387,974	2,357,694
	FUND YEAR 2020				
	Paid Claims	10,631	177,060	649,999	827,059
	Case Reserves	(14,460)	(100,709)	753,395	652,686
	IBNR	(40,947)	(92,220)	296,565	204,345
	Recoveries	(1,011)	(12,271)	(199,558)	(211,829)
	TOTAL FY 2020 CLAIMS	(45,787)	(28,140)	1,500,401	1,472,261
	FUND YEAR 2021				
	Paid Claims	1,056	217,966	541,549	759,516
	Case Reserves	(16,721)	(134,437)	738,485	604,047
	IBNR	(69,866)	(164,170)	663,428	499,258
	Recoveries	-	0	(50,910)	(50,910)
	TOTAL FY 2021 CLAIMS	(85,532)	(80,641)	1,892,552	1,811,911
	FUND YEAR 2022				
	Paid Claims	35,725	81,388		81,388
	Case Reserves	172,418	373,619		373,619
	IBNR	(40,943)	447,557		447,557
	Recoveries	-	0		0
	TOTAL FY 2022 CLAIMS	167,200	902,565		902,565
	COMBINED TOTAL CLAIMS	(7,093)	746,672	46,341,419	47,088,091

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$318,260 (Paid: \$190,810, Reserves: \$127,451)

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	56 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED
			31-Aug-22		31-Jul-22		31-Aug-21	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	50.40%	100.00%
GEN LIABILITY	428,966	56,720	13.22%	96.90%	13.22%	96.81%	25.16%	94.32%
AUTO LIABILITY	47,555	66,718	140.30%	95.15%	140.30%	94.86%	169.97%	91.05%
WORKER'S COMP	1,313,000	1,562,846	119.03%	99.77%	119.03%	99.74%	118.09%	99.12%
TOTAL ALL LINES	1,970,521	1,777,509	90.21%	99.05%	90.21%	99.01%	92.89%	97.96%
NET PAYOUT %	\$1,529,257		77.61%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	44 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED
			31-Aug-22		31-Jul-22		31-Aug-21	
PROPERTY	189,999	179,228	94.33%	100.00%	93.02%	100.00%	101.75%	100.00%
GEN LIABILITY	413,752	291,636	70.49%	94.32%	70.97%	93.91%	79.14%	87.24%
AUTO LIABILITY	44,262	11,760	26.57%	91.05%	26.57%	90.64%	26.57%	84.53%
WORKER'S COMP	1,275,000	1,692,176	132.72%	99.12%	131.35%	99.02%	128.28%	97.19%
TOTAL ALL LINES	1,923,013	2,174,800	113.09%	97.99%	112.16%	97.82%	112.75%	95.04%
NET PAYOUT %	\$1,735,164		90.23%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	32 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED
			31-Aug-22		31-Jul-22		31-Aug-21	
PROPERTY	171,000	106,186	62.10%	100.00%	62.10%	100.00%	75.85%	97.72%
GEN LIABILITY	376,171	101,723	27.04%	87.24%	27.84%	86.42%	22.57%	74.17%
AUTO LIABILITY	47,021	17,790	37.83%	84.53%	43.34%	83.75%	42.06%	70.26%
WORKER'S COMP	1,319,715	1,336,995	101.31%	97.19%	101.31%	96.90%	73.97%	89.50%
TOTAL ALL LINES	1,913,907	1,562,693	81.65%	95.18%	81.94%	94.79%	63.25%	86.75%
NET PAYOUT %	\$846,597		44.23%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	20 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED
			31-Aug-22		31-Jul-22		31-Aug-21	
PROPERTY	168,000	236,725	140.91%	97.72%	140.61%	97.40%	122.36%	61.00%
GEN LIABILITY	333,052	120,933	36.31%	74.17%	36.31%	72.70%	17.10%	30.00%
AUTO LIABILITY	52,789	22,210	42.07%	70.26%	42.07%	68.41%	6.73%	30.00%
WORKER'S COMP	1,330,010	867,709	65.24%	89.50%	70.47%	88.04%	18.52%	26.00%
TOTAL ALL LINES	1,883,851	1,247,577	66.22%	86.99%	69.89%	85.62%	27.20%	29.94%
NET PAYOUT %	\$721,204		38.28%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	8 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	-4 Actual	MONTH TARGETED
			31-Aug-22		31-Jul-22		31-Aug-21	
PROPERTY	164,000	116,688	71.15%	61.00%	43.32%	53.00%	N/A	N/A
GEN LIABILITY	286,842	61,823	21.55%	30.00%	19.11%	25.00%	N/A	N/A
AUTO LIABILITY	55,642	9,715	17.46%	30.00%	12.94%	25.00%	N/A	N/A
WORKER'S COMP	1,353,000	488,220	36.08%	26.00%	33.50%	19.00%	N/A	N/A
TOTAL ALL LINES	1,859,484	676,445	36.38%	29.82%	0.00%	23.10%	N/A	N/A
NET PAYOUT %	\$361,558		19.44%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 44804

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
July-22	0	2	4	11	8	25
August-22	0	2	4	11	11	28
NET CHGE	0	0	0	0	3	3
Limited Reserves						\$3,805
Year	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$2	\$4	\$13,932	\$49,169	\$63,107
August-22	\$0	\$1	\$4	\$14,032	\$92,489	\$106,526
NET CHGE	\$0	(\$1)	\$0	\$100	\$43,321	\$43,420
Ltd Incurred	\$91,226	\$179,228	\$106,186	\$236,725	\$116,688	\$730,052
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
July-22	0	4	4	11	22	41
August-22	0	4	4	11	20	39
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						\$7,368
Year	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$117,696	\$42,512	\$89,495	\$43,760	\$293,462
August-22	\$0	\$110,207	\$38,684	\$87,688	\$50,773	\$287,352
NET CHGE	\$0	(\$7,489)	(\$3,828)	(\$1,807)	\$7,013	(\$6,110)
Ltd Incurred	\$56,720	\$291,636	\$101,723	\$120,933	\$61,823	\$632,834
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	3	2	4	9
August-22	0	0	2	2	5	9
NET CHGE	0	0	-1	0	1	0
Limited Reserves						\$2,746
Year	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$6,476	\$12,612	\$5,700	\$24,788
August-22	\$0	\$0	\$3,888	\$12,612	\$8,215	\$24,714
NET CHGE	\$0	\$0	(\$2,588)	\$0	\$2,515	(\$74)
Ltd Incurred	\$66,718	\$11,760	\$17,790	\$22,210	\$9,715	\$128,192
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
July-22	7	14	22	42	33	118
August-22	7	13	22	38	37	117
NET CHGE	0	-1	0	-4	4	-1
Limited Reserves						\$15,612
Year	2018	2019	2020	2021	2022	TOTAL
July-22	\$253,170	\$332,233	\$722,247	\$487,502	\$150,249	\$1,945,402
August-22	\$248,253	\$329,428	\$673,521	\$412,041	\$163,410	\$1,826,652
NET CHGE	(\$4,917)	(\$2,806)	(\$48,726)	(\$75,461)	\$13,161	(\$118,749)
Ltd Incurred	\$1,562,846	\$1,692,176	\$1,336,995	\$867,709	\$488,220	\$5,947,945
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
July-22	7	20	33	66	67	193
August-22	7	19	32	62	73	193
NET CHGE	0	-1	-1	-4	6	0
Limited Reserves						\$11,633
Year	2018	2019	2020	2021	2022	TOTAL
July-22	\$253,170	\$449,931	\$771,239	\$603,541	\$248,878	\$2,326,758
August-22	\$248,253	\$439,635	\$716,097	\$526,373	\$314,887	\$2,245,244
NET CHGE	(\$4,917)	(\$10,296)	(\$55,142)	(\$77,168)	\$66,009	(\$81,513)
Ltd Incurred	\$1,777,509	\$2,174,800	\$1,562,693	\$1,247,577	\$676,445	\$7,439,024

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

August 31, 2022				
FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.51	0.94	0.90	0.82
Camden County	0.86	1.33	1.38	1.22
Ocean County	0.84	1.77	1.61	1.48
Morris County	0.92	1.38	1.34	1.25
NJ Utility Authorities	1.00	1.83	2.20	1.75
Burlington County Municipal JIF	1.14	1.33	1.19	1.23
Bergen County	1.19	1.57	1.31	1.39
NJ Public Housing Authority	1.22	1.48	1.69	1.50
Atlantic County Municipal JIF	1.43	1.86	2.04	1.82
Suburban Metro	1.42	1.33	2.06	1.63
Gloucester, Salem, Cumberland	1.32	1.92	1.67	1.68
Professional Municipal Manager	1.22	1.43	1.35	1.35
Suburban Municipal	1.43	1.34	1.58	1.45
Central New Jersey	1.53	1.47	1.64	1.55
South Bergen County	2.21	2.06	2.06	2.09
AVERAGE	1.22	1.54	1.60	1.48

Professional Municipal Management JOINT INSURANCE FUND									
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF August 31, 2022							
MEMBER_ID	MEMBER	** # CLAIMS FOR 8/31/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020	
1	307 Moorestown		0	0.00	1.21	1.32	1 Moorestown	0.97	
2	308 Willingboro		0	1.07	1.78	2.30	2 Willingboro	1.83	
3	304 Evesham		0	1.30	0.38	0.75	3 Evesham	0.73	
4	305 Evesham Township Fire Dist		0	1.70	0.00	0.00	4 Evesham Township Fire	0.44	
5	306 Maple Shade		0	2.47	4.08	0.85	5 Maple Shade	2.49	
Totals:			0	7	1.22	1.43		1.35	

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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2022 as of September 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	Online Filing

September 19, 2022

To the Members of the
Executive Board of the
Professional Municipal Management
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2022 for Closed Fund Years 1987 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 13,502.28. This generated an average annual yield of 1.07%. However, we have an unrealized net loss of \$31,549.41 adjusting the reported yield to -2.51% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,480.589.30.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 26,237.43 with YTD \$ 36,469.35
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 344 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 \$508,051.39.

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 \$8,011,271.51 to a closing balance of \$ 7,063,217.36 showing a decrease in the fund
\$ 948,054.15.

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. 22-22

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - AUGUST 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>
001878			
001878	QUAL-LYNX	CLAIMS ADMINISTRATION SERVICES 8/22	12,364.08
			12,364.08
001879			
001879	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 8/22	2,048.08
			2,048.08
001880			
001880	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	49.28
001880	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 8/22	11,758.50
			11,807.78
001881			
001881	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/22	3,474.83
			3,474.83
001882			
001882	QUALCARE, INC.	WORKERS COMP ACCESS/UM 8/22	7,722.92
			7,722.92
001883			
001883	THOMAS TONTARSKI	TREASURER SERVICES 8/22	1,579.50
			1,579.50
001884			
001884	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY - LITIGATION MANAGEMENT 8/22	1,556.50
001884	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY - RETAINER FEE 8/22	1,827.33
			3,383.83
001885			
001885	COURIER TIMES	ACCT #2-012012000 - AUDIT RPT - 7.21.22	189.06
			189.06
001886			
001886	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 8/22	529.00
			529.00
001887			
001887	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR 8/22	911.49
			911.49
		Total Payments FY 2022	44,010.57
		TOTAL PAYMENTS ALL FUND YEARS	44,010.57

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 22-23

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

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

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

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

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001888			
001888	QUAL-LYNX	CLAIMS ADMINISTRATION SERVICES 9/22	12,364.08
			12,364.08
001889			
001889	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 9/22	2,048.08
			2,048.08
001890			
001890	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	37.56
001890	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 9/22	11,758.50
			11,796.06
001891			
001891	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/22	3,474.83
			3,474.83
001892			
001892	QUALCARE, INC.	WORKERS COMP ACCESS/UM FEE 9/22	7,722.92
			7,722.92
001893			
001893	THOMAS TONTARSKI	TREASURER SERVICES 9/22	1,579.50
			1,579.50
001894			
001894	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 9/22	1,556.50
001894	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY RETAINER FEE 9/22	1,827.33
			3,383.83
001895			
001895	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 9/22	529.00
			529.00

001896			
001896	ACCESS	ACCT #413 - ARC. AND STOR. - 8.31.22	12.11
001896	ACCESS	ACCT #413 - ARC. AND STOR. - 8.31.22	63.12
001896	ACCESS	ACCT #413 - ARC. AND STOR. - 7.31.22	49.98
001896	ACCESS	ACCT #413 - ARC. AND STOR. - 7.31.22	12.35
			137.56
		Total Payments FY 2022	43,035.86
		TOTAL PAYMENTS ALL FUND YEARS	43,035.86

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. YTD 2022						10,231.92	
7/1	MAPLE SHADE TWP,	2021221322	MAPLE SHADE TWP,	PR	2020	12,495.00	
7/15	EVESHAM TWP.	2020184135	EVESHAM TWP.	PR	2019	13,742.43	
TOTAL- JUL YTD 2022						26,237.43	36,469.35

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

Current Fund Year: 2022 Month Ending: July	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin
OPEN 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
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	26,237.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,894.74	9,906.82	1,074.58	18,952.43	702.00	52.24	3,998.70	2.12	18,403.20
Invest Adj	(6.93)	(36.20)	(3.94)	(69.25)	(2.57)	(0.20)	(14.60)	(0.01)	(67.24)
Subtotal Invest	1,887.81	9,870.62	1,070.64	18,883.18	699.43	52.04	3,984.10	2.11	18,335.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	28,125.24	9,870.62	1,070.64	18,883.18	699.43	52.04	3,984.10	2.11	18,335.96
EXPENSES									
Claims Transfers	541.42	12,658.21	500.00	377,387.95	0.00	0.00	0.00	0.00	0.00
Expenses	936.50	0.00	0.00	0.00	0.00	0.00	294,852.74	0.00	96,694.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,477.92	12,658.21	500.00	377,387.95	0.00	0.00	294,852.74	0.00	96,694.95
END BALANCE	254,544.99	1,473,220.80	158,342.43	2,465,200.52	105,289.63	2,699.89	304,657.09	(115,229.00)	2,659,996.72
REPORT STATUS SECTION									
Report Month: July									
									Balance Differences
Opening Balances:									\$0.00
Imprest Transfers:									\$0.00
Investment Balances:									\$0.00
									\$0.00
Ending Balances:									\$0.00
Accural Balances:									\$0.00

Current Fund Year: 2022										
Month Ending: August										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	254,544.99	1,473,220.80	158,342.43	2,465,200.52	105,289.63	2,699.89	304,657.09	(115,229.00)	2,659,996.72	7,308,723.06
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	(3,529.63)	(16,831.31)	(1,835.65)	(28,729.07)	(1,202.92)	(89.52)	(3,483.36)	(3.65)	(30,430.26)	(86,135.37)
Invest Adj	(8.20)	(39.08)	(4.27)	(66.70)	(2.79)	(0.21)	(8.08)	(0.01)	(70.65)	(199.99)
Subtotal Invest	(3,537.83)	(16,870.39)	(1,839.92)	(28,795.77)	(1,205.71)	(89.73)	(3,491.44)	(3.66)	(30,500.91)	(86,335.36)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(3,537.83)	(16,870.39)	(1,839.92)	(28,795.77)	(1,205.71)	(89.73)	(3,491.44)	(3.66)	(30,500.91)	(86,335.36)
EXPENSES										
Claims Transfers	5,214.32	8,134.80	0.00	101,810.69	0.00	0.00	0.00	0.00	0.00	115,159.81
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,010.57	44,010.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,214.32	8,134.80	0.00	101,810.69	0.00	0.00	0.00	0.00	44,010.57	159,170.38
END BALANCE	245,792.84	1,448,215.61	156,502.51	2,334,594.06	104,083.92	2,610.16	301,165.65	(115,232.66)	2,585,485.24	7,063,217.32
REPORT STATUS SECTION										
Report Month: August										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accrual Balances:			Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	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	\$8,011,271.49	-	3,392,907.47	100,000.00	1,000.00	4,517,364.02	
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 - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$200.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$200.90
5 Interest Paid - Cash Inst	\$6,726.41	\$0.00	\$2,432.35	\$0.00	\$0.00	\$0.00	\$4,294.06
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$48,260.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$48,260.46
8 Net Investment Income	\$54,785.97	\$0.00	\$2,432.35	\$0.00	\$0.00	\$0.00	\$52,353.62
9 Deposits - Purchases	\$809,809.20	\$0.00	\$26,237.43	\$391,087.58	\$392,484.19	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,567,143.54	\$0.00	-\$783,571.77	-\$391,087.58	-\$392,484.19	\$0.00	\$0.00
Ending Cash & Investment	\$7,308,723.12	\$0.00	\$2,638,005.48	\$100,000.00	\$1,000.00	\$4,569,717.64	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$640,477.41	\$0.00	\$0.00	\$265,753.26	\$374,724.15	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,949,200.53	\$0.00	\$2,638,005.48	\$365,753.26	\$375,724.15	\$4,569,717.64	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	August					
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	\$7,308,723.12	-	2,638,005.48	100,000.00	1,000.00	4,569,717.64
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$199.98	\$0.00	\$0.00	\$0.00	\$0.00	-\$199.98
5 Interest Paid - Cash Inst	\$7,176.75	\$0.00	\$2,792.96	\$0.00	\$0.00	\$4,383.79
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$93,312.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$93,312.15
8 Net Investment Income	-\$86,335.38	\$0.00	\$2,792.96	\$0.00	\$0.00	-\$89,128.34
9 Deposits - Purchases	\$159,170.38	\$0.00	\$0.00	\$115,159.81	\$44,010.57	\$0.00
10 (Withdrawals - Sales)	-\$318,340.76	\$0.00	-\$159,170.38	-\$115,159.81	-\$44,010.57	\$0.00
Ending Cash & Investment	\$7,063,217.36	\$0.00	\$2,481,628.06	\$100,000.00	\$1,000.00	\$4,480,589.30
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$55,584.08	\$0.00	\$0.00	\$38,067.70	\$17,516.38	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,118,801.44	\$0.00	\$2,481,628.06	\$138,067.70	\$18,516.38	\$4,480,589.30

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

Month	July								
Current Fund Year	2022								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	21,342.52	541.42	0.00	21,883.94	21,883.94	(0.00)	(0.00)	0.00
	Liability	576.50	10,473.05	0.00	11,049.55	11,049.55	0.00	0.00	0.00
	Auto	1,000.00	500.00	0.00	1,500.00	1,500.00	0.00	0.00	0.00
	Workers Comp	58,469.04	244,481.10	0.00	302,950.14	302,950.14	0.00	0.00	0.00
	Total	81,388.06	255,995.57	0.00	337,383.63	337,383.63	(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	1,699.51	0.00	31,437.42	31,437.42	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	446,976.03	2,715.53	0.00	449,691.56	449,691.56	0.00	0.00	0.00
	Total	708,605.62	4,415.04	0.00	713,020.66	713,020.66	0.00	(0.00)	0.00
2020	Property	118,676.76	0.00	12,495.00	106,181.76	106,181.76	(0.00)	(0.00)	0.00
	Liability	61,725.91	485.65	0.00	62,211.56	62,211.56	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	611,728.89	3,018.47	0.00	614,747.36	614,747.36	0.00	0.00	0.00
	Total	806,033.48	3,504.12	12,495.00	797,042.60	797,042.60	0.00	(0.00)	0.00
2019	Property	190,469.66	0.00	13,742.43	176,727.23	176,727.23	0.00	0.00	0.00
	Liability	175,928.75	0.00	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	1,240,638.73	101,778.28	0.00	1,342,417.01	1,342,417.01	(0.00)	(0.00)	0.00
	Total	1,618,797.42	101,778.28	13,742.43	1,706,833.27	1,706,833.27	(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	1,284,281.92	25,394.57	0.00	1,309,676.49	1,309,676.49	0.00	0.00	0.00
	Total	1,498,945.32	25,394.57	0.00	1,524,339.89	1,524,339.89	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		4,713,769.90	391,087.58	26,237.43	5,078,620.05	5,078,620.05	0.00	0.00	0.00

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

Month		August							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	21,883.94	2,314.32	0.00	24,198.26	24,198.26	(0.00)	(0.00)	0.00
	Liability	11,049.55	0.00	0.00	11,049.55	11,049.55	0.00	0.00	0.00
	Auto	1,500.00	0.00	0.00	1,500.00	1,500.00	0.00	0.00	0.00
	Workers Comp	302,950.14	21,859.98	0.00	324,810.12	324,810.12	0.00	0.00	0.00
	Total	337,383.63	24,174.30	0.00	361,557.93	361,557.93	(0.00)	(0.00)	0.00
2021	Property	222,292.75	400.00	0.00	222,692.75	222,692.75	(0.00)	(0.00)	0.00
	Liability	31,437.42	1,806.68	0.00	33,244.10	33,244.10	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	449,691.56	5,976.91	0.00	455,668.47	455,668.47	0.00	0.00	0.00
	Total	713,020.66	8,183.59	0.00	721,204.25	721,204.25	0.00	0.00	0.00
2020	Property	106,181.76	0.00	0.00	106,181.76	106,181.76	(0.00)	(0.00)	0.00
	Liability	62,211.56	828.12	0.00	63,039.68	63,039.68	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	614,747.36	48,725.97	0.00	663,473.33	663,473.33	0.00	0.00	0.00
	Total	797,042.60	49,554.09	0.00	846,596.69	846,596.69	0.00	0.00	0.00
2019	Property	176,727.23	2,500.00	0.00	179,227.23	179,227.23	0.00	0.00	0.00
	Liability	175,928.75	5,500.00	0.00	181,428.75	181,428.75	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	1,342,417.01	20,330.99	0.00	1,362,748.00	1,362,748.00	(0.00)	(0.00)	0.00
	Total	1,706,833.27	28,330.99	0.00	1,735,164.26	1,735,164.26	(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	1,309,676.49	4,916.84	0.00	1,314,593.33	1,314,593.33	0.00	0.00	0.00
	Total	1,524,339.89	4,916.84	0.00	1,529,256.73	1,529,256.73	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		5,078,620.05	115,159.81	0.00	5,193,779.86	5,193,779.86	0.00	0.00	0.00

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 2, 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 August

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in August

MEETINGS ATTENDED

- Claims Committee Meeting on August 23, 2022
- Executive Fund Commissioner Meeting on August 23, 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: Disaster Management on Monday, August 8, 2022, from 9:00 AM – 10:30 AM
- Low-Speed Electric Scooters and Electric Bicycles “E-Bike & E-Scooter”
- Work Attire Best Practices
- MSI LIVE Schedule
- NOTICE: PEOSH Sweep for Lifeguard Operations
- New MSI LMS in 2023 – ACTION REQUIRED
- 2022 MSI EXPO – In-Person Training on September 7, 2022 – Camden County Regional Emergency Training Center
- Safe & Sound Week: August 15 – 21, 2022
- Training Announcement: Special Events Management on Wednesday, August 24, 2022, from 8:30 AM – 10:30 AM
- MSI Fire & EMS: Latest Research on Conducting Firefighter/EMT Injury Investigations
- Safety Recall Alert: DEWALT Model DWS779, DWS780, and DHS790 Miter Saws
- First Amendment Audits Best Practices

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Bulletin – Recruitment Policy Considerations / New Jersey Attorney General Recruitment Guideline and a Changing Applicant Pool
- MSI LE Model Policy – Wellness for Law Enforcement Agencies
- Risk Analysis – School Threat Assessment Legislation and Memorandum of Agreement

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
-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
Willingboro	2

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 or deletions, or you need to appoint a new Training Administrator, please advise Andrea Filip at afelip@jamontgomery.com.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camp Watchamacallit I - Township of Willingboro	429 JFK Way Willingboro, NJ 08046	Evidence of Insurance	6/23/2022 #3489407	GL AU EX WC OTH
H - Township of Maple Shade I - Township of Maple Shade	200 Stiles Ave, Box 368 Maple Shade, NJ 08052-0368	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Christine Taylor - Tax Collector, Eff: 01/01/2019 and Jessica Heaton - Treasurer, Eff: 06/20/2022	6/24/2022 #3490125	OTH
H - Evidence of Insurance I - Township of Willingboro		Evidence of Insurance as respects to Willingboro Panthers Field Locations during the current policy period. Whitman Park Field Sayrs Avenue and Davis Street Camden, New Jersey 08103 Taylor Field 8 Taylor Lane Deptford, NJ 08096 Glassboro Delsea Drive Park 152 South Delsea Drive Glassboro, NJ 08028 Owens Field 700 North Tuckahoe Road Williamstown New Jersey, 08094 Pleasant Valley School 401 Cedar Road Mulch Hill, NJ 08062 East Greenwich Township 280 Jessups Mill Road Clarksboro, NJ 08020 Iron Works Park 155 Wollner Drive Mt Holly NJ, 08060	6/28/2022 #3492507	GL AU EX WC
H - Evesham Board of Education I - Township of Evesham	25 S. Maple Ave. Marlton , NJ 08053	RE: Jr Police Academy Evidence of insurance as respects to the Jr Police Academy, to be held at Jaggard Elementary School, and Marlton Middle School.	7/21/2022 #3528083	GL AU EX WC
H - Evesham Board of Education I - Township of Evesham	25 S. Maple Ave. Marlton , NJ 08053	RE: Active Shooter Evidence of insurance as respects to the Jr Police Academy, to be held at Jaggard Elementary School, and Marlton Middle School.	7/21/2022 #3528084	GL AU EX WC
Total # of Holders: 5				

07/22/2022

1 of 1

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2022 To 8/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lenape Regional High School I - Township of Evesham	District 93 Willow Grove Road Shamong, NJ 08088	RE: K-9 Demonstration Evidence of insurance with respect to use of facilities for K-9 demonstration.	7/27/2022 #3541766	GL AU EX WC
H - Evesham Board of Education I - Township of Evesham	25 S. Maple Ave. Marlton , NJ 08053	RE: Swearing In Ceremony(23 Staff) Evidence of insurance as respects to the Swearing In Ceremony, to be held at Demasi Middle School.	7/27/2022 #3541779	GL AU EX WC
Total # of Holders: 2				

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%	73%	9%	18%	55%	27%	18%
Monmouth County	73%	5%	22%	68%	7%	24%	59%	17%	24%
Gloucester, Salem, Cumberland Counties Municipal JIF	64%	5%	31%	51%	10%	38%	38%	15%	46%
Burlington County Municipal JIF	64%	11%	25%	54%	18%	29%	46%	25%	29%
Morris County	62%	24%	13%	58%	29%	13%	38%	49%	13%
South Bergen County	61%	35%	4%	57%	39%	4%	13%	83%	4%
NJ Public Housing Authority	49%	22%	29%	43%	29%	28%	39%	33%	28%
Atlantic County Municipal JIF	48%	29%	24%	43%	33%	24%	29%	50%	21%
Bergen County	45%	34%	21%	37%	45%	18%	13%	66%	21%
NJ Utility Authorities	41%	22%	37%	33%	32%	36%	27%	37%	36%
Camden County	39%	21%	39%	32%	29%	39%	21%	39%	39%
Central New Jersey	33%	13%	53%	33%	13%	53%	13%	33%	53%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Public Alliance Insurance Coverage Fund	33%	48%	19%	33%	48%	19%	29%	52%	19%
First Responders	21%	36%	42%	21%	36%	42%	12%	45%	42%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	304	129	178	264	164	183	188	236	187
Total %	50%	21%	29%	43%	27%	30%	31%	39%	31%

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 – 8/31/2022

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	49	\$84,549.75	\$27,474.50	\$57,075.25	68%
FEBRUARY	107	\$289,735.55	\$89,817.94	\$199,917.61	69%
MARCH	74	\$168,041.50	\$34,019.12	\$134,022.38	80%
APRIL	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	123	\$403,734.74	\$152,497.37	\$251,237.37	62%
AUGUST	87	\$46,807.67	\$15,982.98	\$30,824.69	66%
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	718	\$1,847,816.30	\$557,941.30	\$1,289,875.00	70%

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 – 8/31/2022

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	9	\$440,724.41	\$152,767.55	\$287,956.86	65%
Neurosurgery	20	\$421,125.00	\$57,180.93	\$363,944.07	86%
Orthopedic Surgery	69	\$310,941.97	\$66,272.03	\$244,669.94	79%
Hospital	14	\$203,485.56	\$59,620.73	\$143,864.83	71%
Neurology	6	\$143,484.00	\$74,572.63	\$68,911.37	48%
Physical therapy	364	\$136,129.96	\$32,859.00	\$103,270.96	76%
Anesthesiology	12	\$34,371.50	\$18,387.52	\$15,983.98	47%
Durable Medical Equipment	19	\$33,469.43	\$24,681.74	\$8,787.69	26%
Behavioral Health	49	\$18,597.00	\$12,423.57	\$6,173.43	33%
Occupational Medicine	46	\$18,234.66	\$8,893.28	\$9,341.38	51%
General Surgery	13	\$18,017.00	\$9,611.36	\$8,405.64	47%
Emergency Medicine	11	\$14,847.00	\$13,446.65	\$1,400.35	9%
Inpatient Rehabilitation	6	\$14,611.26	\$3,952.00	\$10,659.26	73%
MRI/Radiology	24	\$12,427.00	\$6,179.90	\$6,247.10	50%
Urgent Care	26	\$8,251.01	\$6,015.10	\$2,235.91	27%
Vascular Surgery	1	\$6,100.00	\$2,673.89	\$3,426.11	56%
Ambulance	7	\$5,293.00	\$2,624.00	\$2,669.00	50%
Other	1	\$1,104.40	\$1,054.40	\$50.00	5%
Physical Medicine & Rehab	3	\$1,080.00	\$877.00	\$203.00	19%
Internal Medicine	2	\$1,014.00	\$688.14	\$325.86	32%
Optometrists	5	\$930.00	\$890.00	\$40.00	4%
Sports Medicine	2	\$764.50	\$167.37	\$597.13	78%
Laboratory Services	2	\$508.62	\$507.66	\$0.96	0%
Cardiovascular/Thoracic Surgery	1	\$360.00	\$161.74	\$198.26	55%
Grand Total	712	\$1,845,871.28	\$556,508.19	\$1,289,363.09	70%



Professional Municipal Management JIF
Top 10 Providers
1/1/2022 – 8/31/2022

	UNITS OF SERVICE	APPROVED	SPECIALTY
FELLOWSHIP SURGICAL CENTER, LLC	2	\$85,595.41	Ambulatory Surgery Center
COASTAL SPINE, PC.	16	\$63,176.13	Neurosurgery
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	2	\$42,140.00	Neuro-monitoring
PREMIER SURGICAL CENTER, LLC	2	\$36,324.75	Ambulatory Surgery Center
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	12	\$25,181.71	Orthopedics
ACCURATE MONITORING, LLC	2	\$25,134.00	Neuro-monitoring
BUCKS COUNTY HOSPITAL	2	\$21,888.43	Hospital
KENNEDY HEALTH	4	\$21,427.98	Hospital
PREMIER ORTHOPEDIC OF SOUTH JERSEY	23	\$21,421.86	Orthopedics
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	244	\$20,040.00	Physical Therapy
Grand Total	309	\$362,330.27	

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

APPENDIX II –RCF, EJIF & MEL



Municipal Excess Liability Residual Claims Fund

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

September 7, 2022

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF September 2022 Meeting

2021 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2021 Budget, which reflected the transfer of the Fund Year 2017 claims from the local JIFs as of 12/31/21. Enclosed as part of this report is the Amended 2021 Budget.

2023 Budget: The Board of Fund Commissioners reviewed the proposed 2023 Budget. Under the conditions of the Fund, the 2023 expenses cannot be directly charged to an expense line established in the 2022 budget.

Executive Director recommended a dividend in the amount of \$685,000 be released from the 2021 Fund Year Contingency Account and the Board adopted Resolution 22-22 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2023 Budget and to schedule the Public Hearing at the October 19, 2022, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2023 Budget.

2021 Audit Filing. The RCF 2021 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 28, 2022.

Claims Committee: The Claims Review Committee met on June 2 and July 27, 2022 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 19, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021	2021 Amendment	2021	\$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	22,629,948	23,302,518	22,629,948
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,944,948	21,944,948	21,944,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	685,000	685,000	685,000
SUBTOTAL LOSS FUND	15,000	22,629,948	22,644,948	22,629,948
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	672,570	22,629,948	23,302,518	22,629,948

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2023 PROPOSED BUDGET				
	2022 ANNUALIZED	2023 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	214,158	218,441	4,283	2%
DEPUTY ADMINISTRATOR	72,849	74,306	1,457	2%
ATTORNEY	44,336	45,223	887	2%
CLAIMS SUPERVISION & AUDIT	64,092	65,374	1,282	2%
TREASURER	41,626	42,459	833	2%
AUDITOR	24,589	25,081	492	2%
ACTUARY	43,899	44,777	878	2%
MISCELLANEOUS	25,800	26,316	516	2%
SUBTOTAL	531,349	541,977	10,628	2%
EXPENSE CONTINGENCY	139,651	142,523	2,872	2%
TOTAL BUDGET	671,000	684,500	13,500	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 7, 2022
TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
FROM: Chairman Thomas Merchel
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 BUDGET PROCESS – Attached to this report, is the 2023 draft budget. The Finance Committee met on August 30, 2022 and recommended the 2023 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2022 at Forsgate Country Club.

2022 DIVIDEND - The Finance Committee is recommending a 2022 dividend of \$3,300,000. Resolution #24-22 authorizing a total return dividend of \$3,300,000 was adopted by the Executive Board.

PFOA/PFAS 2023 COVERAGE - At the Fund's June meeting, the Board of Commissioners recommended that the Fund Professionals provide an Endorsement to add to our policy to include the recommendations of the Coverage Committee which will provide limited coverage for PFOA/PFAS claims in 2023. Adopted by the Executive Board was Resolution 25-22, outlining Endorsement #3 which will provide a \$25,000 sub limit per claim with an annual aggregate EJIF cap of 1 million dollars. A claim sweep letter will be sent to all membership and said endorsement will be effective January 1, 2023.

REGULATORY AFFAIRS - PERMA filed the 2021 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

3RD CIRCUIT DECISION ON SHARK RIVER COALITION VS. WALL – Attached in this report is the 360 Law article concerning the 3rd circuit decision on Shark River Coalition vs. Wall which was reviewed during the meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 19, 2022 at the Forsgate Country Club.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2023 PROPOSED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS					
8/30/2022		2022	2023		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1	Third Party (Non-Site Specific)	422,229	423,792	1,563	0.4%
2	On Site Cleanup (Site Specific)	232,799	232,402	(397)	-0.2%
3	PO Pollution Liability	155,197	152,657	(2,540)	-1.6%
4	Tank Systems	216,822	221,010	4,188	1.9%
5	DMA Waste Sites (Superfund Buyout)	1,220,160	1,248,593	28,433	2.3%
6	LFC	21,239	21,239	-	0.0%
7	Total Loss Fund	2,268,446	2,299,693	31,247	1.4%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	90,856	92,673	1,817	2.0%
13	Auditor	17,275	17,620	345	2.0%
14	Executive Director	335,445	342,154	6,709	2.0%
15	Treasurer	21,305	21,731	426	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	265,686	271,000	5,314	2.0%
18	Environmental Services	475,159	484,663	9,504	2.0%
19	Claims Administration	31,402	32,030	628	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,344,628	1,369,371	24,743	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	28,337	28,337	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,663	36,663	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted svcs	1,381,291	1,406,034	24,743	1.8%
30					
31	Excess Aggregate Insurance	546,249	546,249	-	0.0%
32					
33	General Contingency	224,086	190,196	(33,890)	-15.1%
34					
35	Total Exp, Fees & Contingency	2,151,626	2,142,479	(9,147)	-0.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,420,072	4,442,172	22,100	0.5%
38					
39	*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)				

Endorsement #3

PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“PFAS”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

\$25,000 DEFENSE COSTS limit per local unit per occurrence.

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the

occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

The following definitions are added to the policy:

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ($-CF_3$) or a perfluorinated methylene group ($-CF_2-$) is a PFAS.* The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#) $C_nF_{2n+1}-$.

CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

All other policy terms and conditions apply.

Split 3rd Circ. Affirms Citizen Clean Water Act Suit Toss

By [Ryan Harroff](#) · [Listen to article](#)

Law360 (August 25, 2022, 4:05 PM EDT) -- The Third Circuit has affirmed a New Jersey town's win in a citizen Clean Water Act suit against it, ruling that the initial intent to sue was received with improper notice, though the panel was split on whether the lack of location information noted by the lower court was the only problem with the notice.

According to the majority's Wednesday [opinion](#), when the Shark River Cleanup Coalition Inc. sent Wall, New Jersey, a town about 40 miles from Newark, its notice of intent to sue over an alleged failure to maintain an underground sewer pipe on the deceased resident Fred McDowell Jr.'s estate, it failed to provide all of the necessary details.

Unlike the lower court, which ruled in April that the notice failed to properly detail the location of the pipe, the majority held that the notice failed by not specifying which part of the CWA was violated, with one circuit judge arguing that both deficiencies were valid.

The 2017 complaint from the cleanup coalition alleges that erosion had exposed the sewer pipe and caused sediment to flow away beneath it, leaving the pipe "flying" as the fill surrounding it discharged into the Shark River Brook in violation of the CWA. Without knowing specifically which part of the CWA was violated, though, the township and the estate were ill-equipped to fix it, according to the majority.

"The notice did little to explain what part of the Clean Water Act was allegedly being violated," the majority wrote. "Accordingly, it denied defendants a fair opportunity to determine how they should respond to the concerns then raised by the cleanup coalition."

The lower court had tossed the suit for failure to provide the exact location of the exposed pipe, but the majority said the location information provided in the notice was "just barely" enough to squeak by. The notice referred to a sewer pipe constructed under eminent domain on a specific person's estate, which the majority said narrowed the location down enough, even if more information would have been "helpful."

U.S. Circuit Judge Thomas Hardiman disagreed, writing in his concurring opinion that while the notice was also deficient for not informing the township and the estate about the specific CWA violation, the location deficiency cited by the lower court was also a good reason to give the township and the estate a win.

Judge Hardiman pointed out in his concurrence that as far as the sewer pipe's location, the notice said "Only that it was located on the estate's 484.97-acre, densely wooded property, along the township's three-mile-long, 25-foot-wide easement" and that a [New Jersey Department of Environmental Protection](#) employee got lost multiple times trying to find the pipe using that information.

In Judge Hardiman's view, the cleanup coalition should have lost for both the reason the lower court gave and the majority's finding, not one or the other.

Jim Maley and Erin Simone of [Maley Givens](#), counsel for the township, told Law360 on Thursday that they were "in the Hardiman camp" and would have liked it if the majority had agreed that the unsuccessful efforts made to find the pipe demonstrated insufficient directions from the notice, but they were overall pleased with the decision.

"A lot of this has never made sense to us," Maley said. "The goal of these groups is for the most part compliance. And it just never made sense why you wouldn't go overboard trying to give the information to someone to find it, so there could be compliance."

John Novak, counsel for the estate, echoed the concerns about the lack of detail in the cleanup coalition's notice and criticized the organization for not providing more information when asked prior to litigation.

"If an organization is going to wrap themselves in the flag of the environment, then they should conduct their affairs consistent with what that flag represents," Novak said.

Counsel for the cleanup coalition did not respond to requests for comment on Thursday.

Shark River Cleanup Coalition Inc. is represented by John P. Brennan Jr of The Law Office of John Brennan.

The Township of Wall is represented by M. James Maley Jr. and Erin E. Simone of Maley Givens.

The estate of Fred McDowell Jr. is represented by John J. Novak.

The case is Shark River Cleanup Coalition v. Township of Wall et al., case number 21-2060, in the U.S. Court of Appeals for the Third Circuit.



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday September 7, 2022

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Subject: September MEL Meeting

SPECIAL ACKNOWLEDGEMENTS: The board thanked Joseph Catenaro for his services to the MEL Board representing the Suburban Metro JIF since January 2020. Commissioner Cuccia will replace him as the Suburban Metro representative, Greg Franz replaces Commissioner Cuccia as the South Bergen JIF Commissioner.

CYBER JOINT INSURANCE FUND: The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.

Underwriting Manager scheduled a webinar for members on September 15th to outline modifications to minimum standards.

JIF MEMBERSHIP RENEWALS: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022. Middlesex JIF has a 1-year membership, which expires 12/31/22.

SAFETY & EDUCATION: Committee met on August 19th; enclosed are the minutes for information. J.A. Montgomery is working with BIS on the implementation of the new Learning Management System – which will be functional as of January 2023.

LEGISLATIVE COMMITTEE: Committee met on July 13th; enclosed are the minutes for information. The next meeting is scheduled for November 16, 2022 at 10:30 AM at the Sheraton Hotel, Atlantic City, NJ.

INVESTMENT COMMITTEE: Committee met on June 23rd; enclosed are the minutes for information.

COVERAGE COMMITTEE: Coverage committee met on July 26, 2022; enclosed are the minutes for information.

The Claims Review Committee has been debating the best way to manage these costs & asked the Coverage Committee to review. Coverage Committee reviewed over multiple meetings and recommends the following:

Vehicles (Rental Reimbursement)

The Member JIFs and MEL JIF provide Rental Reimbursement coverage. Claims will be adjusted based upon the current standard Insurance Services Office (ISO) language approved in New Jersey at the time of loss (CA 99 23 10 13 and as updated). The following limits of insurance shall apply:

Per Occurrence: \$100,000

Monthly Aggregate, Per Occurrence: \$10,000

Member Coinsurance: 20%

Underwriting Manager said the rental costs have been escalating and noted there are opportunities for members to enter into shared services arrangements with other towns to meet the temporary need for use of vehicles while repairs are underway.

RCF REPORT: Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting.

MARKETING COMMITTEE: Committee is finalizing their next meeting – likely to be October 7th.

CLAIMS COMMITTEE: The Claims Review Committee met on June 2nd; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

LEAGUE ARTICLES: Enclosed are two articles to be published in upcoming League magazines. The first is authored by MEL Secretary Paul Tomasko and Commissioner Cuccia and discusses the inflationary pressures on 2023 insurance budgets. The second is by MEL Chairwoman Joy Tozzi and Ed Cooney, Underwriting Manager concerning cyber risk management.

POWER OF COLLABORATION: A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine, distributed for information. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

EXECUTIVE SESSION: Board of Commissioner discussed three matters in Executive Session: Negotiations with Safety National concerning 2020 Covid-19 Workers' Compensation Recovery; MEL Membership of the Middlesex County Municipal Joint Insurance Fund and Cyber situation that occurred during a JCMI bond repayment transaction.

Once in open session, the board voted on Resolutions 34-22 Authorizing Various Actions to Assist Former Middlesex JIF members that are now Current Members of MEL Affiliated Local Joint Insurance Funds and Resolution 35-22 Authorizing the Termination And/Or Non-renewal of the Middlesex County Municipal Joint Insurance Fund.

Board authorized the Operating Committee of the Joint Cash Management & Investment Program (JCMI) to work with Fund Attorney at the appropriate time to file termination notice

with Clearbrook/Asset Manager and authorize the JCMI Operating Committee to seek/engage a qualified Asset Manager, if necessary.

In March, the Fund extended its contract with Anderson Kill to work with the Fund in its recovery of Covid-19 claims from Safety National. Contract was not to exceed \$100,000. In order to keep the effort moving, actual costs in 2022 have reached \$197,000. Since the matter is not yet fully resolved, board agreed to increase the 2022 not to exceed amount to \$250,000. The bills list reflects the payment of \$197,000.