

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
FEBRUARY 28, 2023 – 2:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: FEBRUARY 28, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES:** January 24, 2023 Open Minutes ..... **Appendix I**  
January 24, 2023 Closed Minutes ..... **Distributed**

**CORRESPONDENCE: None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report ..... **Page 1**
  - ATTORNEY – William J. Kearns, Esquire**
  - TREASURER – Thomas Tontarski**  
.Treasurer's Reports ..... **Page 18**  
.February 2023 Voucher List – Resolution Nos. 23-9 ..... **Page 20**
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report ..... **Page 25**
  - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report ..... **Page 28**  
.Cyber Risk Management Compliance – Version 2 - As of January 31, 2023 ..... **Page 29**
  - MANAGED CARE – Qual Care**  
.Monthly Report ..... **Page 30**
  - CLAIMS SERVICE – Qual Lynx**
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:  
PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**
  - Motion to Return to Open Session and Approve Payment Authorization Requests**
  - MEETING ADJOURNMENT**
-

# Professional Municipal Management Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: February 28, 2023

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **Cyber Security Status Report:** Attached on **Page 3** is the monthly report from D2, recapping members' participation and training to date. Currently the 2023 Q1 Campaign is in process running; these phishing values will be updated when the March report is available.

❑ **NJ Cyber JIF:** The Cyber JIF held a meeting on February 10, 2023, via Zoom. Included on **Page 4** is Chairman Merchel's report of the meeting. All documents related to the Cyber JIF program are being posted on the MEL website until the Cyber JIF's website is created and can found at <https://njmel.org/mel-safetyinstitute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>

Effective January 1, 2023, only compliance with the Cyber JIF levels will qualify for deductible recoveries if a member suffers a cyber claim – if member was not compliant with prior Tier 1 and 2 levels. Those members that were complaint will have a \$0 deductible during 2023.

❑ **Defense Panel Rates** – The Fund Attorney is recommending raising the hourly rate for General Liability cases to \$185.00 per hour and Workers Comp cases to \$140 per hour. This is the first increase in rates since 2018 and will bring the rate in line with other Joint Insurance Funds. **Page 7.**

❑ ***Motion to Adopt Resolution 23-7 increasing the hourly rate for defense attorneys for General Liability & Workers Compensation cases***

❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

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

Enclosed on **Page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2023 MEL/RCF/EJIF March 24th 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 24th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL with an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.
- ❑ **MEL JIF 2023 Renewal:** The MEL Underwriting Manager hosted an informational session on Monday February 13, 2023, at 10:00AM via Zoom to provide an overview of the MEL’s 2023 Insurance Renewal, including a look back at the marketplace challenges, renewal changes and 2024 outlook. The webinar will be available on the MEL website.
- ❑ **Elected Officials Training:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appear on **Page 9**, these will also be distributed via email. 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, 2023. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.
- ❑ **March Meeting Cancellation** – A reminder that the Fund will not be meeting in March, the next meeting will be on April 25th. Attached on **Page 10** is Resolution 23-8 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 23-8*

❑ **Due Diligence Reports:**

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

## D2 Cybersecurity Training Report As of February 1, 2023

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (Successful %)	2022 Q3 Phishing Results (Successful %)	2022 Q4 Phishing Results (Successful %)	Fully Trained	Previous Training Progress	Current Training Progress	Percent Change
Evesham Fire District	129			6%	9%	54	42%	42%	0%
Evesham Township	149	2		3%	3%	94	64%	64%	0%
Maple Shade	91				37%	71	78%	78%	0%
Moorestown	130	6	38%	36%	54%	101	81%	78%	-4%
Willingboro	231		6%	5%	6%	159	69%	69%	0%



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Friday February 10, 2023

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

**From:** Chairman Thomas Merchel

**Risk Control Committee:** Committee met on February 3<sup>rd</sup> and reviewed a summary of the RFP responses for Cyber Training, Phishing and External Scanning as prepared by The Chertoff Group. Committee members noted responses generally require clarification and agreed to interview at least 3 of the respondents. Executive Director's office to contact a 4<sup>th</sup> for clarification before including for an interview. Interviews are scheduled for Thursday February 23, 2023 and Executive Director's office is preparing a draft of questions to ask each firm to answer in writing prior to interview.

**Consulting Services:** Risk Control Committee reviewed a proposal submitted by The Chertoff Group to serve as Cyber Consultant and assist the Fund with their expertise. Risk Control Committee submitted a few amendments on services and recommendations the appointment. The Board of Fund Commissioners adopted a resolution appointing the Chertoff Group to serve as Cyber Consultant at a fee not to exceed \$60,000, subject to amendments being implemented.

As part of their contract with the MEL in 2022, the Chertoff Group developed a "technology stack questionnaire" for all members to complete. The goal of the questionnaire is to obtain detailed insight of the technology stacks of our members to tailor the cybersecurity framework and provide broadscale advice to the members. The Fund is working with Origami to add a User for the member's in-house IT staff and to manage the questionnaire through Origami.

**Local JIF Executive Director Contracts:** Based on the JIFs' prior experiences with cyber risk control, the feasibility study included funding for local JIF Executive Directors. The success of the program will be dependent on a significant increase in communication and follow-up with members to obtain the broadest level possible of compliance. The Board of Fund Commissioners adopted resolutions appointing the Executive Director of each Joint Insurance Fund to serve in these roles.

**Regulatory Filings:** Below is a listing of the items required to be filed following the formation of a new Joint Insurance Fund. Executive Director's office is in the process of compiling these items and expect to have filing to the state no later than the end of February.

1. Within (90) days of commencement, copies of the By-laws and Risk Management Plan as adopted by the fund shall be submitted for the Department's file.
2. Duly executed indemnity and trust agreements, and resolutions of participation for all members shall be provided to the Department within thirty (30) days of commencement.
3. Copies of all executed contracts with the administrator and all servicing organizations, including a listing of all parties having any interest, right or benefit in that organization shall be provided to the Department.
4. Evidence of a Fidelity Bond for all persons who handle fund assets, and evidence of a Surety Bond for the Claims Administrator shall be provided to the Department within thirty (30) days of commencement, per N.J.A.C. 11:15-2.6(c) 3 and 4.
5. Evidence of Errors and Omissions coverage as required by N.J.A.C. 11:15-2.6(c)5, shall be provided within thirty (30) days of commencement to the Department.
6. An official list of the member's appointed Insurance Fund Commissioners and officers of the fund shall be provided within sixty (60) days of commencement to the Department.
7. Data forms for the senior officials and directors of all servicing organizations per N.J.A.C. 11:15-2.6(c)8, within thirty (30) days of commencement, if not previously filed with the Department.
8. Copies of each insurance policy or excess insurance contract purchased by the Fund per N.J.A.C. 11:15-2.6(c)9 and copies of all producers' contracts per N.J.A.C. 11:15-2.6(c)10, within sixty (60) days if not previously filed.
9. An adopted resolution appointing an agent to receive service of process on behalf of the fund shall be provided within thirty (30) days of commencement to the Department.
10. The Fund's adopted Cash Management Plan shall be provided within sixty (60) days of commencement to the Department.
11. Evidence of specific and aggregate excess insurance, and joint purchased insurance per the Fund's Risk Management Plan, shall be provided to the Department.
12. Submission of the adopted 2023 Budget and Assessment Detail within thirty (30) days of adoption.

**2023 Commissioner Compensation:** The Board of Fund Commissioners adopted a resolution to memorialize the Board's action last month to offer compensation to Executive Board members for 2023 meeting attendance.

**Webpage:** The MEL's webpage has been updated to reflect the changes in coverage and compliance program. Executive Director's office is in the process of arranging to create a separate webpage for the Cyber JIF and will transition all Cyber Security information to the new website when completed.

**2023 Meeting Dates:** The Board of Fund Commissioners adopted a resolution setting meeting dates for 2023 which will be on the third Thursday at 2pm via Zoom. Those dates are March 16<sup>th</sup>, April 20<sup>th</sup>, May 18<sup>th</sup>, June 15<sup>th</sup>, July 20<sup>th</sup>, September 21<sup>st</sup>, October 19<sup>th</sup> and November 20<sup>th</sup> (Monday).

**Amendment to Resolution 15-23:** Last month, the Board adopted Resolution 15-23 appointing Perma as Executive Director, Risk Program Administrators as Deputy Executive Director and Risk & Loss Managers as Planning Consultant.

The resolution reflected the 3-year estimated compensation; however, a typo was discovered after the meeting and the Board of Fund Commissioners adopted an amended resolution.

**Incident response tabletop seminars:** Underwriting Manager is working with a law firm in northern New Jersey specializing in Cyber to conduct Incident Response Tabletop Seminars. He expects to be able to hold similar seminars throughout the state; once scheduled a notice will be distributed.



**RESOLUTION NO. 23-7**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**  
(hereafter referred to as the “FUND”)

**APPROVING COUNSEL RATES**

**WHEREAS**, the FUND is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

**WHEREAS**, the FUND appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, by resolution, the FUND sets hourly rates and compensation,

**WHEREAS**, the Board of Commissioners have determined it is in the best interest for the FUND to increase compensation to \$185.00 per hour for Attorneys assigned to General Liability cases and \$140 for Workers Compensation claims,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the FUND that the above listed hourly rate increase is hereby established for the FUND,

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

\_\_\_\_\_  
**Chairperson**

\_\_\_\_\_  
**Secretary**



## AVAILABLE ONLINE AT NO COST ...

### 12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

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

The seminar is eligible for the following continuing education credits:

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

#### TO REGISTER

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

#### SPONSORED BY



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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 21

**KEYNOTE**  
Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

**CYBER ISSUES**  
The New Jersey Cyber  
Risk Management Fund

**BENEFITS ISSUES**  
Controlling Benefits Costs

### FRIDAY, APRIL 28

**ETHICS**  
Insurance Transactions  
Involving Local  
Government

**INSURANCE ISSUES**  
Public Officials and  
Employment Practices  
Liability Trends

**SAFETY**  
Risk Control in the  
Post Covid Era

## THE POWER OF COLLABORATION

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



## 2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: [www.firstnetcampus.com/melijif](http://www.firstnetcampus.com/melijif)
2. **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI NOW** on the bottom right.
4. Click the course: **2022-2023 Elected Officials Risk Management Seminar**
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course and questions navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

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

**RESOLUTION NO. 23-8**

**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 2023.

**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 28, 2023**

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

**ATTEST:**

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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
		THIS	YTD	PRIOR	FUND
		MONTH		YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>358,464</b>	<b>4,328,515</b>	<b>94,613,341</b>	<b>98,941,856</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	246,863	1,688,440	42,383,553	44,071,993
	Case Reserves	(147,867)	(410,316)	2,931,727	2,521,411
	IBNR	(86,117)	205,805	1,463,319	1,669,124
	Recoveries	(4)	(14,782)	(437,180)	(451,962)
	<b>TOTAL CLAIMS</b>	<b>12,875</b>	<b>1,469,148</b>	<b>46,341,419</b>	<b>47,810,567</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	137,562	1,675,989	26,500,042	28,176,031
	Administrative	49,902	657,235	13,125,792	13,783,026
	<b>TOTAL EXPENSES</b>	<b>187,464</b>	<b>2,333,224</b>	<b>39,625,834</b>	<b>41,959,058</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>158,126</b>	<b>526,144</b>	<b>8,646,088</b>	<b>9,172,232</b>
5.	<b>INVESTMENT INCOME</b>	<b>11,467</b>	<b>(318,111)</b>	<b>5,249,157</b>	<b>4,931,046</b>
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>119,996</b>	<b>1,933,491</b>	<b>2,053,487</b>
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>169,592</b>	<b>328,028</b>	<b>15,828,737</b>	<b>16,156,765</b>
8.	<b>DIVIDEND</b>	<b>319,999</b>	<b>342,999</b>	<b>11,866,148</b>	<b>12,209,147</b>
9.	<b>RCF &amp; MEL Surplus Strengthening</b>	<b>0</b>	<b>0</b>	<b>494,482</b>	<b>494,482</b>
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>(150,407)</b>	<b>(14,971)</b>	<b>3,468,107</b>	<b>3,453,136</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	<b>(316,008)</b>	<b>(333,035)</b>	<b>2,491,165</b>	<b>2,158,130</b>
	<b>Aggregate Excess LFC</b>	<b>0</b>	<b>0</b>	<b>(0)</b>	<b>(0)</b>
	<b>2018</b>	<b>4,890</b>	<b>(19,181)</b>	<b>425,227</b>	<b>406,046</b>
	<b>2019</b>	<b>(22,713)</b>	<b>1,921</b>	<b>(69,359)</b>	<b>(67,438)</b>
	<b>2020</b>	<b>75,634</b>	<b>38,613</b>	<b>608,767</b>	<b>647,379</b>
	<b>2021</b>	<b>91,257</b>	<b>334,599</b>	<b>12,307</b>	<b>346,906</b>
	<b>2022</b>	<b>16,534</b>	<b>(37,887)</b>		<b>(37,887)</b>
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(150,407)</b>	<b>(14,971)</b>	<b>3,468,107</b>	<b>3,453,136</b>
	<b>TOTAL CASH</b>				<b>6,162,180</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>38,651,510</b>	<b>38,651,510</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	891	42,993	1,528,120	1,571,113
	Case Reserves	(891)	(27,602)	300,627	273,025
	IBNR	(4,070)	(18,439)	122,186	103,747
	Recoveries	-	0	(41,951)	(41,951)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(4,070)</b>	<b>(3,048)</b>	<b>1,908,982</b>	<b>1,905,934</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	68,413	516,964	1,377,406	1,894,370
	Case Reserves	(47,935)	(415,097)	804,170	389,073
	IBNR	11,462	(82,546)	247,475	164,929
	Recoveries	-	0	(41,078)	(41,078)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>31,940</b>	<b>19,322</b>	<b>2,387,974</b>	<b>2,407,295</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	6,848	262,771	649,999	912,769
	Case Reserves	(61,073)	(168,820)	753,395	584,575
	IBNR	(19,789)	(149,901)	296,565	146,664
	Recoveries	(4)	(14,782)	(199,558)	(214,339)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(74,019)</b>	<b>(70,731)</b>	<b>1,500,401</b>	<b>1,429,670</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	28,443	275,083	541,549	816,633
	Case Reserves	6,973	(215,560)	738,485	522,924
	IBNR	(121,145)	(398,007)	663,428	265,421
	Recoveries	-	0	(50,910)	(50,910)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(85,729)</b>	<b>(338,484)</b>	<b>1,892,552</b>	<b>1,554,068</b>
	<b>FUND YEAR 2022</b>				
	Paid Claims	142,269	590,629		590,629
	Case Reserves	(44,941)	416,763		416,763
	IBNR	47,425	854,698		854,698
	Recoveries	-	0		0
	<b>TOTAL FY 2022 CLAIMS</b>	<b>144,753</b>	<b>1,862,090</b>		<b>1,862,090</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>12,875</b>	<b>1,469,148</b>	<b>46,341,419</b>	<b>47,810,567</b>

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 \$292,547 (Paid: \$193,394, Reserves: \$99,153)

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIMS MANAGEMENT REPORT**

**EXPECTED LOSS RATIO ANALYSIS**

AS OF **December 31, 2022**

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

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-22		30-Nov-22		31-Dec-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%	97.10%	13.22%	97.06%	19.10%	95.70%
AUTO LIABILITY	47,555	66,718	140.30%	96.17%	140.30%	95.94%	140.30%	92.58%
WORKER'S COMP	1,313,000	1,587,524	120.91%	99.88%	120.91%	99.86%	117.80%	99.40%
TOTAL ALL LINES	1,970,521	1,802,187	91.46%	99.20%	91.46%	99.17%	90.67%	98.49%
NET PAYOUT %	\$1,529,162		77.60%					

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

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	101.06%	100.00%
GEN LIABILITY	413,752	345,764	83.57%	95.70%	78.62%	95.40%	70.12%	90.15%
AUTO LIABILITY	44,262	11,760	26.57%	92.58%	26.57%	92.21%	26.57%	87.18%
WORKER'S COMP	1,275,000	1,704,927	133.72%	99.40%	133.72%	99.34%	129.15%	98.10%
TOTAL ALL LINES	1,923,013	2,242,366	116.61%	98.51%	115.54%	98.40%	111.31%	96.32%
NET PAYOUT %	\$1,853,293		96.37%					

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

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	171,000	109,309	63.92%	100.00%	63.92%	100.00%	69.17%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	90.15%	24.25%	89.48%	22.54%	79.39%
AUTO LIABILITY	47,021	21,902	46.58%	87.18%	53.57%	86.58%	43.34%	76.44%
WORKER'S COMP	1,319,715	1,060,493	80.36%	98.10%	106.38%	97.90%	74.29%	93.51%
TOTAL ALL LINES	1,913,907	1,282,925	67.03%	96.44%	85.15%	96.16%	62.90%	90.90%
NET PAYOUT %	\$698,350		36.49%					

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

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	168,000	225,840	134.43%	100.00%	134.43%	99.33%	149.20%	95.24%
GEN LIABILITY	333,052	116,100	34.86%	79.39%	34.86%	78.18%	34.43%	60.18%
AUTO LIABILITY	52,789	22,210	42.07%	76.44%	42.07%	75.06%	22.59%	51.17%
WORKER'S COMP	1,330,010	924,497	69.51%	93.51%	66.85%	92.71%	64.05%	64.07%
TOTAL ALL LINES	1,883,851	1,288,647	68.40%	91.11%	66.52%	90.24%	65.25%	65.80%
NET PAYOUT %	\$765,723		40.65%					

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

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	164,000	200,631	122.34%	95.24%	100.14%	86.00%	N/A	N/A
GEN LIABILITY	286,842	129,868	45.27%	60.18%	46.23%	49.00%	N/A	N/A
AUTO LIABILITY	55,642	33,070	59.43%	51.17%	46.90%	45.00%	N/A	N/A
WORKER'S COMP	1,353,000	643,824	47.58%	64.07%	43.40%	52.00%	N/A	N/A
TOTAL ALL LINES	1,859,484	1,007,392	54.18%	65.84%	48.94%	54.33%	N/A	N/A
NET PAYOUT %	\$590,629		31.76%					

**Professional Municipal Mgmt Joint Insurance Fund**  
**CLAIM ACTIVITY REPORT**  
**AS OF 44926**

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	0	1	2	10	13	26
December-22	0	1	2	10	12	25
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$2,865
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$1	\$2	\$8,109	\$25,556	\$33,668
December-22	\$0	\$1	\$2	\$8,109	\$63,505	\$71,617
NET CHGE	\$0	\$0	\$0	\$0	\$37,949	\$37,949
Ltd Incurred	\$91,226	\$179,915	\$109,309	\$225,840	\$200,631	\$806,921
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	0	4	1	10	29	44
December-22	0	3	1	10	27	41
NET CHGE	0	-1	0	0	-2	-3
Limited Reserves						\$8,137
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$127,119	\$27,597	\$79,942	\$117,377	\$352,035
December-22	\$0	\$131,087	\$25,479	\$79,942	\$97,101	\$333,609
NET CHGE	\$0	\$3,967	(\$2,118)	\$0	(\$20,276)	(\$18,426)
Ltd Incurred	\$56,720	\$345,764	\$91,221	\$116,100	\$129,868	\$739,673
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	0	0	2	2	2	6
December-22	0	0	1	2	5	8
NET CHGE	0	0	-1	0	3	2
Limited Reserves						\$4,240
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$0	\$10,416	\$12,612	\$11,465	\$34,493
December-22	\$0	\$0	\$6,284	\$12,612	\$15,027	\$33,922
NET CHGE	\$0	\$0	(\$4,132)	\$0	\$3,561	(\$571)
Ltd Incurred	\$66,718	\$11,760	\$21,902	\$22,210	\$33,070	\$155,660
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	5	9	17	23	45	99
December-22	5	9	16	23	45	98
NET CHGE	0	0	-1	0	0	-1
Limited Reserves						\$17,829
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$273,916	\$309,887	\$706,786	\$415,289	\$307,306	\$2,013,185
December-22	\$273,025	\$257,985	\$552,810	\$422,262	\$241,131	\$1,747,213
NET CHGE	(\$891)	(\$51,902)	(\$153,976)	\$6,973	(\$66,175)	(\$265,972)
Ltd Incurred	\$1,587,524	\$1,704,927	\$1,060,493	\$924,497	\$643,824	\$5,921,264
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	5	14	22	45	89	175
December-22	5	13	20	45	89	172
NET CHGE	0	-1	-2	0	0	-3
Limited Reserves						\$12,711
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$273,916	\$437,008	\$744,801	\$515,952	\$461,704	\$2,433,380
December-22	\$273,025	\$389,073	\$584,575	\$522,924	\$416,763	\$2,186,361
NET CHGE	(\$891)	(\$47,935)	(\$160,226)	\$6,973	(\$44,941)	(\$247,020)
Ltd Incurred	\$1,802,187	\$2,242,366	\$1,282,925	\$1,288,647	\$1,007,392	\$7,623,517

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

December 31, 2022				
FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.62	0.96	0.90	0.83
Professional Municipal Manager	0.93	1.54	1.35	1.28
Ocean County	0.93	1.76	1.64	1.45
Morris County	0.97	1.40	1.35	1.24
NJ Utility Authorities	0.98	1.83	2.28	1.68
Camden County	1.17	1.38	1.38	1.31
Suburban Municipal	1.20	1.34	1.58	1.37
Bergen County	1.22	1.56	1.29	1.36
Gloucester, Salem, Cumberland	1.26	1.97	1.71	1.65
Burlington County Municipal JIF	1.28	1.33	1.19	1.27
NJ Public Housing Authority	1.31	1.48	1.75	1.51
Suburban Metro	1.32	1.33	2.10	1.59
Atlantic County Municipal JIF	1.67	1.89	2.04	1.87
Central New Jersey	1.80	1.47	1.73	1.67
South Bergen County	2.16	2.08	2.06	2.10
<b>AVERAGE</b>	<b>1.26</b>	<b>1.55</b>	<b>1.62</b>	<b>1.48</b>
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Professional Municipal Management JOINT INSURANCE FUND									
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF December 31, 2022									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	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	0.00	1.21	1.32	1 Moorestown	0.87
2	308 Willingboro		0	2	0.71	1.78	2.30	2 Willingboro	1.66
3	305 Evesham Township Fire Dist		0	1	1.14	0.00	0.00	3 Evesham Township Fire	0.39
4	304 Evesham		0	3	1.30	0.76	0.75	4 Evesham	0.92
5	306 Maple Shade		0	2	1.65	4.08	0.85	5 Maple Shade	2.21
Totals:			0	8	0.93	1.54	1.35		1.28
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2021 Loss Time Accident Frequency as of			December 31, 2021		1.33				



**2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

January 31, 2023				
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Atlantic County Municipal JIF	0.00	1.87	3.47	2.57
Central New Jersey	0.00	1.95	2.46	2.12
Monmouth County	0.00	0.78	1.03	0.87
Morris County	0.00	1.10	2.50	1.72
NJ Public Housing Authority	0.00	1.41	1.37	1.34
NJ Utility Authorities	0.00	1.16	1.83	1.42
Ocean County	0.00	0.98	1.79	1.34
Professional Municipal Manager	0.00	1.04	2.15	1.57
South Bergen County	0.00	2.26	2.83	2.46
Bergen County	0.23	1.35	1.95	1.61
Gloucester, Salem, Cumberland	0.36	1.35	2.57	1.91
Suburban Metro	0.43	1.32	2.48	1.85
Burlington County Municipal JIF	0.58	1.24	2.53	1.85
Camden County	0.68	1.20	3.14	2.09
Suburban Municipal	0.70	1.20	3.08	2.11
<b>AVERAGE</b>	<b>0.20</b>	<b>1.35</b>	<b>2.35</b>	<b>1.79</b>

Professional Municipal Management JOINT INSURANCE FUND										
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF January 31, 2023										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2023 - 2021
1	304 Evesham	*	1/31/2023	0	0.00	1.30	0.76	1 Evesham	0.97	
2	305 Evesham Township Fire Dist			0	0.00	1.14	0.00	2 Evesham Township Fire	0.54	
3	306 Maple Shade			0	0.00	1.65	4.08	3 Maple Shade	2.76	
4	307 Moorestown			0	0.00	0.70	0.61	4 Moorestown	0.62	
5	308 Willingboro			0	0.00	0.71	3.86	5 Willingboro	2.34	
Totals:				0	0.00	1.04	2.15		1.57	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :		February 21, 2023					
Total Participating Members		5		5			
Complaint				5			
Percent Compliant				100.00%			
				01/01/23	2023		
Member Name	*	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/23
EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage							

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2023 as of February 22, 2023**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> 2023 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<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	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	Online Filing

February 20 2023

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, 2023 for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. 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 \$ 12,303.81. This generated an average annual yield of 2.09%. However, we have an unrealized net gain of \$ 54,839.90 adjusting the reported yield to 11.42% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,496,000.79.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 0.00 with YTD \$ 0.00  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$101.10  
FY 2023 Premium Assessment Payments \$2,247,121,33

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 79 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 \$ 64,444.18.

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 \$6,162,183.06 to a closing balance of \$ 7,944,511.36 showing an increase in the fund.  
\$ 1,782,328.30.

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. 23-9**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
BILLS LIST - FEBRUARY 2023**

**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>
001945			
001945	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	14.95
			<b>14.95</b>
001946			
001946	COURIER TIMES	2023 ADOPTED BUDGET AD 12/2/22	14.43
001946	COURIER TIMES	ACCT #2-012012000 - AD - 11.22.22	39.11
			<b>53.54</b>
001914			
01914	COURIER TIMES	VOID AND REISSUE	-39.11
			<b>-39.11</b>
		<b>Total Payments FY 2022</b>	<b>29.38</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001947			
001947	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL AND LAND USE 1 OF 2 - 2023	197,614.50
			<b>197,614.50</b>
001948			
001948	QUAL-LYNX	CLAIM ADJUSTING SERVICES 02/23	12,738.58
			<b>12,738.58</b>
001949			
001949	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 02/23	2,089.00
			<b>2,089.00</b>
001950			
001950	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23	47.21
001950	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIR FEE 02/23 AND JAN SHORTAGE	12,228.84
			<b>12,276.05</b>
001951			
001951	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 02/23	3,544.33
			<b>3,544.33</b>
001952			
001952	QUALCARE, INC.	WORKERS COMP MANAGED CARE 02/23	7,880.00
			<b>7,880.00</b>
001953			
001953	THOMAS TONTARSKI	TREASURER FEE 02/23	1,611.08
			<b>1,611.08</b>

001954			
001954	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 02/23	1,587.67
001954	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 02/23	1,863.92
			<b>3,451.59</b>
001955			
001955	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/23	539.00
			<b>539.00</b>
001956			
001956	ACCESS	ACCT 413 DTORE CUST 224 12/22 FOR JAN	58.27
			<b>58.27</b>
		<b>Total Payments FY 2023</b>	<b>241,802.40</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>241,831.78</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer

**PMM JOINT INSURANCE FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

2023 January	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
	41,066.70	1,026,227.92	139,809.51	2,032,374.51	(1,065.78)	(115,326.09)	0.00	8,523.16	2,926,906.32	103,666.82	6,162,183.06
	82,831.53	147,604.80	25,384.19	764,598.72	194,806.03	(3,238.76)	26,413.95	666,051.26	342,669.62	0.00	2,247,121.33
	0.00	0.00	0.00	100.10	0.00	0.00	0.00	0.00	0.00	0.00	100.10
	946.24	10,682.17	1,455.30	22,756.89	0.00	0.00	0.00	0.00	30,466.63	1,079.09	67,386.32
	(3.41)	(38.46)	(5.24)	(81.93)	0.00	0.00	0.00	0.00	(109.69)	(3.89)	(242.62)
	942.83	10,643.71	1,450.06	22,674.96	0.00	0.00	0.00	0.00	30,356.94	1,075.20	67,143.70
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	83,774.36	158,248.51	26,834.25	787,373.78	194,806.03	(3,238.76)	26,413.95	666,051.26	373,026.56	1,075.20	2,314,365.13
	1,729.47	41,868.36	570.70	20,275.65	0.00	0.00	0.00	0.00	0.00	0.00	64,444.18
	1,423.25	0.00	0.00	0.00	0.00	56,698.00	26,947.00	331,404.25	51,120.15	0.00	467,592.65
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3,152.72	41,868.36	570.70	20,275.65	0.00	56,698.00	26,947.00	331,404.25	51,120.15	0.00	532,036.83
	<b>121,688.34</b>	<b>1,142,608.08</b>	<b>166,073.05</b>	<b>2,799,472.64</b>	<b>193,740.25</b>	<b>(175,262.85)</b>	<b>(533.05)</b>	<b>343,170.16</b>	<b>3,248,812.73</b>	<b>104,742.02</b>	<b>7,944,511.36</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							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2023						
	Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment Balance:	\$6,162,183.08	-	1,626,519.73	100,000.00	1,000.00	4,434,663.35	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	-\$242.60	\$0.00	\$0.00	\$0.00	\$0.00	-\$242.60
5	Interest Paid - Cash Instr.s	\$12,546.41	\$0.00	\$5,806.27	\$0.00	\$0.00	\$6,740.14
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$54,839.90	\$0.00	\$0.00	\$0.00	\$0.00	\$54,839.90
8	Net Investment Income	\$67,143.71	\$0.00	\$5,806.27	\$0.00	\$0.00	\$61,337.44
9	Deposits - Purchases	\$2,779,258.26	\$0.00	\$2,247,221.43	\$64,444.18	\$467,592.65	\$0.00
10	(Withdrawals - Sales)	-\$1,064,073.66	\$0.00	-\$532,036.83	-\$64,444.18	-\$467,592.65	\$0.00
	Ending Cash & Investment Balance	\$7,944,511.39	\$0.00	\$3,347,510.60	\$100,000.00	\$1,000.00	\$4,496,000.79
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$69,417.54	\$0.00	\$0.00	\$29,518.69	\$39,898.85	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$8,013,928.93	\$0.00	\$3,347,510.60	\$129,518.69	\$40,898.85	\$4,496,000.79

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
PMM JOINT INSURANCE FUND**

Month	January								
Current Fund Year	2023								
		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
2023	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2022	Property	137,126.05	1,179.47	0.00	138,305.52	138,305.52	0.00	0.00	0.00
	Liability	32,766.96	35,369.15	0.00	68,136.11	68,136.11	0.00	0.00	0.00
	Auto	18,043.05	570.70	0.00	18,613.75	18,613.75	0.00	0.00	0.00
	Workers Comp	402,692.73	10,174.44	100.10	412,767.07	412,767.07	0.00	0.00	0.00
	<b>Total</b>	<b>590,628.79</b>	<b>47,293.76</b>	<b>100.10</b>	<b>637,822.45</b>	<b>637,822.45</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2021	Property	217,730.75	550.00	0.00	218,280.75	218,280.75	(0.00)	0.00	(0.00)
	Liability	36,158.05	0.00	0.00	36,158.05	36,158.05	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	502,234.86	849.71	0.00	503,084.57	503,084.57	0.00	0.00	0.00
	<b>Total</b>	<b>765,722.59</b>	<b>1,399.71</b>	<b>0.00</b>	<b>767,122.30</b>	<b>767,122.30</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2020	Property	109,306.51	0.00	0.00	109,306.51	109,306.51	(0.00)	0.00	(0.00)
	Liability	65,742.20	0.00	0.00	65,742.20	65,742.20	0.00	0.00	0.00
	Auto	15,617.61	0.00	0.00	15,617.61	15,617.61	0.00	0.00	0.00
	Workers Comp	701,077.81	4,401.50	0.00	705,479.31	705,479.31	0.00	0.00	0.00
	<b>Total</b>	<b>891,744.13</b>	<b>4,401.50</b>	<b>0.00</b>	<b>896,145.63</b>	<b>896,145.63</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	179,914.35	0.00	0.00	179,914.35	179,914.35	0.00	0.00	0.00
	Liability	214,676.83	6,499.21	0.00	221,176.04	221,176.04	(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	1,446,941.25	4,850.00	0.00	1,451,791.25	1,451,791.25	0.00	0.00	0.00
	<b>Total</b>	<b>1,853,292.71</b>	<b>11,349.21</b>	<b>0.00</b>	<b>1,864,641.92</b>	<b>1,864,641.92</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>4,101,388.22</b>	<b>64,444.18</b>	<b>100.10</b>	<b>4,165,732.30</b>	<b>4,165,732.30</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>

# SAFETY DIRECTOR REPORT

## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** February 28, 2023

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

<p>Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744</p>	<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277</p>
<p>Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650</p>	<p>Tina M. Zaverzence Administrative Assistant <a href="mailto:tzaverzence@jamontgomery.com">tzaverzence@jamontgomery.com</a> Office: 856-552-4902</p>	<p>Tom Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>		

#### *LOSS CONTROL SURVEYS*

- Township of Moorestown on January 9, 2023

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Surveys for the month of January 2023.

#### *MEETINGS ATTENDED*

- Commissioners Reorganizational Meeting on January 24, 2023

**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**

- PEOOSH Recording & Reporting Occupational Injuries & Illnesses
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- 2023 2-Day Leadership Skills Schedule
- CDL Drivers: Annual Record Checks & Program Review Best Practices
- Motor Vehicle Record Checks: Non-CDL Drivers Best Practices
- 2023 MSI Expo Schedule

**MSI LAW ENFORCEMENT**

- No law enforcement communications this month

**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
Evesham	4
Moorestown	1
Willingboro	1
Readington	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 you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

## *MSI LIVE*

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

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

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

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

**Professional Municipal Mgmt JIF**  
**Certificate of Insurance Monthly Report**

From 12/22/2022 To 1/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of  I - Township of Moorestown	County Commissioners 49 Rancocas Road, PO Box 6000 Mount Holly, NJ 08060	RE: Community events Moorestown Township & Police Dept Attn: Insurance and Risk Management Division Evidence of insurance as respect to Moorestown Community Events on Main Street CR537 near Church Street CR607 and Chester Avenue CR603 as well as events on Haines Drive & Lenola Road for the current calendar year by the Moorestown Township & Police Dept.	1/3/2023  #3833559	GL AU EX WC
<b>Total # of Holders: 1</b>				

# Professional Municipal Mgmt. JIF Cyber Compliance



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

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

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Metro	100%	0%	0%	82%	9%	9%	82%	9%	9%
Suburban Municipal	90%	10%	0%	80%	20%	0%	70%	30%	0%
Professional Municipal Management	80%	20%	0%	40%	60%	0%	20%	80%	0%
Morris County	80%	16%	4%	73%	20%	7%	53%	40%	7%
Monmouth County	80%	5%	15%	73%	5%	22%	63%	15%	22%
South Bergen County	78%	17%	4%	65%	30%	4%	17%	74%	9%
NJ Public Housing Authority	74%	14%	12%	67%	24%	9%	51%	40%	9%
Bergen County	66%	26%	8%	45%	45%	11%	13%	74%	13%
NJ Utility Authorities	54%	22%	24%	46%	30%	24%	42%	32%	26%
Camden County	53%	13%	34%	47%	18%	34%	34%	32%	34%
Ocean County	39%	10%	52%	26%	13%	61%	13%	23%	65%
Central New Jersey	38%	19%	44%	31%	25%	44%	13%	44%	44%
Total #	272	63	75	231	97	82	166	158	86
Total %	66%	15%	18%	56%	24%	20%	40%	39%	21%

## 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	Approved	Incomplete	Incomplete
Professional Municipal Management	Evesham Township Fire District	Approved	Incomplete	Incomplete
Professional Municipal Management	Maple Shade	Approved	Approved	Approved
Professional Municipal Management	Moorestown	Approved	Approved	Incomplete
Professional Municipal Management	Willingboro	Incomplete	Incomplete	Incomplete





**Professional Municipal Management JIF  
Cumulative Savings Summary  
January 2023**

<b>2023</b>	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
JANUARY	43	\$48,620.64	\$9,742.06	\$38,878.58	80%
<b>Grand Total</b>	<b>43</b>	<b>\$48,620.64</b>	<b>\$9,742.06</b>	<b>\$38,878.58</b>	<b>80%</b>

<b>2022</b>	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
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	124	\$738,812.74	\$286,528.57	\$452,284.17	61%
AUGUST	87	\$46,807.67	\$15,982.98	\$30,824.69	66%
SEPTEMBER	67	\$42,443.89	\$13,888.95	\$28,554.94	67%
OCTOBER	91	\$96,970.32	\$34,778.70	\$62,191.62	64%
NOVEMBER	66	\$48,876.79	\$17,783.92	\$31,092.87	64%
DECEMBER	77	\$75,464.43	\$27,131.59	\$48,332.84	64%
<b>TOTALS</b>	<b>1020</b>	<b>\$2,446,649.73</b>	<b>\$785,555.66</b>	<b>\$1,661,094.07</b>	<b>68%</b>





**Professional Municipal Management JIF**  
**Savings By Specialty**  
**1/1/2023 – 1/31/2023**

	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
Ambulatory Surgical Center	1	\$19,172.00	\$2,016.00	\$17,156.00	89%
General Surgery	1	\$520.00	\$469.10	\$50.90	10%
Hospital	2	\$10,813.00	\$1,968.27	\$8,844.73	82%
MRI/Radiology	4	\$1,555.00	\$1,093.34	\$461.66	30%
Occupational Medicine	3	\$1,134.26	\$495.66	\$638.60	56%
Physical Medicine & Rehab	1	\$350.00	\$144.35	\$205.65	59%
Physical therapy	29	\$14,446.38	\$3,225.74	\$11,220.64	78%
Urgent Care Center	2	\$630.00	\$329.60	\$300.40	48%
<b>Grand Total</b>	<b>43</b>	<b>\$48,620.64</b>	<b>\$9,742.06</b>	<b>\$38,878.58</b>	<b>80%</b>



**Professional Municipal Management JIF  
Top 10 Providers  
1/1/2023 – 1/31/2023**

	<b>UNITS OF SERVICE</b>	<b>APPROVED</b>
FELLOWSHIP SURGICAL CENTER, LLC	1	\$2,016.00
VIRTUA WEST JERSEY HEALTH INC	1	\$1,848.00
IVYREHAB NETWORK INC	14	\$1,642.00
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	11	\$1,120.00
ONE CALL CARE DIAGNOSTICS	1	\$550.00
JEFFERSON UNIVERSITY PHYSICIANS OF NJ	1	\$488.00
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	1	\$469.10
CONCENTRA MEDICAL CENTERS	4	\$463.74
OPTUM URGENT CARE	2	\$329.60
WORKNET OCCUPATIONAL MEDICINE	1	\$274.01
<b>Grand Total</b>	<b>37</b>	<b>\$9,200.45</b>



**Professional Municipal Management JIF  
Workers' Compensation Claims Reported  
1/1/2022 – 12/31/2022**

<b>All Claims Reported</b>	
	<b># Of Claims Reported</b>
MEDICAL ONLY	6
REPORT ONLY- WC	2
<b>Grand Total</b>	<b>8</b>

<b>COVID-19 Claims Reported</b>	
	<b># Of Claims Reported</b>
MEDICAL ONLY	1
<b>Grand Total</b>	<b>1</b>

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JANUARY 24, 2023  
WILLINGBORO MUNICIPAL COMPLEX  
2:00 PM**

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

**ROLL CALL OF 2022 FUND COMMISSIONERS:**

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

**ALTERNATE FUND COMMISSIONER:**

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

Unappointed

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Karen A. Read</b> <b>Crystal M. Chuck</b>
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Treasurer	<b>Thomas J. Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
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Claims Service	Qual Lynx <b>Karen Beatty</b> <b>Kathy Kissane</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> <b>Harry Earl</b> <b>Keith Hummel</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
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**ALSO PRESENT:**

Ivy Carmichael, Township of Willingboro  
Maureen Mitchell, Evesham Fire District  
Joe Razzano, Fairview Insurance  
Michael Avalone, Conner Strong & Buckelew  
Katie Walters, Conner Strong & Buckelew

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

**MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 22, 2022:**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: 4 Ayes - 0 Nays

**CORRESPONDENCE:** NONE.

**MOTION TO ADJOURN:**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

Meeting of the 2023 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

**ROLL CALL OF 2023 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONER:**

Alex Davidson Township of Evesham

**MOTION TO NOMINATE TOM MERCHEL TO SERVE AS CHAIRMAN FOR FUND YEAR 2023:**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: Unanimous 4 Ayes, 0 Nays

**MOTION TO NOMINATE SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2023:**

Moved: Commissioner Danson  
Second: Commissioner Brevogel  
Vote: Unanimous 4 Ayes, 0 Nays

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

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous 4 Ayes, 0 Nays

**MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRMAN AND SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2023:**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous 4 Ayes, 0 Nays

## **EXECUTIVE DIRECTOR:**

**2023 Reorganization Resolutions:** Enclosed in the agenda was the Resolutions necessary to undertake the 2023 Reorganization of the Fund

The Executive Director reviewed Resolution 23-1 Appointing Professionals and Service Organizations and Resolution 23-2 Establishment of Public Meeting Procedures and reported that February meeting would be held in Moorestown Town Hall at 2pm.

Res. 23-3 Establishment of a Fiscal Management Plan. The Executive Director advised that Investors Bank would now be known as Citizens Bank. Check signatories will stay the same.

The Executive Director advised the Underwriting Manager was in attendance to review Resolution 22-4 2023 Risk Management Plan with the Commissioners. Ed Cooney, Underwriting Manager, advised of one small change to the Public Officials program. The carrier has been changed from QBE to AIG.

The Executive Director then reviewed Resolutions 23-5 Placement of POL/EPL Coverage awarding the contract to Lexington Insurance Company for the primary Public Officials and Employment Practices Liability coverage

### **MOTION TO ADOPT RESOLUTIONS 23-1 THROUGH 23-5**

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

**Residual Claims Fund 2023 Reorganization Meeting:** The Residual Claims Fund's 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy of Chairman Merchel's report on the meeting.

**E-JIF 2023 Reorganization Meeting:** The E-JIF 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy Chairman Merchel's report on the meeting.

**MEL 2023 Reorganization Meeting:** The MEL 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy of Chairman Merchel's report on the meeting.

## **Cyber Liability Update:**

**MEL Cyber JIF:** The Cyber JIF held its Organizational meeting on January 5, 2023, via Zoom. Enclosed in the agenda was a copy of Chairman Merchel's report on the meeting.

**Cyber Security Status Report:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Enclosed in the agenda was a report from D2 showing the status of each member.

**MEL Cyber Risk Management Program -** The Underwriting Manager notified Fund Commissioners and Risk Managers of the Cyber JIF launch. The Cyber JIF is working alongside the Chertoff Group and to address any threats or potential threats, they have updated the Risk Management Plan to keep it current. Will be Identifying opportunities for Cybersecurity Grants to assist members. Enclosed in the agenda following the Cyber JIF meeting report were

attachments to be distributed. All documents related to the Cyber JIF program are being posted on the MEL website until the Cyber JIF's website is created and can found here: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>. Effective January 1, 2023, only compliance with the Cyber JIF levels will qualify for deductible recoveries if a member suffers a cyber claim.

**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 2023, Evesham had this privilege, and they have appointed Alex Davidson.

**2023 Assessments:** The 2023 Assessments were mailed to all member towns in mid-December. First Installment payments were due to the Treasurer by January 15, 2023.

**2023 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.

**Power of Collaboration:** Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlighted the importance of high quality and easily accessible training, as well as the decline in lost time accident rates due to increased training participation. Executive Director reported over the past three years training has increased 35% mainly due to the implementation of the webinars.

**Elected Officials Training:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version in February. Notices will be sent out.

**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 October 31, 2022, shows the fund's surplus over \$3.5 million and \$6.8 million in cash and \$3.6 million and \$6.8 million in cash for November 30, 2022. Executive Director reported the funds Loss Ratio Analysis is trending ahead of the actuary's projection for the month of November at 55% and we stand at 49% and right on target 65% and we stand at 65% for December. Claims Activity Report showed the fund's Loss Time Accident Frequency, is at 1.01 for the month of November.

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

**TREASURER:** Mr. Tontarski thanked the Fund for his reappointment and advised that he enjoyed serving the JIF and then reviewed the treasurer's report with the Fund.

**Payment of December 2022 Vouchers Resolution 22-33**

Fund Year 2022	329,274.81
<b>Total</b>	<b>329,274.81</b>

**Payment of Dividends Bills List Resolution 22-31**

Fund Year Closed	89,929.00
<b>Total</b>	<b>89,929.00</b>



**Payment of January 2023 Vouchers Resolution 23-6**

Fund Year 2022	101.82
Fund Year 2023	467,490.83
<b>Total</b>	<b>467,592.65</b>

**MOTION TO APPROVE RESOLUTION 22-33 VOUCHER LIST FOR THE MONTH OF DECEMBER, RESOLUTION 22-33 PAYMENT OF THE DIVIDEND BILLS LIST**

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

**MOTION TO APPROVE RESOLUTION 23-6 VOUCHER LIST FOR THE MONTH OF JANUARY**

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

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

<b>November</b>	
<b>2022</b>	101,257.79
<b>2021</b>	17,639.65
<b>2020</b>	8,054.44
<b>2019</b>	4,903.50
<b>2018</b>	1,279.50
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>133,134.88</b>

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

<b>December</b>	
<b>2022</b>	146,554.94
<b>2021</b>	28,442.64
<b>2020</b>	6,847.50
<b>2019</b>	68,412.70
<b>2018</b>	891.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>251,148.78</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager, Ed Cooney, advised there was 6 certificates issued from 10/22/2022 to 11/22/2022. 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 for the months of November and December. Ed stated that his team will be hosting a webinar to discuss the MEL insurance renewal and market plans for 2024 and encourages attendance. Expect information to be sent out soon.

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince reviewed the risk control activities through the month of December, as well as a list of MSI Training and Fast Track training information. Mr. Prince reported on the winter weather and stated that they received claims regarding freezing pipes and things of that nature. Mr. Prince encouraged use of the MEL mobile app. For any changes or assistance please contact Andrea Felip, Afelip@jamontgomery.com.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Ms. Beatty reported on the cumulative saving summary reported for the year showing a monthly savings of 64% and a year-to-date savings of 68%. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** The Claims Manager, Kathy Kissane, thanked the fund for their reappointment and reported on the updated team and contact list. Ms. Kissane advised she had four claims to review in closed 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: 4 Ayes - 0 Nays.

**MOTION TO INTO OPEN SESSION**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: 4 Ayes - 0 Nays.

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

Moved: Commissioner Brevogel  
Second: Commissioner Danson  
Vote: 4 Ayes - 0 Nays.

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Brevogel  
Second: Commissioner Danson  
Vote: 4 Ayes - 0 Nays.

**MEETING ADJOURNED: 2:35pm**

**NEXT REGULAR MEETING: February 28, 2023**

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

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Crystal Chuck, Assisting Secretary for  
**SUSAN DANSON, SECRETARY**