

The Professional Municipal Management Joint Insurance Fund will conduct its February 23, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
FEBRUARY 23, 2021 – 1:00 PM**

MEETING BEING HELD TELEPHONICALLY AT:

**Call In Number: 312-626-6799  
Meeting ID: 923 5178 3841**

MEETING ALSO AVAILABLE AT:  
<https://permainc.zoom.us/j/92351783841>

**In accordance with the Open Public Meetings Act, notice of this meeting was provided by:**

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written notice of this meeting was filed with the Clerk/Manager of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: FEBRUARY 23, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2021 COMMISSIONERS**
  
- APPROVAL OF MINUTES:** January 26, 2021 Open Minutes ..... **Appendix I**  
January 26, 2021 Closed Minutes ..... **Distributed**
  
- CORRESPONDENCE: None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report ..... **Page 1**
  
  - ATTORNEY – William J. Kearns, Esquire**
  
  - TREASURER – Thomas Tontarski**  
.February 2021 Voucher List - Resolution No. 21-10..... **Page 19**  
.Treasurer's Reports ..... **Page 21**
  
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report..... **Page 26**
  
  - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report..... **Page 28**
  
  - MANAGED CARE – Qual Care**  
.Monthly Report..... **Page 30**
  
  - CLAIMS SERVICE – Qual Lynx**
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  
  - EXECUTIVE SESSION – If Needed**
  
  - MEETING ADJOURNED**
-

## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Date: February 23, 2021

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Appointing Defense Attorneys:** The Fund received proposals from various law firms to serve on the Fund's defense panel. Mr. Kearns reviewed the responses and has recommended that the firms listed in Resolution 21-9 be re-appointed to serve in this capacity. The rate of compensation is reflected in the resolution. **Page 3.**

- ❑ ***Motion to Adopt Resolution 21-9 Appointing Defense Attorneys***

- ❑ **Employment Practices Compliance Program.** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; the deadline for updates and training has been extended to November 1, 2021.

There will be a 2<sup>nd</sup> EPL Handbook webinar scheduled for March 12<sup>th</sup> at 10:00am. A segment on mandatory vaccines and volunteer handbook will be added and an FAQ is in process. Link to outline of the program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>

- ❑ **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed on **Page 5** is another copy of the directions to take the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021.

The credit will continue to be extended to the member's municipal manager/administrator or authority executive director). The maximum credit is 5% of the member's assessment.

- ❑ **2021 MEL/RCF/EJIF March 26th Virtual Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 26th and will be conducted virtually. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

- ❑ **2021 MEL & MR HIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MR HIF) have been holding an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. We are in the process of discussing how best to deliver this seminar in 2021.
- ❑ **Mandatory Vaccination of Employees:** In response to the dissemination of the Covid-19 vaccines, the MEL Fund Attorney issued a bulletin, and consulted with the MEL Safety Director, Executive Directors of our Member Funds, and Labor expert, Matthew Giacobbe, Esq., to develop a memorandum anticipating several policy decisions on the issuance of the vaccine. Attached on **Page 6** is the bulletin and memorandum
- ❑ **Cyber Task Force:** The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program and is expecting to complete soon. A new tier with minimum technology standards will be rolled out in the coming months. Members meeting all of the standards become eligible for a deductible reimbursement of up to \$22,500 of their \$25,000 deductible.
- ❑ **March Meeting Cancellation** – A reminder that the Fund will not be meeting in March, the next meeting will be on April 27th. Attached on **Page 13** is Resolution 21-11 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

❑ *Motion to Adopt Resolution 21-11*

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>To be distributed</b>
<b>Loss Ratio Analysis</b>	<b>Page 14</b>
<b>Claims Activity Report</b>	<b>Page 15</b>
<b>Loss Time Accident Frequency</b>	<b>Page 16</b>
<b>POL/EPL Compliance Report</b>	<b>Page 17</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 18</b>

**RESOLUTION NO. 21-9**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**APPOINTING DEFENSE ATTORNEYS**

**WHEREAS**, the Professional Municipal Management Joint Insurance Fund has been organized pursuant to *N.J.S.A.* 40A:10-36 *et seq.*, and

**WHEREAS**, the Professional Municipal Management Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of *the Local Public Contracts Law*, and

**WHEREAS**, the Executive Committee of the Professional Municipal Management Joint Insurance Fund finds that it is necessary and appropriate to obtain certain professional services and, therefore, to appoint and designate defense attorneys so that the claims filed against the member municipalities of the Professional Municipal Management Joint Insurance Fund and for which the Professional Municipal Management Joint Insurance Fund is obligated to provide a defense may be properly defended, and

**WHEREAS**, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 *et. Seq.*; and

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, assembled in a public session on February 23, 2021, that the following law firms and attorneys are hereby designated as approved defense attorneys for the Professional Municipal Management Joint Insurance Fund:

**Workers Compensation Claims:**

John Geaney - Capehart Scatchard

William Freeman –Brown & Connery

Christopher Saracino – Pietras, Saracino, Smith & Meeks

**General Liability Claims:**

Betsy Ramos - Capehart Scatchard

John Gillespie – Parker McCay

Mathew Wieliczko – Zeller & Wieliczko LLP

Louis Cappelli, Jr. – Florio, Perrucci, Steinhardt & Fader

Douglas Heinhold – Raymond, Coleman, Heinhold & Norman

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2021 is established:

1. Third Party Liability cases - \$180/hour
2. Workers Compensation cases - \$135/hour

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND**

**THOMAS MERCHEL, CHAIRMAN**

**RICHARD BREVOGEL SECRETARY**

## 2020-2021 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR: EMPLOYMENT PRACTICES LIABILITY



This online course details ways to prevent Employment Practices lawsuits.

Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager/administrator or executive director) who completes this course by May 1, 2021 will qualify for a \$250 credit in their local unit assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link:  
[www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
2. **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI Now** on the bottom right.
4. Click the course: **2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability**.
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course and questions navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

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



## **Municipal Excess Liability Joint Insurance Fund**

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

### **BULLETIN – URGENT**

**TO: All Members**

**FROM: Fred Semrau, Fund Attorney**

**DATED: January 14, 2021**

**RE: Mandatory Vaccination of Employees**

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In response to the dissemination of COVID-19 vaccines, we anticipate several policy decisions as to whether or not vaccinations should be a mandatory requirement.

In view of very important policy consideration for each member, we have consulted with the MEL Safety Director, Executive Directors of our Member Funds and Labor expert, Matthew Giacobbe, Esq.,

We hereby enclose an important legal memorandum outlining critical information including important legal considerations for our members relating to vaccinations and we encourage that you forward a copy of this memorandum to your legal counsel for advice, consideration and direction.

The MEL Safety Institute will be scheduling a webinar for further discussion regarding vaccines policy considerations and its impact on our members.

Again, we urge that you forward this critical legal information to your legal counsel so that they can advise you in a manner to protect the interest of your public entity.



MATTHEW J. GIACOBBE, Partner  
[mgiacobbe@cgajlaw.com](mailto:mgiacobbe@cgajlaw.com)

**To: Member Entities**

**From: Matthew J. Giacobbe, Esq. and Nicholas DelGaudio, Esq.**

**Re: Mandatory Vaccinations of Employees**

### **Introduction**

The following is guidance on whether a public employer is permitted to mandate that its employees receive a COVID-19 vaccine when such vaccines becomes widely available to the general public.

The most prudent course of action for municipalities is to defer to the State and/or Federal government on the topic of mandatory vaccinations in order to avoid potential legal claims. Municipalities are strongly encouraged to share and review this memorandum with legal counsel. In addition, before instituting any vaccination policy and before taking any action against any employee with regards to the issues discussed herein, it is important to consult with your labor and/or general counsel, and review all applicable ordinances, collective bargaining agreements, and policies.

To date, there have not yet been any state or federal laws or regulations passed specifically governing the issue of employer-mandated COVID-19 vaccinations. Presently, there is a state law empowering the New Jersey Commissioner of Health to require vaccinations against infectious disease during a public health emergency. N.J.S.A. 26:13-14. At this time, the Commissioner has not exercised such power.

However, if you are considering mandating the COVID-19 vaccine, the following are some significant legal issues that must be carefully considered.

### **Legal and Constitutional Issues Concerning Mandatory Vaccinations**

Guidance recently issued by the Equal Employment Opportunity Commission (“EEOC”) on its website<sup>1</sup> regarding COVID-19 vaccinations, as well as prior guidance that the EEOC has issued<sup>2</sup>

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<sup>1</sup> <https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws>

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Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601  
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

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on mandatory vaccinations, indicates that employer-mandated vaccinations are generally permissible, subject to exceptions for disability and religious purposes. The EEOC explained that if an employer can show that unvaccinated employees would pose a direct threat to the health or safety of individuals in the workplace, then a vaccine may be mandated for attendance at the workplace and unvaccinated employees may be excluded from the workplace.

### **Medical Exceptions to Mandatory Vaccinations**

It is anticipated that many employees will indicate that they cannot receive such vaccine due to a disability. Pursuant to the Americans with Disabilities Act (“ADA”) and the New Jersey Law Against Discrimination (“LAD”), an employee with a medical condition preventing them from safely receiving the COVID-19 vaccine may qualify for a reasonable accommodation. Similarly, pursuant to Title VII of the Civil Rights Act of 1964 (“Title VII”), an employee who has a sincerely-held religious belief or practice that prevents them from receiving the vaccine may also qualify for a reasonable accommodation, subject to certain restrictions.

As it relates to an employee with a disability, pursuant to the ADA, LAD and EEOC guidance, the employer may deny an accommodation request and exclude an employee with a disability from the workplace if granting the accommodation would cause an undue hardship on the employer or if the unvaccinated employee would pose a direct threat due to a “significant risk of substantial harm to the health or safety of the individual or others that cannot be eliminated or reduced by reasonable accommodation.” 29 C.F.R. 1630.2(r).

The EEOC advises employers to make an assessment of four factors in determining whether a direct threat exists: the duration of the risk; the nature and severity of the potential harm; the likelihood that the potential harm will occur; and the imminence of the potential harm. The EEOC goes on to explain:

A conclusion that there is a direct threat would include a determination that an unvaccinated individual will expose others to the virus at the worksite. If an employer determines that an individual who cannot be vaccinated due to disability poses a direct threat at the worksite, the employer cannot exclude the employee from the workplace—or take any other action—unless there is no way to provide a reasonable accommodation (absent undue hardship) that would eliminate or reduce this risk so the unvaccinated employee does not pose a direct threat.

If there is a direct threat that cannot be reduced to an acceptable level through reasonable accommodation, then the employer can exclude the employee from entering the workplace. As the EEOC notes, this does not mean the employer can automatically terminate the worker, as the worker may be protected under other laws, including leave laws. In addition, even if the employee is excluded from the physical workplace due to an inability to accommodate a request to be exempt from a vaccination requirement, the employee may still be entitled to accommodations like performing their work remotely.

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<sup>2</sup> <https://www.eeoc.gov/laws/guidance/pandemic-preparedness-workplace-and-americans-disabilities-act>

The EEOC explains that employers and employees should engage in an interactive process to identify any accommodations:

Employers and employees should engage in a flexible, interactive process to identify workplace accommodation options that do not constitute an undue hardship (significant difficulty or expense). This process should include determining whether it is necessary to obtain supporting documentation about the employee's disability and considering the possible options for accommodation given the nature of the workforce and the employee's position. The prevalence in the workplace of employees who already have received a COVID-19 vaccination and the amount of contact with others, whose vaccination status could be unknown, may impact the undue hardship consideration... Employers may rely on CDC recommendations when deciding whether an effective accommodation that would not pose an undue hardship is available.

There are additional concerns under the ADA when an employer decided to administer the vaccine to its employees itself or through a third-party contracted by the employer. EEOC's recent guidance provided that such employers are not considered to be conducting a medical examination within the meaning of the ADA. The guidance specifically states that "[i]f a vaccine is administered to an employee by an employer for protection against contracting COVID-19, the employer is not seeking information about an individual's impairments or current health status and, therefore, it is not a medical examination." However, the pre-vaccination screening questions may elicit information about a disability. As the EEOC explains:

This means that such questions, if asked by the employer or a contractor on the employer's behalf, are 'disability-related' under the ADA. Thus, if the employer requires an employee to receive the vaccination, administered by the employer, the employer must show that these disability-related screening inquiries are "job-related and consistent with business necessity." To meet this standard, an employer would need to have a reasonable belief, based on objective evidence, that an employee who does not answer the questions and, therefore, does not receive a vaccination, will pose a direct threat to the health or safety of her or himself or others."

Simply requesting proof of receipt of a COVID-19 vaccination is not likely to elicit information about a disability and, therefore, is not a disability-related inquiry. The EEOC advised that "[i]f an employer requires employees to provide proof that they have received a COVID-19 vaccination from a pharmacy or their own health care provider, the employer may want to warn the employee not to provide any medical information as part of the proof in order to avoid implicating the ADA." Similarly, if the employer requires employees to provide proof of vaccination from their own health care provider, the employer should warn the employees not to provide genetic information as part of the proof, in order to avoid violation of the Genetic Information Nondiscrimination Act (GINA), which prohibits employers and other entities from requesting or requiring genetic information of an individual or family member of the individual.

## **Religious Exceptions to Mandatory Vaccinations**

A similar analysis to the above for employees with disabilities will apply for employees that seek exemption or reasonable accommodation from the vaccine requirement due to a sincerely-held religious belief, practice, or observance. Just as with employees with disabilities, the EEOC advised that employers determine whether there is a reasonable accommodation that will allow the employee to continue to perform the essential functions of their position despite their inability or unwillingness to vaccinate due to their religious beliefs, unless it would pose an undue hardship under Title VII (which is more than “de minimis cost” to the operation of the employer’s business, a lower standard than the ADA’s undue hardship standard).

It is important to note that each employee’s accommodation request is fact-specific and employers need to work with the employees regarding potential exemptions for disability or religious reasons. As discussed above, some of the factors that the employer needs to consider when deciding whether to grant an accommodation and whether or not to allow an unvaccinated employee into the workplace include the nature of the workforce and the employee’s position, the prevalence in the workplace of employees who have already received a COVID-19 vaccination, and the amount of contact with others whose vaccination status could be unknown.

The employer should generally assume that an employee’s request for religious accommodation is based on a sincerely-held religious belief. If the employer has an objective basis for questioning either the religious nature or the sincerity of a particular belief, practice, or observance, the employer may request additional supporting information from the employee. However, public employers should use caution and not delve too far into an employee’s stated religious beliefs or require that the beliefs be from a particular religious organization in order to avoid violations of the Establishment Clause.

As it relates to religious accommodation for vaccinations in New Jersey, the State’s Appellate Division dismissed at least one case in which an employee challenged an employer’s mandatory vaccination policy that allowed religious exemptions as discriminatory against non-religious individuals under the New Jersey Law Against Discrimination. Brown v. Our Lady of Lourdes Med. Ctr., Inc., No. A-4594-14T2, 2016 WL 5759654 (App. Div. 2016) (finding that non-religious employee challenging policy as discriminatory was not subject to LAD’s protections).

Similarly, the Third Circuit has held that to state a claim under Title VII in employment-related vaccination cases, the employee’s belief in opposition to vaccination must be based on a religious belief, and a non-religious opposition does not suffice. Fallon v. Mercy Catholic Med. Ctr. of Se. Pa., 877 F.3d 487, 490-491 (3d Cir. 2017) (it is not sufficient merely to hold a “sincere opposition to vaccination” as the individual must show that the “opposition to vaccination is a religious belief”). In assessing whether beliefs are religious, we consider whether they “address fundamental and ultimate questions having to do with deep and imponderable matters, are comprehensive in nature, and are accompanied by certain formal and external signs.” Id. at 491.

While public employers may have additional Constitutional concerns to consider when deciding whether to institute mandatory vaccinations, allowing religious accommodations in accordance

with the above guidance should satisfy one of the predominant Constitutional concerns raised by mandatory vaccinations, that of the First Amendment freedom of religion. Further, courts have upheld laws and policies mandating vaccinations for students for attendance at public schools against Constitutional challenge. See, e.g. Board of Ed. of Mountain Lakes v. Maas, 56 N.J. Super. 245 (App. Div. 1959) (holding that requirement that child be immunized before attending public school did not violate due process).

### **Workers' Compensation Issues Related to Mandatory Vaccinations**

As to the issue of whether an employee that develops an adverse reaction from the vaccine after receiving it due to an employer mandate is then eligible for workers' compensation, New Jersey courts have typically found that employees that are injured while taking action that would normally not be considered arising out of or in the course of their employment due to an employer mandate are covered for purposes of workers' compensation.

For public safety workers, New Jersey passed a specific workers' compensation statute that applies to injuries arising from the administration of a vaccine. This statute at N.J.S.A. 34:15-31.6 provides:

Any injury, illness or death of any public safety worker, resulting from the administration to the worker of a vaccine including, but not limited to, smallpox vaccine, to prepare for, or respond to, any actual, threatened, or potential bioterrorism or epidemic, as part of an inoculation program in connection with the worker's employment or in connection with any governmental program or recommendation for the inoculation of workers in the worker's occupation, geographical area, or other category that includes the worker, or resulting from the transmission of disease from another employee or member of the public inoculated under the program, is presumed to arise out of and in the course of the employment and all care or treatment of the worker, including testing, diagnosis, surveillance and monitoring of the worker's condition, and all time during which the worker is unable to work while receiving the care or treatment, is compensable under the provisions of R.S.34:15-1 et seq....This prima facie presumption may be rebutted by a preponderance of the evidence showing that the administration of the vaccine is not linked to the injury, illness or death.

For purposes of this statute, a "public safety worker" includes a "member, employee, or officer of a paid, partially-paid, or volunteer fire or police department, force, company or district, including the State Police, a Community Emergency Response Team approved by the New Jersey Office of Emergency Management, or a correctional facility, or a basic or advanced medical technician of a first aid or rescue squad, or any other nurse, basic or advanced medical technician responding to a catastrophic incident and directly involved and in contact with the public during such an incident, either as a volunteer, member of a Community Emergency Response Team or employed or directed by a health care facility." N.J.S.A. 34:15-31.4.

We anticipate that there may be further guidance issued and/or legislation passed on the state and/or federal level on these topics as COVID-19 vaccinations get closer to widespread distribution to the general public.

For specific legal guidance on mandatory vaccination policies and how to address individual employee's issues concerning vaccinations, municipalities are encouraged to seek legal guidance from their legal counsel.

**RESOLUTION NO. 21-11**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**AUTHORIZING FUND TREASURER TO PROCESS  
CONTRACTED PAYMENTS & EXPENSES AND  
AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES**

**WHEREAS**, the Professional Municipal Management Joint Insurance Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to all applicable laws and regulations of the State of New Jersey; and

**WHEREAS**, the Board of Fund Commissioners has deemed it necessary and appropriate to provide authorization to the Fund Treasurer to pay certain Fund contracted payments and expenses during the month(s) when the Fund does not meet; and

**WHEREAS**, payment by the Fund Treasurer of contracted payments and expenses for the month(s) in which the Fund does not meet shall be ratified by the Fund at its next regularly scheduled meeting; now, therefore,

**BE IT RESOLVED** by the Board of Commissioners of the PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2021.

**BE IT FURTHER RESOLVED**, that all professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the Fund will confirm their actions at the next regularly scheduled meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman, Secretary or Executive Director of the Fund before that action is taken by the professional.

**ADOPTED: February 23, 2021**

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

**ATTEST:**

\_\_\_\_\_

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIMS MANAGEMENT REPORT**

**EXPECTED LOSS RATIO ANALYSIS**

AS OF **December 31, 2020**

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-20		30-Nov-20		01-Jan-20	
PROPERTY	175,205	71,144	40.61%	100.00%	40.61%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	249,599	51.42%	97.10%	51.42%	97.06%	41.12%	95.70%
AUTO LIABILITY	63,974	7,856	12.28%	96.17%	12.28%	95.94%	12.28%	92.58%
WORKER'S COMP	1,288,669	988,132	76.68%	99.88%	77.30%	99.86%	78.32%	99.40%
<b>TOTAL ALL LINES</b>	<b>2,013,291</b>	<b>1,316,731</b>	<b>65.40%</b>	<b>99.10%</b>	<b>65.80%</b>	<b>99.07%</b>	<b>63.95%</b>	<b>98.35%</b>
<b>NET PAYOUT %</b>	<b>\$1,113,232</b>		<b>55.29%</b>					

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-20		30-Nov-20		01-Jan-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	398,199	82.44%	95.70%	82.44%	95.40%	83.19%	90.15%
AUTO LIABILITY	53,346	101,203	189.71%	92.58%	189.71%	92.21%	204.25%	87.18%
WORKER'S COMP	1,332,335	1,081,271	81.16%	99.40%	81.16%	99.34%	80.18%	98.10%
<b>TOTAL ALL LINES</b>	<b>2,054,029</b>	<b>1,745,304</b>	<b>84.97%</b>	<b>98.41%</b>	<b>84.97%</b>	<b>98.29%</b>	<b>84.89%</b>	<b>96.12%</b>
<b>NET PAYOUT %</b>	<b>\$1,396,029</b>		<b>67.97%</b>					

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

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-20		30-Nov-20		01-Jan-20	
PROPERTY	181,000	96,226	53.16%	100.00%	53.16%	100.00%	66.40%	100.00%
GEN LIABILITY	428,966	110,532	25.77%	90.15%	27.32%	89.48%	11.65%	79.39%
AUTO LIABILITY	47,555	47,043	98.92%	87.18%	98.92%	86.58%	30.01%	76.44%
WORKER'S COMP	1,313,000	1,367,185	104.13%	98.10%	104.70%	97.90%	111.59%	93.51%
<b>TOTAL ALL LINES</b>	<b>1,970,521</b>	<b>1,620,985</b>	<b>82.26%</b>	<b>96.28%</b>	<b>82.98%</b>	<b>95.99%</b>	<b>83.71%</b>	<b>90.62%</b>
<b>NET PAYOUT %</b>	<b>\$1,098,879</b>		<b>55.77%</b>					

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

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-20		30-Nov-20		01-Jan-20	
PROPERTY	189,999	197,783	104.10%	100.00%	104.10%	99.33%	100.38%	95.24%
GEN LIABILITY	413,752	243,832	58.93%	79.39%	59.46%	78.18%	12.68%	60.18%
AUTO LIABILITY	44,262	11,760	26.57%	76.44%	26.57%	75.06%	23.77%	51.17%
WORKER'S COMP	1,275,000	1,295,954	101.64%	93.51%	103.27%	92.71%	71.40%	64.07%
<b>TOTAL ALL LINES</b>	<b>1,923,013</b>	<b>1,749,329</b>	<b>90.97%</b>	<b>90.72%</b>	<b>92.16%</b>	<b>89.83%</b>	<b>60.53%</b>	<b>66.02%</b>
<b>NET PAYOUT %</b>	<b>\$1,065,256</b>		<b>55.40%</b>					

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

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-20		30-Nov-20		01-Jan-20	
PROPERTY	171,000	93,353	54.59%	95.24%	41.43%	86.00%	N/A	N/A
GEN LIABILITY	376,171	73,200	19.46%	60.18%	5.37%	49.00%	N/A	N/A
AUTO LIABILITY	47,021	19,956	42.44%	51.17%	26.81%	45.00%	N/A	N/A
WORKER'S COMP	1,257,000	409,996	32.62%	64.07%	28.90%	52.00%	N/A	N/A
<b>TOTAL ALL LINES</b>	<b>1,851,192</b>	<b>596,505</b>	<b>32.22%</b>	<b>65.83%</b>	<b>25.22%</b>	<b>54.35%</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$298,760</b>		<b>16.14%</b>					



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

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	1	0	1	4	9	15
December-20	1	0	1	4	13	19
NET CHGE	0	0	0	0	4	4

Limited Reserves

**\$2,282**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	\$350	\$0	\$5,000	\$7,303	\$18,196	\$30,848
December-20	\$350	\$0	\$5,000	\$7,303	\$30,703	\$43,355
NET CHGE	\$0	\$0	\$0	\$0	\$12,507	\$12,507
Ltd Incurred	\$71,144	\$164,630	\$96,226	\$197,783	\$93,353	\$623,136

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	1	2	5	15	12	35
December-20	1	2	3	12	13	31
NET CHGE	0	0	-2	-3	1	-4

Limited Reserves

**\$16,117**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	\$60,573	\$131,206	\$78,238	\$196,280	\$19,770	\$486,066
December-20	\$60,488	\$127,020	\$70,674	\$168,665	\$72,770	\$499,617
NET CHGE	(\$85)	(\$4,186)	(\$7,563)	(\$27,614)	\$53,000	\$13,551
Ltd Incurred	\$249,599	\$398,199	\$110,532	\$243,820	\$73,200	\$1,075,350

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	1	0	2	3
December-20	0	0	1	0	7	8
NET CHGE	0	0	0	0	5	5

Limited Reserves

**\$3,813**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$18,051	\$0	\$5,100	\$23,151
December-20	\$0	\$0	\$18,051	\$0	\$12,450	\$30,501
NET CHGE	\$0	\$0	\$0	\$0	\$7,350	\$7,350
Ltd Incurred	\$7,856	\$101,203	\$47,043	\$11,760	\$19,956	\$187,819

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	6	7	12	29	51	105
December-20	5	7	12	29	62	115
NET CHGE	-1	0	0	0	11	10

Limited Reserves

**\$14,112**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	\$204,279	\$222,255	\$437,830	\$541,909	\$390,160	\$1,796,432
December-20	\$142,661	\$222,255	\$428,382	\$508,093	\$321,460	\$1,622,851
NET CHGE	(\$61,617)	\$0	(\$9,448)	(\$33,815)	(\$68,700)	(\$173,581)
Ltd Incurred	\$988,132	\$1,081,271	\$1,367,185	\$1,295,954	\$563,452	\$5,295,993

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	8	9	19	48	74	158
December-20	7	9	17	45	95	173
NET CHGE	-1	0	-2	-3	21	15

Limited Reserves

**\$12,696**

Year	2016	2017	2018	2019	2020	TOTAL
November-20	\$265,201	\$353,460	\$539,119	\$745,491	\$433,226	\$2,336,497
December-20	\$203,499	\$349,274	\$522,107	\$684,061	\$437,383	\$2,196,324
NET CHGE	(\$61,702)	(\$4,186)	(\$17,012)	(\$61,429)	\$4,157	(\$140,173)
Ltd Incurred	\$1,316,731	\$1,745,304	\$1,620,985	\$1,749,317	\$749,961	\$7,182,298

**2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

December 31, 2020				
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Monmouth County	0.71	1.28	1.14	1.04
Burlington County Municipal JIF	1.02	1.25	1.69	1.32
Bergen County	1.02	1.47	1.43	1.31
Professional Municipal Management	1.04	2.29	2.48	1.94
Morris County	1.10	1.59	1.68	1.45
Gloucester, Salem, Cumberland Counties Municipal JIF	1.12	1.74	1.97	1.61
Central New Jersey	1.23	1.56	1.49	1.42
Camden County	1.23	1.39	1.91	1.51
Ocean County	1.28	1.79	2.28	1.78
NJ Public Housing Authority	1.32	1.80	2.06	1.72
Atlantic County Municipal JIF	1.43	2.53	2.32	2.10
Suburban Municipal	1.46	1.81	1.74	1.67
South Bergen County	1.46	1.64	2.27	1.79
Suburban Essex	1.47	1.80	2.12	1.79
NJ Utility Authorities	1.83	2.62	2.22	2.22
AVERAGE	1.25	1.77	1.92	1.64

**Professional Municipal Management JOINT INSURANCE FUND**

**2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF December 31, 2020									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018
1	305 Evesham Township Fire Dist	*	12/31/2020	0	0.00	0.00	1.02	1 Evesham Township Fire	0.37
2	304 Evesham			0	0.37	2.25	1.55	2 Evesham	1.39
3	306 Maple Shade			0	0.85	0.86	0.86	3 Maple Shade	0.86
4	308 Willingboro			3	1.43	3.83	4.21	4 Willingboro	3.16
5	307 Moorestown			0	1.99	1.39	2.14	5 Moorestown	1.84
Totals:				3	10	1.04	2.29	2.48	1.94

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :		February 16, 2021					
<b>Total Participating Members</b>		5		5			
Complaint				5			
Percent Compliant				100.00%			
			01/01/21		2021		
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Co-Insurance 01/01/21
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000		20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/19	20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000		0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000		20% of 1st 250K
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000		20% of 1st 250K

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2021 as of February 1, 2021**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> <b>2020 Budget</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Assessments</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Actuarial Certification</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Reinsurance Policies</b>	<b>UW Manager Filing</b>
<input type="checkbox"/> <b>Fund Commissioners</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Fund Officers</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Renewal Resolutions</b>	<b>None</b>
<input type="checkbox"/> <b>New Members</b>	<b>None</b>
<input type="checkbox"/> <b>Withdrawals</b>	<b>None</b>
<input type="checkbox"/> <b>Risk Management Plan</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Certification of Professional Fees</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Unaudited Financials</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Annual Audit</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>State Comptroller Audit Filing</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Ethics Filing</b>	<b>On Line Filing</b>

**RESOLUTION NO. 21-10**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
BILLS LIST - FEBRUARY 2021**

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

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

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

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001645	PERMA RISK MANAGEMENT SERVICES	aatrix 1099 filings 2020	14.95
			<b>14.95</b>
		<b>Total Payments FY 2020</b>	<b>14.95</b>

**FUND YEAR 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001646	APEX INS SRVS c/o QBE INSURANCE	POL/EPL PREM 2021 1 OF 2	174,292.50
001646	APEX INS SRVS c/o QBE INSURANCE	VOLUNTEER POL/EPL 2021 1 OF 2	1,095.00
			<b>175,387.50</b>
001647	QUAL-LYNX	TPA 2/21	12,003.93
			<b>12,003.93</b>
001648	J.A. MONTGOMERY RISK CONTROL	SAFETY DIREC 2/21	2,007.92
			<b>2,007.92</b>
001649	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/21	7.50
001649	PERMA RISK MANAGEMENT SERVICES	ED 2/21	11,373.75
			<b>11,381.25</b>
001650	THE ACTUARIAL ADVANTAGE	ACTUARY 2/21	3,406.67
			<b>3,406.67</b>
001651	QUALCARE, INC.	WC ACCESS/UM 2/21	7,497.65
			<b>7,497.65</b>
001652	THOMAS TONTARSKI	TREASURER 2/21	1,548.50
			<b>1,548.50</b>
001653	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGMT 2/21	1,526.00
001653	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 2/21	1,791.50
			<b>3,317.50</b>
001654	COURIER TIMES INC	AD MEETING DATES 1/21	86.00
			<b>86.00</b>
001655	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 2/21	519.00
			<b>519.00</b>
001656	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE RMC 2021 1 OF 2	17,663.34
			<b>17,663.34</b>
		<b>Total Payments FY 2021</b>	<b>234,819.26</b>

**TOTAL PAYMENTS ALL FUND YEARS \$234,834.21**

\_\_\_\_\_  
Chairperson

Attest:

Dated:

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

\_\_\_\_\_  
Treasurer

February 15, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending January 31, 2021 for Closed Fund Years 1987 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 7,125.66. This generated an average annual yield of 1.10%. However, we have an unrealized net loss of \$3,037.74 adjusting the reported yield to .63% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$5,096.89 as it relates to the market value of \$ 779,349.03 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$ 783,261.08.

Our Portfolio Investment with J.C.M.I. is valued at \$ 4,012.402.53.

Our asset portfolio with Wilmington Trust has 2 obligations less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$0.00 /YTD \$0.00  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
FY 2021 Premium Assessments \$ 1,959,023.00

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 142 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 \$ 91,789.45.

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 \$ 7,026,978.19 to a closing balance of \$ 8,554,894.16 showing an increase in the fund of \$1,527,915.97.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer



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

<b>Current Fund Year: 2021</b>										
<b>Month Ending: January</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>LFC</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	154,366.94	1,376,186.42	47,958.99	2,469,749.81	63,109.44	1,223.54	90,535.84	(313,447.25)	3,137,294.46	7,026,978.19
<b>RECEIPTS</b>										
Assessments	83,740.51	166,011.57	26,312.96	640,515.21	22,435.48	184,176.78	491,401.28	7,890.55	336,538.65	1,959,023.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	43.12	384.44	26.38	689.94	17.63	0.35	25.29	0.12	876.41	2,063.68
Invest Adj	24.99	222.84	15.29	399.92	10.22	0.20	14.67	0.08	508.02	1,196.23
Subtotal Invest	68.11	607.28	41.67	1,089.86	27.85	0.55	39.96	0.20	1,384.43	3,259.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>83,808.62</b>	<b>166,618.85</b>	<b>26,354.63</b>	<b>641,605.07</b>	<b>22,463.33</b>	<b>184,177.33</b>	<b>491,441.24</b>	<b>7,890.75</b>	<b>337,923.08</b>	<b>1,962,282.91</b>
<b>EXPENSES</b>										
Claims Transfers	6,609.16	10,896.11	12,264.50	59,529.78	0.00	0.00	0.00	0.00	0.00	89,299.55
Expenses	928.75	0.00	0.00	0.00	0.00	0.00	241,420.50	56,100.00	46,618.14	345,067.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>7,537.91</b>	<b>10,896.11</b>	<b>12,264.50</b>	<b>59,529.78</b>	<b>0.00</b>	<b>0.00</b>	<b>241,420.50</b>	<b>56,100.00</b>	<b>46,618.14</b>	<b>434,366.94</b>
<b>END BALANCE</b>	<b>230,637.65</b>	<b>1,531,909.16</b>	<b>62,049.12</b>	<b>3,051,825.10</b>	<b>85,572.77</b>	<b>185,400.87</b>	<b>340,556.58</b>	<b>(361,656.50)</b>	<b>3,428,599.40</b>	<b>8,554,894.16</b>

**REPORT STATUS SECTION**

**Report Month January**

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2021						
	Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	<b>TOTAL for All Accts &amp; instruments</b>						
Opening Cash & Investment E	\$7,026,978.19	780,167.89	2,136,104.06	100,000.00	1,000.00	4,009,706.24	
Opening Interest Accrual Bala	\$3,084.04	3,084.04	-	-	-	-	
1	Interest Accrued	\$828.01	\$828.01	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$1,196.23	\$898.44	\$0.00	\$0.00	\$0.00	\$297.79
5	Interest Paid - C	\$5,101.42	-\$184.51	\$1,383.48	\$0.00	\$0.00	\$3,902.45
6	Interest Paid - T	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (L	-\$3,037.74	-\$1,532.79	\$0.00	\$0.00	\$0.00	-\$1,504.95
8	Net Investment I	\$4,087.92	\$9.15	\$1,383.48	\$0.00	\$0.00	\$2,695.29
9	Deposits - Purch	\$2,393,389.94	\$0.00	\$1,959,023.00	\$89,299.55	\$345,067.39	\$0.00
10	(Withdrawals - S	-\$868,733.88	\$0.00	-\$434,366.94	-\$89,299.55	-\$345,067.39	\$0.00
	Ending Cash & Investment Balance	\$8,554,894.16	\$779,349.03	\$3,662,143.60	\$100,000.00	\$1,000.00	\$4,012,401.53
	Ending Interest Accrual Balance	\$3,912.05	\$3,912.05	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$389,788.56	\$0.00	\$0.00	\$43,032.76	\$346,755.80	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$8,944,682.72	\$779,349.03	\$3,662,143.60	\$143,032.76	\$347,755.80	\$4,012,401.53

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

Month		January							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	0.00	9,099.06	0.00	9,099.06	9,099.06	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>9,099.06</b>	<b>0.00</b>	<b>9,099.06</b>	<b>9,099.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2020	Property	62,650.09	(2,489.90)	0.00	60,160.19	60,160.19	(0.00)	0.00	(0.00)
	Liability	429.54	11.75	0.00	441.29	441.29	0.00	0.00	0.00
	Auto	7,506.33	2,264.50	0.00	9,770.83	9,770.83	0.00	0.00	0.00
	Workers Comp	241,991.73	17,147.84	0.00	259,139.57	259,139.57	0.00	0.00	0.00
	<b>Total</b>	<b>312,577.69</b>	<b>16,934.19</b>	<b>0.00</b>	<b>329,511.88</b>	<b>329,511.88</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	190,480.31	0.00	0.00	190,480.31	190,480.31	0.00	0.00	0.00
	Liability	75,154.70	11.75	0.00	75,166.45	75,166.45	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	787,860.65	18,614.39	0.00	806,475.04	806,475.04	0.00	0.00	0.00
	<b>Total</b>	<b>1,065,255.94</b>	<b>18,626.14</b>	<b>0.00</b>	<b>1,083,882.08</b>	<b>1,083,882.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	39,858.03	1,575.61	0.00	41,433.64	41,433.64	(0.00)	0.00	(0.00)
	Auto	28,991.82	10,000.00	0.00	38,991.82	38,991.82	0.00	0.00	0.00
	Workers Comp	938,803.12	17,511.00	0.00	956,314.12	956,314.12	0.00	0.00	0.00
	<b>Total</b>	<b>1,098,878.66</b>	<b>29,086.61</b>	<b>0.00</b>	<b>1,127,965.27</b>	<b>1,127,965.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	271,179.09	9,297.00	0.00	280,476.09	280,476.09	0.00	0.00	0.00
	Auto	101,203.37	0.00	0.00	101,203.37	101,203.37	(0.00)	0.00	(0.00)
	Workers Comp	859,016.42	6,256.55	0.00	865,272.97	865,272.97	0.00	0.00	0.00
	<b>Total</b>	<b>1,396,029.23</b>	<b>15,553.55</b>	<b>0.00</b>	<b>1,411,582.78</b>	<b>1,411,582.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		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
	Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>3,872,741.52</b>	<b>89,299.55</b>	<b>0.00</b>	<b>3,962,041.07</b>	<b>3,962,041.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** February 3, 2021

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

<p>Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101</p>	<p>Glenn Prince Assistant Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949</p>
<p>Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650</p>	<p>Lauren Gershman Administrative Assistant <a href="mailto:lgershman@jamontgomery.com">lgershman@jamontgomery.com</a> Office: 856-446-9279</p>	<p>Jonathan Czarnecki Risk Control Consultant <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a> Office: 856-446-9205</p>

### LOSS CONTROL SURVEYS

- Evesham Fire District on January 27, 2021

### MEETINGS ATTENDED

- PMM Claims Meeting on January 26, 2021
- PMM Executive Committee Meeting on January 26, 2021

### UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
February 23, 2021	PMM JIF Executive Committee Meeting	Telephonic
February 23, 2021	PMM JIF Claims Committee Meeting	Telephonic

### MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

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

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

- January 7- Reminder to Verify Drivers Licenses & Histories of Drivers
- January 14- Best Practices for Checking Driving Records of Drivers
- January 25- New Jersey Use of Force Revised Guidelines
- January 26- Annual Reminder to post Injury and Illness 300A Summary Logs
- January 28- CDC Recommendations for Returning to Work Post-COVID Exposure

#### **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
Willingboro	1

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

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

#### **MSI LIVE**

MSI LIVE features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at [www.NJMEL.org](http://www.NJMEL.org) by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

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

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 11/22/2020 To 12/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Evesham	Chosen Freeholders P.O. Box 6000 Eastampton, NJ 08060	RE: Shared Service 911 Calls (Res 328-2020) Evidence of insurance as respects to the Township's shared services agreement with the County and 911 calls (Res 328-2020).	11/23/2020 #2676580	GL AU EX WC
<b>Total # of Holders: 1</b>				

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 12/29/2020 To 1/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evesham Board of Education I - Township of Evesham	25 S. Maple Ave. Marlton , NJ 08053	RE: Use of School for Primary & General Elections The certificate holder is an additional insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the school facilities for Primary Election and General Election during current policy period	1/7/2021 #2761068	GL AU EX WC
H - State of New Jersey - Dept. of I - DO NOT USE	Health Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to the Willingboro Twp emergency services vehicles. Malpractice & Professional liability included in the general liability and excess liability coverage.	1/9/2021 #2761548	GL AU EX WC
H - State of New Jersey - Dept. of I - Township of Willingboro	Health Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to the Willingboro Twp emergency services vehicles. Malpractice & Professional liability included in the general liability and excess liability coverage.	1/9/2021 #2761549	GL AU EX WC
H - KS StateBank I - Township of Willingboro	1010 Westloop P.O. Box 69 Manhattan, KS 66505	RE: VIN #8038 & #8039 and VIN #8037 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Three (3) 2020 Ford Police Interceptor Utility Vehicles, VIN: 1FM5K8AB8LGB68037 valued at \$46,094.00, 1FM5K8ABXLGB68038 valued at \$47,589.00, 1FM5K8AB1LGB68039 valued at \$47,589.00.	1/14/2021 #2769646	GL AU EX WC OTH
H - KS StateBank I - Township of Willingboro	1010 Westloop P.O. Box 69 Manhattan, KS 66505	RE: VIN #8038, #8039, #8999 and #8037 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Three (3) 2020 Ford Police Interceptor Utility Vehicles, VIN: 1FM5K8AB8LGB68037 valued at \$46,094.00, 1FM5K8ABXLGB68038 valued at \$47,589.00, 1FM5K8AB1LGB68039 valued at \$47,589.00., and 2020 Ford F-150 Truck, VIN: 1FTEW1E5XLFA28999 Value \$43,746.00	1/15/2021 #2769726	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				

02/01/2021

1 of 1



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
Cumulative Savings Summary**

<b>2021</b>	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
JANUARY	71	\$49,418.31	\$18,116.06	\$31,302.25	63%
FEBRUARY					
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>71</b>	<b>\$49,418.31</b>	<b>\$18,116.06</b>	<b>\$31,302.25</b>	<b>63%</b>

<b>2020</b>	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
JANUARY	67	\$28,021.04	\$10,319.06	\$17,701.98	63%
FEBRUARY	132	\$151,717.37	\$43,060.69	\$108,656.68	72%
MARCH	105	\$119,083.23	\$43,582.43	\$75,500.80	63%
APRIL	88	\$62,501.40	\$22,871.72	\$39,629.68	63%
MAY	33	\$152,097.78	\$66,171.88	\$85,925.90	56%
JUNE	47	\$30,499.85	\$9,561.20	\$20,938.65	69%
JULY	38	\$24,782.42	\$14,905.06	\$9,877.36	40%
AUGUST	72	\$111,444.18	\$42,755.00	\$68,689.18	62%
SEPTEMBER	65	\$52,754.14	\$20,010.87	\$32,743.27	62%
OCTOBER	106	\$87,200.87	\$38,988.19	\$48,212.68	55%
NOVEMBER	52	\$257,199.49	\$98,529.09	\$158,670.36	62%
DECEMBER	68	\$332,012.87	\$115,770.20	\$216,242.67	65%
<b>TOTALS</b>	<b>873</b>	<b>\$1,409,314.64</b>	<b>\$526,525.39</b>	<b>\$882,789.21</b>	<b>63%</b>





**PROFESSIONAL MUNICIPAL MANAGEMENT JIF**  
**Savings By Specialty & Top 10 Providers**  
**1/1/2021 – 1/31/2021**

**SAVINGS BY SPECIALTY**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	32	\$12,020.00	\$3,314.00	\$8,706.00	72%
Hospital	4	\$11,408.92	\$3,952.00	\$7,456.92	65%
Orthopedic Surgery	10	\$10,324.00	\$3,846.39	\$6,477.61	63%
Anesthesiology	1	\$4,435.00	\$1,385.78	\$3,049.22	69%
Behavioral Health	6	\$2,585.00	\$1,510.00	\$1,075.00	42%
Occupational Medicine	5	\$2,222.00	\$1,226.18	\$995.82	45%
Pain Management	4	\$1,850.00	\$396.04	\$1,453.96	79%
Neurosurgery	3	\$1,800.00	\$520.58	\$1,279.42	71%
Emergency Medicine	2	\$1,778.00	\$1,430.85	\$347.15	20%
Sports Medicine	1	\$367.50	\$88.09	\$279.41	76%
Urgent Care Center	1	\$258.00	\$193.88	\$64.12	25%
Pulmonary Medicine	1	\$236.00	\$185.32	\$50.68	21%
Durable Medical Equipment	1	\$133.89	\$66.95	\$66.94	50%
<b>Grand Total</b>	<b>71</b>	<b>\$49,418.31</b>	<b>\$18,116.06</b>	<b>\$31,302.25</b>	<b>63%</b>

**TOP 10 PROVIDERS**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	3	\$3,236.55	Hospital
LOURDES MEDICAL ASSOCIATES, P.A.	1	\$2,466.93	Orthopedic Surgery
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	24	\$2,440.00	Physical Therapy
MORRIS ANESTHESIA GROUP PA	1	\$1,385.78	Anesthesiology
WORKERS COMP PSYCH NET	5	\$1,330.00	Behavioral Health
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	1	\$1,022.00	Emergency Medicine
CONCENTRA MEDICAL CENTERS	4	\$957.48	Occupational Health
PREMIER ORTHOPEDIC OF SOUTH JERSEY	6	\$767.42	Orthopedic Surgery
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$715.45	Hospital
IVY REHAB NETWORK, INC	4	\$494.00	Physical Therapy
<b>Grand Total</b>	<b>50</b>	<b>\$14,815.61</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JANUARY 26, 2021  
ZOOM at 1:00 PM**

Meeting of 2020 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2020 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONER:**

Maryann Knell	Township of Moorestown	Present
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes, Karen A. Read Rachel Chwastek</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
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Auditor	Bowman & Company
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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PERMA  
**Jennifer Conicella  
Robyn Walcoff**

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince Keith Hummel Robert Garish Jon Czarnecki</b>
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Managed Care Organization	QualCare <b>Karen Beatty</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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ALSO PRESENT:

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

**APPROVAL OF MINUTES: NOVEMBER 24, 2020 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF NOVEMBER 24, 2020:**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: Unanimous

**CORRESPONDENCE:** NONE.

**MOTION TO ADJOURN:**

Moved: Commissioner Merchel  
Second: Commissioner Corrales  
Vote: Unanimous

Meeting of the 2021 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

**ROLL CALL OF 2021 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONER:**

Nelson Wiest	Township of Maple Shade	Present
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**MOTION TO NOMINATE TOM MERCHEL TO SERVE AS CHAIRMAN FOR FUND YEAR 2021:**

Moved: Commissioner Danson  
Second: Commissioner Corrales

**MOTION TO NOMINATE RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2021:**

Moved: Commissioner Danson  
Second: Commissioner Corrales

**MOTION TO CLOSE NOMINATIONS FOR CHAIRMAN AND SECRETARY**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRMAN AND RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2020**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

**EXECUTIVE DIRECTOR:**

**Fund Professionals & Professional Service Agreements:** In July 2020, the board authorized the advertisement of RFQ's for professional positions in accordance with the non-fair and open process pursuant to NJSA 19:44A-20.1 et. seq. for fund year 2021. Enclosed with the reorganization resolutions was Resolution 21-1 reflecting appointments and establishing compensation.

**MOTION TO ADOPT RESOLUTION 21-1**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: 3 Ayes – 0 Nays

The Executive Director reviewed Resolution 21-2 Establishment of Public Meeting Procedures and Resolution 21-3 Establishment of a Fiscal Management Plan. The Executive Director advised Susan Danson will be added as a signing Commissioner and that the Cash Management was updated to include the new permissible investments statute.

The Executive Director advised the Underwriting Manager was in attendance to review Resolution 21-4 2021 Risk Management Plan with the Commissioners.

The Underwriting Manager advised for this year's renewal, this is the worst insurance marketplace since the 1980s. The same type of marketplace that forced the creation of the JIFs. The MEL has been doing great since then, and it was well prepared for this one and was able to shoulder most of the issues/challenges of the marketplace. The Underwriting Manager advised he would highlight a few things for the local JIFs and additional information on the renewal process is available on the Mel website.

The Underwriting Manager advised in Workers Compensation there is coverage for Communicable Diseases. Traditionally, every person that gets a disease, even if it's the same disease in the same place, will be a separate occurrence. Previously, there was an available endorsement that would bring multiple people with the same communicable disease into one single occurrence, which saves the JIF

financially because then only one retention applies. This endorsement was in place for the 2020 calendar year, however, with Covid-19, the endorsement is no longer being offered, so for 2021, each case of Covid-19, has a per person retention.

The Underwriting Manager advised there were also some changes for Cyber Coverage. He reported that due to the public entity history with cyber incidents, there are almost no insurers offering Cyber Liability to municipalities anymore. The Underwriting team worked with the current insurer, XL, to come up with a good option for renewal. Each JIF will have their own primary cyber insurance policy, with \$3 million for each claim and a \$6 million aggregate. A difference from last year, is the retention is now \$200,000 per claim as opposed to the \$25,000 it was last year. The MEL will make up the difference between the member's \$25,000 retention and the new \$200,000 retention. For excess cyber insurance, previously each JIF had their own policy, due to changes marketplace factors, for the 2021 renewal, the MEL will purchase the excess cyber insurance policy and all the JIFs will share that one policy with a \$6 million each claim and \$9 million aggregate. In total, \$9 million each claim and a \$15 million aggregate.

The Underwriting Manager advised there were other changes at the MEL level, and that information is available on the MEL website in the Renewal Report. Mr. Cooney asked if anyone had any questions and then concluded his report.

Chairman Merchel confirmed the Cyber Limits with Mr. Cooney.

The Executive Director then reviewed Resolutions 21-5 thru 21-17, placement of POL/EPL, VDO & Cyber Security Liability Coverage. The Executive Director asked if there were any questions and then requested a motion for the resolutions.

#### **MOTION TO ADOPT RESOLUTION 21-2 THROUGH 21-7**

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	3 Ayes – 0 Nays

**Residual Claims Fund 2021 Reorganization Meeting:** The Residual Claims Fund's 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed in the agenda was a copy of Commissioner Merchel's report on the meeting.

**E-JIF 2021 Reorganization Meeting:** The E-JIF 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed in the agenda was a copy of Commissioner Merchel's report on the meeting.

**MEL 2021 Reorganization Meeting:** The MEL 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed is a copy of Commissioner Merchel's report on the meeting.

**Special Fund Commissioner:** With the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2021, Maple Shade has this privilege and they are appointing Mayor Nelson Wiest.

**2021 Assessments:** The 2021 Assessments were mailed to all member towns in mid-December. First Installment payments were due to the Treasurer by January 15, 2021.

**2021 Budget:** In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper. In addition, PERMA has sent the budget to member municipalities and will file the same with the State.

**Elected Officials Training:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Virtual Conference. The program has now been uploaded and can be accessed through the MEL Safety Institute. Enclosed in the agenda were the directions to take the course. The Executive Director advised the course takes about a half hour and the members receive a credit for completing it.

**Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated November 30, 2020 shows the fund's surplus over \$3.7 million, showing a reduction of \$74,000, because of the dividend. The funds Loss Ratio Analysis is trending very well, the actuary's projection of 54% and the actual is 25%. This time last year the fund was at 52%. This is reflected in the fund's Loss Time Accident Frequency, which in November was 0.79, dipped slightly in December to 1.04, still well below MEL average. The Executive Director advised the checklist would be updated with the budget filing, and the compliance status report is 100%. Last year, a new program for employment practices was rolled out, and there will be an update in the February agenda regarding compliance. The Executive Director thanked the commissioners for the reappointment for 2021, asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns thanked the fund for his reappointment and advised it is a pleasure to work with this group of people. Mr. Kearns reported everyone should be monitoring the nj.gov website, if you are not already, for copies of the Executive Orders from the Governor regarding the Pandemic. One was just issued on how people will get their petitions filed to run in the primary election and he hoped each member is aware because they will have an impact. Mr. Kearns then concluded his report.

**TREASURER:** Mr. Tontarski thanked the Fund for his reappointment and then reviewed the treasurer’s report with the Fund. He added another \$1 million would be added to the JCMI investment at the end of this or next month.

Chairman Merchel asked the Treasurer if he had seen any returns on the JCMI investment.

Mr. Tontarski advised yes, he cannot provide a yield yet, he needs to work through their format, but the initial \$4 million has returned \$9,706 and he’ll have more information in the next report.

**Payment of December 2020 Vouchers Resolution 20-28**

Fund Year 2020	271,238.99
<b>Total</b>	<b>271,238.99</b>

**Payment of Dividends Bills List Resolution 20-29**

Fund Year Closed	46,665.00
<b>Total</b>	<b>46,665.00</b>

**Payment of January 2021 Vouchers Resolution 21-8**

Fund Year 2020	205.48
Fund Year 2021	344,861.91
<b>Total</b>	<b>345,067.39</b>

**MOTION TO APPROVE RESOLUTION 20-28 VOUCHER LIST FOR THE MONTH OF DECEMBER, RESOLUTION 20-29 PAYMENT OF THE DIVIDEND BILLS LIST, RESOLUTION 21-8 VOUCHER LIST FOR THE MONTH OF JANUARY**

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

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of November 2020:**

<b>2020</b>	32,357.48
<b>2019</b>	97,195.78
<b>2018</b>	4,314.29
<b>2017</b>	7,560.64
<b>2016</b>	1,926.47
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>143,354.66</b>



Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** The Underwriting Manager advised there was 1 certificate issued from 10/22/2020 to 11/22/2020. Also included in the agenda was the cyber compliance report and the second version of the MEL Cyber Risk Management Program will soon be released.

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince thanked the fund for their reappointment and advised included in the agenda is all the risk control activities through the month of December, as well as a list of MSI Training and Fast Track training information. He reported February 1<sup>st</sup> all OSHA logs and summaries are required to be posted. If anyone has any questions, a safety director's bulletin has been posted on the website, and also Mr. Prince can email that directly if requested. All the training has been placed on the MEL website, and Mr. Prince encouraged all members to visit [www.njmel.org](http://www.njmel.org) if they have any training or webinar interests. Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Karen Beatty wished everyone a happy new year and thanked the fund for their reappointment. Ms. Beatty then advised December's reports were included in the agenda. Ms. Beatty reported there were 873 bills for 2020, totaling \$1,409,314.64, of that amount \$526,525.39 was paid for a savings of \$882,789.21 which is a 63% savings. Ms. Beatty added the Virtua Urgent Care in Voorhees is temporarily closed, as personnel from that location has been tasked to assist with the Covid-19 Pandemic in other locations. Also, Med Express has been taken over by Riverside Urgent Care and we have confirmed the JIF can continue to use the facility. A new contract is being worked out, but they have agreed to the previously agreed rates in the interim. Ms. Beatty then asked if there were any questions and concluded her report.

Chairman Merchel confirmed Virtua's temporary closing, they are running the Moorestown Mall, one of the six super sites for the vaccination program in NJ.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** The Claims Manager thanked the fund for their reappointment. Ms. Kissane advised 2020 put the entire Fund through their paces for the Covid-19 claims. Through the end of 2020, the PMM JIF received 81 Covid-19 related claims. That is less than 2% of what they have through the MEL system and advises it's a testament to the Safety Program at the

local JIF level. She advised the members to keep up whatever they are doing, mask up and keep numbers down. Also included in the agenda was the Qual-Lynx team contact information, both claims and managed care teams are working remotely, and are scheduled to stay remote until at least the spring. There is essential staff on site to handle check payments and ensure timely mailings.

Ms. Kissane advised the claims committee met prior to this meeting and asked for approval of the eight PARS as recommended by the claims committee.

Chairman Merchel asked if employers should force police officers or other employees to get the vaccine. He doesn't think they can without taking on liability, but he knows they have a lot of police officers who are going to decline vaccination and asked if Qual Lynx had a stance on that.

Ms. Kissane advised they do not have a stance on that. They recommend the members speak to their health professionals in the health departments as well as each member's solicitor.

Ms. Kissane did advise if you do make it mandatory and someone has an adverse reaction they can file a workers compensation claim. So there could potentially be increased workers compensation claims on a mandatory program, but other than that, that needs to be a local decision and each members needs to speak to their counsel.

Chairman Merchel then asked if the vaccination was declined and then the employee contracted Covid-19 if they could file a workers compensation claim.

Ms. Kissane confirmed they could and advised that each case would be investigated on an individual basis.

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

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

Report Part of Minutes.

**OLD BUSINESS:** NONE.

**NEW BUSINESS:** NONE.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Motion: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**MEETING ADJOURNED: 1:36pm**

**NEXT REGULAR MEETING: February 23, 2021**  
**ZOOM Conference Call 1:00PM**

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Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**

