

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
APRIL 25, 2023 – 2:00 PM**

**MOORESTOWN TOWN HALL
111 WEST 2ND 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: APRIL 25, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES:** February 28, 2023 Open Minutes**Appendix I**
February 28, 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 Report**Page 19**
.March 2023 Voucher List – Ratification of Resolution Nos. 23-11**Page 21**
.April 2023 Voucher List – Resolution Nos. 23-12**Page 23**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 29**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report**Page 32**
.Cyber JIF Risk Management Compliance - As of April 1, 2023**Page 34**
- MANAGED CARE – Qual Care**
.Monthly Report**Page 35**
- CLAIMS SERVICE – Qual Lynx**
.Covid-19 Executive Summary Report**Page 38**

- 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: April 25, 2023

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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 March 16, 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/>
- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** Day 2 of the annual seminar will be conducted virtually on Friday, April 28th 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 5** 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.

- ❑ **MEL/RCF/EJIF Meetings & MEL Retreat** – The MEL, RCF & EJIF held their March meetings in conjunction with the MEL annual Retreat on March 24th. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the boards of the MEL, RCF & EJIF. Enclosed in **Appendix II** are Chairman Merchel's reports for the meetings.

- ❑ **PRIMA Conference** - In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Long Beach CA from June 4-7. Resolution 23-10 authorizing travel expense is on **Page 6**.

❑ ***Motion to Adopt Resolution 23-10 Authorizing Conference Attendance***

- ❑ **Elected Officials Training** - The MEL’s Annual Elected Officials Seminar is temporally unavailable until April 30th as the MEL is transitioning into a new Learning Management System. Directions on how to access the course after May 1st appear on **Page 7**, these were also 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 31, 2023. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.
- ❑ **EJIF Environmental Alert** – The NJ Department of Environmental Protection issued a new Tier A Municipal Stormwater General Permit. Attached on **Page 8** is an Environmental Alert from the EJIF on the change, which includes links for more information.
- ❑ **2023 Financial Disclosures** – The Division of Local Governmental Services distributed a notice a few weeks ago with filing instructions with a deadline to file by April 30th. The online filing of the Disclosure forms are inclusive of any other municipal related positions that require filing.

❑ **Due Diligence Reports:**

Financial Fast Track	Not Available
Loss Ratio Analysis	Page 11&12
Claims Activity Report	Page 13&14
Loss Time Accident Frequency	Page 15&16
POL/EPL Compliance Report	Page 17
Regulatory Affairs Checklist	Page 18

D2 Cybersecurity Training Report As of April 1, 2023

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (% of Users Phished)	2022 Q3 Phishing Results (% of Users Phished)	2022 Q4 Phishing Results (% of Users Phished)	2023 Q1 Phishing Results (% of Users Phished)	Fully Trained (Jun. '22 - Nov. '22)	Previous Month's Training Progress	Current Month's Training Progress	Training Percent Change For The Month
Evesham Fire District	129			6%	9%	0%	54	42%	42%	0%
Evesham Township	149			3%	3%	1%	94	64%	64%	0%
Maple Shade	91				37%	4%	71	78%	78%	0%
Moorestown	130		38%	36%	54%	0%	101	78%	78%	0%
Willingboro	231		6%	5%	6%	0%	159	69%	69%	0%



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, March 16, 2023

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

State Filing: Seven of the twelve items for regulatory filing have been submitted; the remaining five items are either awaiting signatures (professional contracts and resolution) or awaiting receipt (Fidelity Bond and Errors & Omissions COI). Resolution 39-23 appointing PERMA Risk Management Services as Agent for Process was adopted by the Board.

Risk Control Committee: The Committee received RFQ responses from four vendors and conducted interviews on February 23rd with three of the vendors offering services for phishing exercises, employee training and external scanning services. The Board accepted the Committee's recommendation to provide a panel approach to offer to the individual JIFs to enable each JIF to select the vendor / services that best meet their needs and resources. The Fund Attorney will address contract administration.

Risk Control Minimum Standards: All JIFs have received the 2023 minimum standards for Cyber compliance and members can begin to report their progress in Origami. Members who met standards in 2022 will have their deductibles grandfathered while they work to meet the updated compliance standards for 2023.

Technology Stack Questionnaire: The cyber security advisor the Chertoff Group has provided a survey to obtain a better understanding of what the general membership is using regarding platforms, operating systems, cloud providers, etc. which will help determine what services will be of most use to the membership. The survey will be emailed via Origami to the Fund Commissioners, and they can forward the survey to the appropriate technical person in their organization to respond.

Webpage: Executive Director's office is in the process of arranging for the creation of a separate webpage for the Cyber JIF and will transition all Cyber Security information to the new website when completed.

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; dates are forthcoming.

Next Meeting: The next meeting is scheduled for Thursday April 20, 2023, at 2:00 PM via Zoom.



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...or email Jaine Testa at jainet@permainc.com

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MEL



**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

RESOLUTION NO. 23-10

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Professional Municipal Management Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 4, 2023 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2023 miscellaneous contingency budget not to exceed \$4,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Fund will verify their expenses and any excess cash will be repaid to the Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$4,000 in advance or reimbursement payment for the attending Commissioners of the Professional Municipal Management Joint Insurance Fund.

Chairperson

Secretary

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 **the extended deadline of May 31, 2023**, may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. To log into the MSI's New Learning Management System for the first time, you will need to **receive an activation email with code** by contacting your agencies Training Administrator or Andrea Felip at the MSI office at 856-552-4740 or Afelip@jamontgomery.com.
2. **Once you receive your activation code via email**, follow the link and one-time instructions to activate your account. The activation process will give you a **new username** and allow you to create a password.
3. Once logged into the LMS, navigate to the **'Request Training' button** on the upper right portion of your Home Screen.
4. **Find and select the 2022-2023 Elected Officials Risk Management Seminar** in the dropdown and click submit at the bottom of the screen.
5. The course will now show in the **Assigned section** in the center of your Home screen.
6. **Click the title to launch** the course.
7. **For additional help** if needed, this video will walk you through the steps to enroll in online learning. [How to Register for Online Learning](#)

Environmental Alert



NJDEP's Municipal Stormwater Permit: Hot Topics from the Latest Update

To ring in the new year, the New Jersey Department of Environmental Protection (NJDEP) issued the new Tier A Municipal Stormwater General Permit (GP) renewal (effective January 1, 2023), which initiates many changes for our municipalities. We've outlined some of the highlights below. For a deeper dive into these requirements, we urge all EJIF members to review [the full permit](#) on NJDEP's website.

Background

In order to prevent pollutants from being transported to local water bodies from Municipal Separate Storm Sewer Systems (MS4s), federal stormwater regulations require MS4 operators to obtain a National Pollutant Discharge Elimination System (NPDES) permit and implement a stormwater management program. The Tier A Municipal Stormwater GP renewal is a Comprehensive GP (under 40 CFR 122.28), which serves to authorize MS4 stormwater discharges from New Jersey Tier A municipalities and requires those respective municipalities to develop a stormwater program.

MS4 Stormwater Permitting Program: Tier B Municipality Reassignment

As of January 1, 2023, all 101 municipalities previously assigned to Tier B have now been assigned to Tier A, in order to help better manage stormwater discharges and resulting pollutant and nutrient impacts to waterways. This major change will require former Tier B municipalities to initiate a plethora of Municipal Stormwater GP compliance activities in short order. The permit renewal was effective on January 1, 2023; however, the NJDEP is allowing a period of 12 months (until December 31, 2023) for former Tier B municipalities to bring their facilities into compliance.

MS4 Stormwater Permitting Program: Funding

In order to make this transition easier, the Murphy administration is offering \$19 million in grants to assist municipalities with new stormwater permitting requirements. Grants are broken down to \$25,000 for

March 2023

existing Tier A municipalities and \$75,000 for former B municipalities that now have to comply with Tier A requirements. The announcement was made on February 17, 2023 and details on how to apply should be posted by March 3rd on the grant page, which can be found [here](#).

Permit Renewal Highlights

Stormwater Pollution Prevention Plan (SPPP; Permit Section IV.A.)

An updated, fillable template will be made available on the MS4 webpage. The municipal SPPP must be electronically submitted to NJDEP and posted on the municipality's dedicated stormwater webpage.

Dedicated Municipal Stormwater Webpage (Permit Section IV.B.2.)

A dedicated stormwater webpage is now required for each Tier A municipality. Look for a new HTML template which will become available soon [here](#).

Local Education and Outreach (Permit Section IV.C.)

Municipalities' education and outreach efforts are measured on a point system, with different stormwater events garnering different point values. A total of 12 points is required for each year of the permit. Point categories are now located in Attachment A of the permit. The annual permit certification report will ask permittees to certify compliance with these items by May 1st of each year for activities from the year before.

Street Sweeping (Permit Section IV.F.2.a.i. and ii.)

Triannual sweeping (every four months) is required for segments of municipal roads that have storm drain inlets which discharge to surface water. Annual sweeping is required at segments of municipal roads that **do not** have storm drain inlets that discharge to surface water.

Excess De-icing Material Management (Permit Section IV.f.2.a.vii.)

Everyone has seen piles of excess salt in roadways during winter months. Now, removal of piles of salt and de-icing materials that have been deposited on municipal roads and parking areas during spreading operations must be removed within 72 hours after the end of the storm (conditions permitting).

New or Modified Best Management Practices at Maintenance Yards & Other Ancillary Operations (Permit Section IV.F.5.)

Wood waste, yard trimmings, finished leaf compost, inoperable vehicles or equipment, and aggregate material and construction debris may now only remain on municipal property for a maximum of six months. In addition, cold patch must now be stored indoors or covered on an impervious surface.

Employee Training (Permit Section IV.F.6. through 9.)

Municipal employees must now be trained on all stormwater topics annually, as opposed to those who were previously trained biennially. In addition, municipal board and governing body members are required to take Stormwater Management Rule amendment training within 12 months from adoption of the N.J.A.C. 7:8 rule amendment for Existing and New Tier A's.

Training for municipal employees involved in stormwater-related activities remains an annual requirement. The EJIF-developed stormwater training program is still accepted by the NJDEP but is not fully up-to-date with these new requirements. However, new EJIF-developed training videos are slated to be rolled out incrementally this year, with the first installment already posted on the [Municipal Excess Liability \(MEL\) Safety Institute website](#).

MS4 Mapping (Permit Section IV.G.1.)

Municipalities are required to create a map of all MS4 infrastructure and submit an electronic version (as a georeferenced shapefile, geodatabase, or AutoCAD file) to NJDEP. If NJDEP's ArcGIS Online Mapping Tool is used, the data is submittal automatically. This map must also be posted on the municipality's

March 2023

dedicated stormwater webpage. More information regarding NJDEP Municipal Stormwater Mapping and Inventory Assistance can be found [here](#).

Annual Report & Supplemental Questionnaire (Permit Section IV.K.)

As in the past, the Annual Stormwater Report is due to NJDEP by May 1st every year. The submittal can be made via the MSRP Annual Report Service. Keep in mind that the Supplemental Questionnaire questions are updated each permit cycle.

Permit Attachments

The number of attachments to the permit has gone from five to two, with former Attachments A (Measurable Goals & Implementation Schedule) and E (BMPs for Municipal Maintenance Yards and Other Ancillary Operations) having been incorporated into the permit itself. Notably, there is a new Attachment A (Points for Public Education & Outreach) and Attachment B (Design Standards for Storm Drain Inlets). The former Attachment D (Major Development Stormwater Summary) has been renamed to "Major Development Project Summary" and has been incorporated into the Supplemental Questionnaire.

And Many Others!

We would also like to acknowledge that this new permit makes changes to the following sections:

- Post Construction Stormwater Management in New Development and Redevelopment (Permit Section IV.E. and IV.F.8.)
- Community Wide Ordinances (Permit Section IV.F.1.)
- Storm Drain Inlets (Permit Section IV.F.2.a.iii., iv., and v.)
- Herbicide Application Management (Permit Section IV.F.2.a.vi.)
- Roadside Vegetative Waste Management (Permit Section IV.F.2.a.viii.)
- Roadside Erosion Control Program (Permit Section IV.F.2.a.ix.)
- Storm Drain Inlets & Catch Basins (Permit Section IV.F.3.a.i. - iv.)
- MS4 Conveyance Inspection & Cleaning (Permit Section IV.F.3.a.v.)
- Stormwater Infrastructure Inspection (Permit Section IV.F.3.a.vi - x.)
- Stormwater Facilities Not Owned or Operated by the Municipality (Permit Section IV.F.4.)
- Stream Scouring (Permit Section IV.G.2.)
- Illicit Discharge Detection and Elimination (Permit Section IV.G.2.)
- Watershed Improvement Plan (Permit Section IV.H.)

The new permit allows for a grace period in which existing and newly assigned Tier A municipalities may come into compliance, if necessary.

Please note that there are a lot of new requirements under this permit, and this is only a brief look at some of the hot-button issues, not a comprehensive account of everything that may impact your community. Please bear in mind that deadlines to bring each municipality into compliance are July 1, 2023 (Tier A) and December 31, 2023 (former Tier B). Visit NJDEP's website for more information or assistance. We recommend the following pages:

- [Tier A Municipal Stormwater GP Renewal](#)
- [NJDEP Municipal Stormwater Regulation Program](#)
- [Stormwater Training Materials](#)
- [Stormwater Facility Maintenance Guidance](#)
- [NJDEP Mapping Application](#)

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Sunita Dhar of First Environment at rerickson@firstenvironment.com and sdhar@firstenvironment.com, respectively, or 973.334.0003.

PERMA | 9 CAMPUS DRIVE, SUITE 216, PARSIPPANY, NJ 07054 | 201.881.7632 | www.NJEJIF.org



Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

February								
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED
			28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	100.25%	100.00%
GEN LIABILITY	413,752	402,764	97.34%	96.23%	83.57%	95.99%	69.03%	91.38%
AUTO LIABILITY	44,262	11,760	26.57%	93.27%	26.57%	92.93%	26.57%	88.30%
WORKER'S COMP	1,275,000	1,695,575	132.99%	99.52%	132.99%	99.46%	132.29%	98.43%
TOTAL ALL LINES	1,923,013	2,290,014	119.08%	98.72%	116.12%	98.62%	113.08%	96.83%
NET PAYOUT %	\$1,873,695		97.44%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED
			28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	171,000	109,309	63.92%	100.00%	63.92%	100.00%	69.41%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	91.38%	24.25%	90.78%	29.14%	81.65%
AUTO LIABILITY	47,021	21,902	46.58%	88.30%	46.58%	87.77%	43.34%	78.92%
WORKER'S COMP	1,319,715	1,357,950	102.90%	98.43%	80.06%	98.27%	77.50%	94.80%
TOTAL ALL LINES	1,913,907	1,580,382	82.57%	96.93%	66.83%	96.69%	66.44%	92.29%
NET PAYOUT %	\$903,431		47.20%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED
			28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	168,000	226,290	134.70%	100.00%	134.76%	100.00%	147.59%	96.03%
GEN LIABILITY	333,052	144,999	43.54%	81.65%	44.59%	80.55%	36.40%	64.20%
AUTO LIABILITY	52,789	52,210	98.90%	78.92%	42.07%	77.72%	20.70%	56.96%
WORKER'S COMP	1,330,010	787,674	59.22%	94.80%	69.04%	94.20%	74.48%	74.88%
TOTAL ALL LINES	1,883,851	1,211,174	64.29%	92.49%	69.82%	91.84%	72.76%	74.38%
NET PAYOUT %	\$774,506		41.11%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED
			28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	164,000	236,512	144.21%	96.03%	144.54%	95.63%	19.01%	13.00%
GEN LIABILITY	286,842	219,118	76.39%	64.20%	76.18%	62.24%	6.24%	2.50%
AUTO LIABILITY	55,642	31,795	57.14%	56.96%	59.21%	54.16%	0.00%	2.50%
WORKER'S COMP	1,353,000	860,541	63.60%	74.88%	57.19%	70.13%	0.39%	2.00%
TOTAL ALL LINES	1,859,484	1,347,965	72.49%	74.56%	67.89%	70.68%	0.00%	3.06%
NET PAYOUT %	\$696,921		37.48%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED
			28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	169,000	12,644	7.48%	13.00%	0.00%	6.00%	N/A	N/A
GEN LIABILITY	301,156	8,500	2.82%	2.50%	1.99%	1.00%	N/A	N/A
AUTO LIABILITY	51,791	8,850	17.09%	2.50%	0.00%	1.00%	N/A	N/A
WORKER'S COMP	1,560,000	19,500	1.25%	2.00%	0.51%	0.50%	N/A	N/A
TOTAL ALL LINES	2,081,947	49,494	2.38%	2.98%	0.67%	1.03%	N/A	N/A
NET PAYOUT %	\$10,118		0.49%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

March

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	100.25%	100.00%
GEN LIABILITY	413,752	392,764	94.93%	96.38%	97.34%	96.23%	69.03%	91.95%
AUTO LIABILITY	44,262	11,760	26.57%	93.62%	26.57%	93.27%	26.57%	88.81%
WORKER'S COMP	1,275,000	1,695,575	132.99%	99.57%	132.99%	99.52%	132.29%	98.57%
TOTAL ALL LINES	1,923,013	2,280,014	118.56%	98.79%	119.08%	98.72%	113.08%	97.06%
NET PAYOUT %	\$1,889,365		98.25%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	171,000	109,309	63.92%	100.00%	63.92%	100.00%	69.41%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	91.95%	24.25%	91.38%	32.09%	82.70%
AUTO LIABILITY	47,021	31,902	67.85%	88.81%	46.58%	88.30%	43.34%	80.03%
WORKER'S COMP	1,319,715	1,357,950	102.90%	98.57%	102.90%	98.43%	77.42%	95.33%
TOTAL ALL LINES	1,913,907	1,590,382	83.10%	97.16%	82.57%	96.93%	66.96%	92.89%
NET PAYOUT %	\$908,690		47.48%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	168,000	226,590	134.87%	100.00%	134.70%	100.00%	144.04%	96.43%
GEN LIABILITY	333,052	143,024	42.94%	82.70%	43.54%	81.65%	35.39%	66.07%
AUTO LIABILITY	52,789	52,210	98.90%	80.03%	98.90%	78.92%	20.70%	59.58%
WORKER'S COMP	1,330,010	786,474	59.13%	95.33%	59.22%	94.80%	70.00%	78.67%
TOTAL ALL LINES	1,883,851	1,208,299	64.14%	93.08%	64.29%	92.49%	69.10%	77.49%
NET PAYOUT %	\$780,331		41.42%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	164,000	229,378	139.86%	96.43%	144.21%	96.03%	20.10%	23.00%
GEN LIABILITY	286,842	212,881	74.22%	66.07%	76.39%	64.20%	6.42%	6.00%
AUTO LIABILITY	55,642	33,920	60.96%	59.58%	57.14%	56.96%	2.02%	6.00%
WORKER'S COMP	1,333,000	867,579	64.12%	78.67%	63.60%	74.88%	1.15%	3.00%
TOTAL ALL LINES	1,859,484	1,343,758	72.27%	77.72%	72.49%	74.56%	0.00%	5.32%
NET PAYOUT %	\$717,335		38.58%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	169,000	31,797	18.81%	23.00%	7.48%	13.00%	N/A	N/A
GEN LIABILITY	301,156	10,667	3.54%	6.00%	2.82%	2.50%	N/A	N/A
AUTO LIABILITY	51,791	8,850	17.09%	6.00%	17.09%	2.50%	N/A	N/A
WORKER'S COMP	1,560,000	126,265	8.09%	3.00%	1.25%	2.00%	N/A	N/A
TOTAL ALL LINES	2,081,947	177,579	8.53%	5.13%	2.38%	2.98%	N/A	N/A
NET PAYOUT %	\$44,706		2.15%					

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

COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	0	1	2	10	14	0	27
February-23	0	1	2	10	13	1	27
NET CHGE	0	0	0	0	-1	1	0
Limited Reserves							\$2,915
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$0	\$1	\$2	\$8,109	\$98,735	\$0	\$106,847
February-23	\$0	\$1	\$2	\$8,009	\$65,006	\$5,700	\$78,718
NET CHGE	\$0	\$0	\$0	(\$100)	(\$33,729)	\$5,700	(\$28,129)
Ltd Incurred	\$91,226	\$179,915	\$109,309	\$226,290	\$236,512	\$12,644	\$855,896
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	0	3	1	10	30	1	45
February-23	0	3	1	10	31	3	48
NET CHGE	0	0	0	0	1	2	3
Limited Reserves							\$9,533
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$0	\$124,588	\$25,479	\$112,341	\$150,382	\$6,000	\$418,790
February-23	\$0	\$174,255	\$25,479	\$102,445	\$147,423	\$7,996	\$457,598
NET CHGE	\$0	\$49,667	\$0	(\$9,896)	(\$2,958)	\$1,996	\$38,808
Ltd Incurred	\$56,720	\$402,764	\$91,221	\$144,999	\$219,118	\$8,500	\$923,323
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	0	0	1	2	5	0	8
February-23	0	0	1	2	4	2	9
NET CHGE	0	0	0	0	-1	2	1
Limited Reserves							\$7,844
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$0	\$0	\$6,284	\$12,612	\$14,331	\$0	\$33,227
February-23	\$0	\$0	\$5,951	\$42,612	\$13,181	\$8,850	\$70,593
NET CHGE	\$0	\$0	(\$334)	\$30,000	(\$1,150)	\$8,850	\$37,366
Ltd Incurred	\$66,718	\$11,760	\$21,902	\$52,210	\$31,795	\$8,850	\$193,235
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	4	8	15	20	40	5	92
February-23	4	8	15	19	36	9	91
NET CHGE	0	0	0	-1	-4	4	-1
Limited Reserves							\$19,051
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$218,238	\$243,784	\$545,293	\$415,173	\$361,069	\$8,000	\$1,791,556
February-23	\$120,206	\$242,064	\$645,520	\$283,602	\$425,434	\$16,831	\$1,733,656
NET CHGE	(\$98,033)	(\$1,720)	\$100,227	(\$131,570)	\$64,365	\$8,831	(\$57,900)
Ltd Incurred	\$1,586,735	\$1,695,575	\$1,357,950	\$787,674	\$860,541	\$19,500	\$6,307,975
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	4	12	19	42	89	6	172
February-23	4	12	19	41	84	15	175
NET CHGE	0	0	0	-1	-5	9	3
Limited Reserves							\$13,375
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$218,238	\$368,372	\$577,058	\$548,235	\$624,516	\$14,000	\$2,350,419
February-23	\$120,206	\$416,319	\$676,951	\$436,668	\$651,045	\$39,376	\$2,340,565
NET CHGE	(\$98,033)	\$47,947	\$99,893	(\$111,566)	\$26,529	\$25,376	(\$9,854)
Ltd Incurred	\$1,801,399	\$2,290,014	\$1,580,382	\$1,211,174	\$1,347,965	\$49,494	\$8,280,428

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

COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	1	2	10	13	1	27
March-23	0	1	2	10	10	3	26
NET CHGE	0	0	0	0	-3	2	-1
Limited Reserves							\$3,189
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$1	\$2	\$8,009	\$65,006	\$5,700	\$78,718
March-23	\$0	\$1	\$2	\$8,309	\$61,209	\$13,405	\$82,925
NET CHGE	\$0	\$0	\$0	\$300	(\$3,798)	\$7,705	\$4,207
Ltd Incurred	\$91,226	\$179,915	\$109,309	\$226,590	\$229,378	\$31,797	\$868,214
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	3	1	10	31	3	48
March-23	0	3	1	10	29	4	47
NET CHGE	0	0	0	0	-2	1	-1
Limited Reserves							\$8,958
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$174,255	\$25,479	\$102,445	\$147,423	\$7,996	\$457,598
March-23	\$0	\$151,067	\$21,489	\$97,726	\$140,593	\$10,150	\$421,026
NET CHGE	\$0	(\$23,187)	(\$3,991)	(\$4,719)	(\$6,830)	\$2,155	(\$36,573)
Ltd Incurred	\$56,720	\$392,764	\$91,221	\$143,024	\$212,881	\$10,667	\$907,278
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	1	2	4	2	9
March-23	0	0	2	2	5	2	11
NET CHGE	0	0	1	0	1	0	2
Limited Reserves							\$7,094
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$5,951	\$42,612	\$13,181	\$8,850	\$70,593
March-23	\$0	\$0	\$15,737	\$42,612	\$15,306	\$4,375	\$78,029
NET CHGE	\$0	\$0	\$9,787	\$0	\$2,125	(\$4,475)	\$7,436
Ltd Incurred	\$66,718	\$11,760	\$31,902	\$52,210	\$33,920	\$8,850	\$205,360
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	4	8	15	19	36	9	91
March-23	4	8	15	19	37	14	97
NET CHGE	0	0	0	0	1	5	6
Limited Reserves							\$18,487
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$120,206	\$242,064	\$645,520	\$283,602	\$425,434	\$16,831	\$1,733,656
March-23	\$115,643	\$239,581	\$644,464	\$279,321	\$409,315	\$104,944	\$1,793,269
NET CHGE	(\$4,563)	(\$2,483)	(\$1,056)	(\$4,281)	(\$16,119)	\$88,113	\$59,613
Ltd Incurred	\$1,586,735	\$1,695,575	\$1,357,950	\$786,474	\$867,579	\$126,265	\$6,420,579
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	4	12	19	41	84	15	175
March-23	4	12	20	41	81	23	181
NET CHGE	0	0	1	0	-3	8	6
Limited Reserves							\$13,123
Year	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$120,206	\$416,319	\$676,951	\$436,668	\$651,045	\$39,376	\$2,340,565
March-23	\$115,643	\$390,650	\$681,692	\$427,968	\$626,423	\$132,874	\$2,375,249
NET CHGE	(\$4,563)	(\$25,670)	\$4,741	(\$8,700)	(\$24,622)	\$93,497	\$34,683
Ltd Incurred	\$1,801,399	\$2,280,014	\$1,590,382	\$1,208,299	\$1,343,758	\$177,579	\$8,401,431

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

			February 28, 2023	
		2023	2022	2021
		LOST TIME	LOST TIME	LOST TIME
FUND		FREQUENCY	FREQUENCY	FREQUENCY
				TOTAL
				RATE *
				2023 - 2021
NJ Public Housing Authority		0.00	1.74	1.37
NJ Utility Authorities		0.00	1.30	1.93
Bergen County		0.12	1.41	1.95
Monmouth County		0.12	0.82	1.03
Suburban Metro		0.22	1.48	2.51
Ocean County		0.30	1.02	1.79
Morris County		0.67	1.15	2.53
Professional Municipal Manager		0.69	1.16	2.15
Gloucester, Salem, Cumberland		0.72	1.35	2.53
Central New Jersey		0.77	2.02	2.50
South Bergen County		0.80	2.32	2.83
Atlantic County Municipal JIF		0.87	1.96	3.50
Suburban Municipal		1.05	1.14	3.08
Camden County		1.11	1.37	3.17
Burlington County Municipal JIF		1.45	1.24	2.53
AVERAGE		0.59	1.43	2.36
				1.81

Professional Municipal Management JOINT INSURANCE FUND										
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF February 28, 2023										
			# CLAIMS	Y.T.D.	2023	2022	2021		TOTAL	
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE	
MEMBER_ID	MEMBER	*	2/28/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2023 - 2021	
1	305 Evesham Township Fire Dist			0	0	0.00	1.14	0.00	1 Evesham Township Fire	0.52
2	306 Maple Shade			0	0	0.00	1.65	4.08	2 Maple Shade	2.66
3	307 Moorestown			0	0	0.00	0.70	0.61	3 Moorestown	0.60
4	308 Willingboro			0	0	0.00	0.71	3.86	4 Willingboro	2.26
5	304 Evesham			1	1	2.43	1.73	0.76	5 Evesham	1.31
Totals:				1	1	0.69	1.16	2.15		1.61

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

March 31, 2023				
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
NJ Utility Authorities	0.18	1.30	1.98	1.46
Monmouth County	0.32	0.86	1.03	0.88
Ocean County	0.34	1.10	1.81	1.33
Bergen County	0.54	1.45	1.96	1.60
Gloucester, Salem, Cumberland	0.84	1.35	2.53	1.84
Suburban Metro	0.87	1.44	2.55	1.87
NJ Public Housing Authority	0.87	1.79	1.37	1.50
Camden County	0.99	1.37	3.17	2.15
Atlantic County Municipal JIF	1.03	1.99	3.53	2.58
Central New Jersey	1.21	2.04	2.50	2.16
Morris County	1.23	1.24	2.58	1.83
Professional Municipal Management	1.38	1.27	2.15	1.70
Burlington County Municipal JIF	1.93	1.24	2.53	1.91
South Bergen County	2.36	2.32	2.83	2.56
Suburban Municipal	2.58	1.20	3.08	2.21
AVERAGE	1.11	1.46	2.37	1.84

Professional Municipal Management JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF March 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
		*	3/31/2023	ACCIDENTS					
1	305 Evesham Township Fire Dist		0	0	0.00	1.14	0.00	1 Evesham Township Fire	0.51
2	306 Maple Shade		0	0	0.00	1.65	4.08	2 Maple Shade	2.57
3	308 Willingboro		1	1	1.44	0.71	3.86	3 Willingboro	2.33
4	304 Evesham		0	1	1.62	1.73	0.76	4 Evesham	1.26
5	307 Moorestown		1	1	2.56	1.40	0.61	5 Moorestown	1.15
Totals:			2	3	1.38	1.27	2.15		1.70

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of :				April 18, 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	Amended Deductible Date	Revised EPL Deductible	Revised 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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2023 as of April 1, 2023

<u>Item</u>	<u>Filing Status</u>
<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

April 17, 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 two month period ending March 31, 2023 for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022and 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 \$ 27,151.07. This generated an average annual yield of 2.14%. However, we have an unrealized net gain of \$ 11,358.31 adjusting the reported yield to 3.03% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,520,570.68.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 5,947.60 with YTD \$ 5,947.60
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 245 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 \$ 173,513.12.

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 \$7,944,511.36 to a closing balance of \$ 7,289,423.13 showing a decrease in the fund \$ 655,088.23.

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. 23-11

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - MARCH 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 2023			
CheckNumber	VendorName	Comment	InvoiceAmount
001957			
001957	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL AND LAND USE 2 OF 2 - 2023	208,912.50
			208,912.50
001958			
001958	QUAL-LYNX	CLAIM ADJUSTING SERVICES 03/23	12,738.58
			12,738.58
001959			
001959	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 03/23	2,089.00
			2,089.00
001960			
001960	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/23	84.36
001960	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIR FEE 03/23	11,993.67
			12,078.03
001961			
001961	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 03/23	3,544.33
			3,544.33
001962			
001962	QUALCARE, INC.	WORKERS COMP MANAGED CARE 03/23	7,880.00
			7,880.00
001963			
001963	THOMAS TONTARSKI	TREASURER FEE 03/23	1,611.08
			1,611.08
001964			
001964	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 03/23	1,587.67
001964	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 03/23	1,863.92
			3,451.59
001965			
001965	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 03/23	539.00
001965	CONNER STRONG & BUCKELEW	SURETY-PUB OFF SELECT INS #B6026199	1,129.00
			1,668.00

001966			
001966	ACCESS	DEPT 413 STORE CUST 224 1/23 FOR FEB	53.08
			53.08
001967			
001967	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023 EVESHAM TWP	21,845.16
			21,845.16
		Total Payments FY 2023	275,871.35
		TOTAL PAYMENTS ALL FUND YEARS	275,871.35

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 23-12

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

<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	VendorName	Comment	InvoiceAmount
001968			
001968	QUAL-LYNX	ADMINISTRATION SERVICES 12/22 INV 52344	12,364.08
			12,364.08
001969			
001969	EVESHAM TOWNSHIP FIRE DEPARTMENT	2022 SAFETY PROGRAM	1,500.00
			1,500.00
001970			
001970	WILLINGBORO TOWNSHIP	2022 SAFETY PROGRAM	2,500.00
			2,500.00
001971			
001971	EVESHAM TOWNSHIP	2022 SAFETY PROGRAM	2,500.00
			2,500.00
001972			
001972	MAPLE SHADE TOWNSHIP	2022 SAFETY PROGRAM	2,500.00
			2,500.00
001973			
001973	MOORESTOWN TOWNSHIP	2022 SAFETY PROGRAM	2,500.00
			2,500.00
		Total Payments FY 2022	23,864.08
<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	VendorName	Comment	InvoiceAmount
001974			
001974	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2023	1,423.25
			1,423.25
001975			
001975	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2023	117,551.00
001975	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2023	213,853.25
			331,404.25
001976			
001976	QUAL-LYNX	CLAIM ADJUSTING SERVICES 04/23	12,738.58
			12,738.58
001977			
001977	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 04/23	2,089.00
			2,089.00

001978			
001978	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	43.14
001978	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIR FEE 04/23	11,993.67
			12,036.81
001979			
001979	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 04/23	3,544.33
			3,544.33
001980			
001980	QUALCARE, INC.	WC ACCESS/UM 04/23 INV 69249	7,880.00
			7,880.00
001981			
001981	THOMAS TONTARSKI	TREASURER FEE 04/23	1,611.08
			1,611.08
001982			
001982	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 04/23	1,587.67
001982	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 04/23	1,863.92
			3,451.59
001983			
001983	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2023	7,406.25
			7,406.25
001984			
001984	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/23	539.00
			539.00
001985			
001985	ACCESS	ACCT 413 STORE CUST 224 2/23 FOR MAR	84.15
			84.15
001986			
001986	THOMAS J. MESCHEL	REIMBURSE FOR 2023 PRIMA CONFERENCE	860.00
			860.00
		Total Payments FY 2023	385,068.29
		TOTAL PAYMENTS ALL FUND YEARS	408,932.37

Chairperson

Attest:

Dated: _____

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

Treasurer

Current Fund Year: 2023											
Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	80,310.06	1,116,625.66	164,548.83	2,743,599.42	(3,874.25)	(175,262.85)	(533.05)	343,170.16	3,181,305.72	103,991.18	7,553,880.87
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	80,310.06	1,116,625.66	164,548.83	2,743,599.42	(3,874.25)	(175,262.85)	(533.05)	343,170.16	3,181,305.72	103,991.18	7,553,880.87
REPORT STATUS SECTION											
Report Month: March											
Balance Differences											
Opening Balances:	Opening Balances are equal					\$0.00					
Imprest Transfers:	Imprest Totals are equal					\$0.00					
Investment Balances:	Investment Payment Balances are equal					\$0.00					
	Investment Adjustment Balances are equal					\$0.00					
Ending Balances:	Ending Balances are equal					\$0.00					
Accrual Balances:	Accrual Balances are equal					\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
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 & Investm	\$7,553,881.39	-	3,019,196.98	100,080.93	1,101.01	4,433,502.47
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$161.73	\$0.00	\$0.00	\$0.00	\$0.00	-\$161.73
5 Interest Paid - Cash Inst	\$14,334.62	\$0.00	\$6,678.94	\$280.78	\$342.26	\$7,032.64
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$80,197.30	\$0.00	\$0.00	\$0.00	\$0.00	\$80,197.30
8 Net Investment Income	\$94,370.19	\$0.00	\$6,678.94	\$280.78	\$342.26	\$87,068.21
9 Deposits - Purchases	\$369,009.85	\$0.00	\$5,181.94	\$87,956.56	\$275,871.35	\$0.00
10 (Withdrawals - Sales)	-\$727,837.76	\$0.00	-\$363,827.91	-\$88,037.49	-\$275,972.36	\$0.00
Ending Cash & Investment	\$7,289,423.67	\$0.00	\$2,667,229.95	\$100,280.78	\$1,342.26	\$4,520,570.68
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$71,859.67	\$0.00	\$17,607.22	\$32,936.80	\$21,315.65	\$0.00
(Less Deposits in Transit)	-\$17,607.22	\$0.00	\$0.00	-\$17,607.22	\$0.00	\$0.00
Balance per Bank	\$7,343,676.12	\$0.00	\$2,684,837.17	\$115,610.36	\$22,657.91	\$4,520,570.68

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

Month		March							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	6,944.19	0.00	0.00	6,944.19	0.00	6,944.19	0.00	6,944.19
	Liability	504.50	0.00	0.00	504.50	0.00	504.50	0.00	504.50
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	2,669.16	0.00	0.00	2,669.16	0.00	2,669.16	0.00	2,669.16
	Total	10,117.85	0.00	0.00	10,117.85	0.00	10,117.85	0.00	10,117.85
2022	Property	171,506.08	0.00	0.00	171,506.08	0.00	171,506.08	0.00	171,506.08
	Liability	71,694.36	0.00	0.00	71,694.36	0.00	71,694.36	0.00	71,694.36
	Auto	18,613.75	0.00	0.00	18,613.75	0.00	18,613.75	0.00	18,613.75
	Workers Comp	435,106.40	0.00	0.00	435,106.40	0.00	435,106.40	0.00	435,106.40
	Total	696,920.59	0.00	0.00	696,920.59	0.00	696,920.59	0.00	696,920.59
2021	Property	218,280.75	0.00	0.00	218,280.75	0.00	218,280.75	(0.00)	218,280.75
	Liability	42,554.05	0.00	0.00	42,554.05	0.00	42,554.05	0.00	42,554.05
	Auto	9,598.93	0.00	0.00	9,598.93	0.00	9,598.93	0.00	9,598.93
	Workers Comp	504,072.11	0.00	0.00	504,072.11	0.00	504,072.11	0.00	504,072.11
	Total	774,505.84	0.00	0.00	774,505.84	0.00	774,505.84	(0.00)	774,505.84
2020	Property	109,306.51	0.00	0.00	109,306.51	0.00	109,306.51	(0.00)	109,306.51
	Liability	65,742.20	0.00	0.00	65,742.20	0.00	65,742.20	0.00	65,742.20
	Auto	15,951.33	0.00	0.00	15,951.33	0.00	15,951.33	0.00	15,951.33
	Workers Comp	712,430.62	0.00	0.00	712,430.62	0.00	712,430.62	0.00	712,430.62
	Total	903,430.66	0.00	0.00	903,430.66	0.00	903,430.66	0.00	903,430.66
2019	Property	179,914.35	0.00	0.00	179,914.35	0.00	179,914.35	0.00	179,914.35
	Liability	228,508.89	0.00	0.00	228,508.89	0.00	228,508.89	(0.00)	228,508.89
	Auto	11,760.28	0.00	0.00	11,760.28	0.00	11,760.28	(0.00)	11,760.28
	Workers Comp	1,453,511.25	0.00	0.00	1,453,511.25	0.00	1,453,511.25	0.00	1,453,511.25
	Total	1,873,694.77	0.00	0.00	1,873,694.77	0.00	1,873,694.77	(0.00)	1,873,694.77
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,258,669.71	0.00	0.00	4,258,669.71	0.00	4,258,669.71	0.00	4,258,669.71

PMM JIF SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/1	EVESHAM TWP.	2023282944	EVESHAM TWP.	PR	2022	947.60	
TOTAL- FEB.						947.60	
YTD 2023							947.60
3/15	WILLINGBORO TWP.	2022273038	WILLINGBORO TWP.	PR	2022	5,000.00	
TOTAL- MAR.						5,000.00	
YTD 2023							5,947.60

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: April 25, 2023

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

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

LOSS CONTROL SURVEYS

- No Loss Control Reports for the month of February.
- Township of Willingboro on March 6, 2023
- Township of Evesham on March 15, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of March 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

- Safe Exchange Zone Best Practices
- CDL Exemption for Fire & Emergency Management Services
- Blue Light for Volunteer Emergency Responders' Best Practices
- Junior Firefighter Auxiliary Program Best Practices
- Employer-Specific Training Guides
- Red Cross Services for Fire Departments
- The Anniversary Effect - Recognizing & Managing
- New MSI Learning Management System
- CDL Entry-Level Driver Trainer Best Practices
- CDL Entry-Level Driver Training Train-the-Trainer Program
- CDL Controlled Substances & Alcohol Use Testing Policies for New Jersey Public Agencies
- CDL - Designated Employer Representative (DER) Best Practices

MSI LAW ENFORCEMENT

- Police Licensing Risk Analysis Update

MSI NOW & MSI DVD – February

[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	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 NOW & MSI DVD – March

[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

[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 that the class attendee 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.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey NJDEP I - Township of Moorestown	P. O. Box 420 428 E. State Street, 4th Floor Trenton, NJ 08625	Evidence of Insurance as respect to NJUCF Stewardship Grant Grant ID#UCF-2022-Moorest-00012-TP	2/7/2023 #3872198	GL AU EX WC
H - Gloucester County Fire Academy I - Evesham Township Fire District	200 Shady Lane Rd. Clarksboro, NJ 08020	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	2/8/2023 #3872618	GL AU EX WC
H - Yamaha Motor Finance I - Township of Evesham	Corporation, USA Attn: Commercial Finance Group 6555 Katella Ave Cypress, CA 90630	RE: 75 DR2E AC Golf Carts 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 the lease of 75 DR2E AC Golf Carts, with a total value of \$293,580.	2/10/2023 #3874059	GL AU EX WC OTH
H - Burlington County Board of I - Township of Maple Shade	Chosen Freeholders 49 Rancocas Road PO Box 6000 Mount Holly, NJ 08060	Evidence of Insurance.	2/21/2023 #3877199	GL AU EX WC OTH
Total # of Holders: 4				

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJDEP Div State Parks, Forests & I - City of Lambertville	Historic Sites, Urban Community & Privately Held Forests PO Box 420;Mail Code 501-04 Trenton, NJ 08625	RE: NJDEP The Certificate Holder is an Additional Insured on all of the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	3/2/2023 #3900229	GL AU EX WC
Total # of Holders: 1				

Professional Municipal Mgmt. JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

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

Tier JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Bergen County	3%	0%	97%	3%	0%	97%
Camden County	3%	0%	97%	3%	0%	97%
NJ Utility Authorities	1%	1%	97%	1%	1%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
Central New Jersey	0%	0%	100%	0%	0%	100%
Total #	3	1	411	3	1	411
Total %	0.7%	0.2%	99%	0.7%	0.2%	99%

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 - Minimum	Approval Status - Advanced
Professional Municipal Management	Evesham		
Professional Municipal Management	Evesham Township Fire District		
Professional Municipal Management	Maple Shade		
Professional Municipal Management	Moorestown		
Professional Municipal Management	Willingboro		





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

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	43	\$48,620.64	\$9,742.06	\$38,878.58	80%
FEBRUARY	99	\$68,361.27	\$31,459.56	\$36,901.71	54%
MARCH	61	\$142,680.16	\$56,571.07	\$86,109.09	60%
Grand Total	203	\$259,662.07	\$97,772.69	\$161,889.38	62%

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	49	\$84,549.75	\$27,474.50	\$57,075.25	68%
FEBRUARY	107	\$289,735.55	\$89,817.94	\$199,917.61	69%
MARCH	74	\$168,041.50	\$34,019.12	\$134,022.38	80%
APRIL	68	\$596,408.04	\$157,868.30	\$438,539.74	74%
MAY	128	\$103,917.17	\$41,808.43	\$62,108.74	60%
JUNE	82	\$154,621.88	\$38,472.66	\$116,149.22	75%
JULY	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%
TOTALS	1020	\$2,446,649.73	\$785,555.66	\$1,661,094.07	68%



Professional Municipal Management JIF

Top 10 Providers
1/1/2023 – 3/31/2023

	UNITS OF SERVICE	APPROVED
KENNEDY HEALTH	6	\$19,050.51
THOMAS JEFFERSON UNIV HOSPITAL	2	\$17,470.79
CENTENNIAL SURGERY CENTER LLC	3	\$11,875.50
VIRTUA WEST JERSEY HEALTH INC	3	\$6,396.00
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	5	\$5,326.00
CONCENTRA MEDICAL CENTERS	22	\$4,621.60
IVY REHAB NETWORK INC2	40	\$4,453.00
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	37	\$3,200.00
MID-ATLANTIC ANESTHESIA ASSOCIATES PA	3	\$2,880.00
VIRTUA WILLINGBORO HOSPITAL, INC.	1	\$2,700.00
Grand Total	122	\$77,973.40

Savings By Specialty
1/1/2023 – 3/31/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	12	\$124,872.11	\$45,617.30	\$79,254.81	63%
Ambulatory Surgical Center	5	\$40,966.00	\$14,803.06	\$26,162.94	64%
Physical therapy	86	\$38,215.00	\$8,375.00	\$29,840.00	78%
Occupational Medicine	27	\$11,509.66	\$5,335.53	\$6,174.13	54%
MRI/Radiology	14	\$10,430.00	\$3,315.94	\$7,114.06	68%
Physical Medicine & Rehab	5	\$8,554.00	\$2,056.82	\$6,497.18	76%
Anesthesiology	8	\$7,191.40	\$4,869.81	\$2,321.59	32%
Emergency Medicine	5	\$5,732.00	\$5,326.00	\$406.00	7%
Orthopedic Surgery	13	\$3,352.00	\$1,998.76	\$1,353.24	40%
General Surgery	10	\$2,520.00	\$1,925.30	\$594.70	24%
Ambulance	2	\$1,566.60	\$1,562.90	\$3.70	0%
Behavioral Health	5	\$1,560.00	\$1,190.08	\$369.92	24%
Urgent Care Center	6	\$1,530.80	\$736.95	\$793.85	52%
Neurosurgery	3	\$1,150.00	\$321.61	\$828.39	72%
Laboratory Services	1	\$312.50	\$212.00	\$100.50	32%
Pulmonary Medicine	1	\$200.00	\$125.63	\$74.37	37%
Grand Total	203	\$259,662.07	\$97,772.69	\$161,889.38	62%



**Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2023 – 3/31/2023**

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	1	3	2	6
EVESHAM TWP FIRE DIST. 1		3	2	5
MAPLESHADE TOWNSHIP		2	1	3
MOORESTOWN	1	1	1	3
WILLINGBORO TOWNSHIP	1	3		4
Grand Total	3	12	6	21

Workers' Compensation Covid-19 Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TWP FIRE DIST. 1	3	2	5
Grand Total	3	2	5



PMM JIF
COVID-19 Executive Summary
 April 18, 2023

The COVID-19 pandemic impacted New Jersey commencing in 2020. Below is a summary of COVID workers' compensation claims reported as of 03-31-2023 for the PERMA affiliated JIFs. These claims are only for the JIFs and not for individual members with self-insured retentions.

Insurer	Insurance Type	3/31/2023		Change	
		Claim Count	Net Inc	Claim Count	Net INC
BERGEN CTY MUN. J.I.F.	PR	1	\$ -	0	\$0.00
BERGEN CTY MUN. J.I.F.-WC	WC	520	\$ 680,215.97	1	(\$1,547.25)
BERGEN CTY MUN. J.I.F.	GL	2	\$ 21.70	0	\$0.00
CENTRAL JERSEY MUNI JIF	PR	1	\$ -	0	\$0.00
CENTRAL JERSEY MUNI JIF	WC	812	\$ 1,941,833.80	46	\$3,044.94
MJF-MON.CTY.JT.INS.FUND	WC	600	\$ 541,280.21	3	\$13,048.67
MJF-MON.CTY.JT.INS.FUND	GL	1	\$ -	0	\$0.00
MORRIS CTY MUN J.I.F.-WC	WC	742	\$ 1,752,781.01	8	(\$14,963.58)
NEW JERSEY PUBLIC HOUSING-064	WC	35	\$ 153,731.70	0	\$124,591.00
NEW JERSEY UTIL AUTH JIF	WC	107	\$ 68,040.45	0	\$13,866.50
OJF-OCEAN JOINT INS.FUND	WC	1148	\$ 2,188,060.48	7	(\$12,591.84)
OJF-OCEAN JOINT INS.FUND	GL	1	\$ 11.75	0	\$0.00
PROFESSIONAL MUN.MGMT.JIF	WC	258	\$ 385,630.70	5	\$8,137.25
SOUTH BERGEN JIF	WC	351	\$ 914,222.35	2	\$22,209.89
SUBURBAN JIF	WC	153	\$ 464,956.12	3	(\$4,305.00)
SUBURBAN METRO JIF-067	WC	498	\$ 1,073,603.64	4	(\$8,635.09)
SUBURBAN METRO JIF-067	GL	1	\$ -	0	\$0.00
		5231	\$10,164,389.88	79	\$142,855.49

PMM JIF COVID CLAIMS

PMM JIF's COVID claims total 258 claims reported through 03-31-2023. The breakdown of the JIF's COVID claims follows:

WC Indemnity	43	WC Only Medical	70	WC Only Report	145
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Below is the breakdown of the PMM JIF's claims by year:

Year	COVID WC	Net Paid	Net Incurred
2020	151	\$212,192.75	\$315,741.71
2021	73	\$23,550.84	\$64,481.74
2022	29	\$225.25	\$3,157.25
2023	5	\$51.00	\$2,250.00
TOTAL	258	\$236,019.84	\$385,630.70

Qual-Lynx's claim system captures 13 municipal JIFs' COVID claims data where Qual-Lynx is the designated Claims Administrator plus 2 PERMA municipal JIFs who utilize our claims system. We are able to compare the PMM JIF's position against these other 14 JIFs. PMM JIF's experience is 2 % of the total incurred dollars for the 15 JIFs.

COVID	PMM JIF	14 JIFs
WC INDEMNITY	\$ 362,319.02	\$15,372,979.82
WC MEDICAL ONLY	\$18,913.68	\$1,052,445.78
TOTAL	\$385,630.70	\$16,425,425.60

DEPARTMENTS

At the 15 JIF global level including PMM JIF, **Police, Fire, and EMS/Rescue Squads** account for **85%** of all reported COVID claims. The Police Departments comprise half of the COVID claims at **54%**, EMS **17%**, and Fire **15%**. Police Department claims account for **67%** of the total incurred dollars at **\$11,054,382.85** followed by Fire Department at **11%** with **\$1,823,504.85**.

The PMM JIF's results vary dramatically from the 15 JIF combined department totals. **Of the JIF's 258 claims, 161 claims, or 90% of the total, emanate from the police department. See the top four departments:**

DEPARTMENT	# of CLAIMS	TOTAL INCURRED	% of PMM JIF TOTAL
Police	161	\$348,419.89	90%
Fire Department	56	\$25,340.02	7%
Street Maintenance	10	\$1,638.57	Less than 1%
Clerical	10	\$7,389.68	2%
TOTAL	237	\$382,788.16	

The Police and Fire Departments are driving 97% of the PMM JIF's COVID dollars.

COVID EXPOSURES AND TEST RESULTS

COVID exposures total **254** cases with **90** definite exposures and **154** possible exposures. We have verified **138** positive test results versus **58** negative findings. We continue to pursue test results in the other reported cases. Employees exhibiting COVID symptoms number **140**. Employees with no symptoms total **76**. Count for employees not tested is **33**. Hospitalized employees confirmed at **8**.

VACCINATIONS

Qual-Lynx added claim fields to track vaccination results in early 2021. However, the fields were designed to capture only adverse reaction claims, not whether an employee was vaccinated or not vaccinated and the resulting cost exposures. We have since instructed our staff to capture the vaccination information on all COVID claims commencing in 2022. **19 PMM JIF's employees' vaccination status has been confirmed. 5 are not vaccinated.**

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 28, 2023
MOORESTOWN, NJ 08057
2:00 PM**

Meeting of 2023 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2023 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Ivy Carmichael, Clerk	Township of Willingboro	Present
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SPECIAL FUND COMMISSIONER:

Alex Davidson	Township of Evesham	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Crystal Chuck
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Harry Earl
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Managed Care Organization	QualCare Stephen McNamara
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Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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ALSO PRESENT:

Michael Avalone, Conner Strong & Buckelew

APPROVAL OF MINUTES: January 24, 2023 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 24, 2023:

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Cyber Security Status Report: Attached on **Page 3** was 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. Executive Director said new quarterly training will begin soon and everyone will receive information on the upcoming training.

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.

Executive Director said the NJ Cyber JIF will be offering some type of similar training that this JIF is currently completing so there is a possibility our JIF will receive some type of reimbursement for that. It looks as though the Cyber JIF is encouraging everyone to stick with their current vendor if they are currently enrolled in Cyber training. Chairman Merchel said there was a meeting of the NJ Cyber JIF today and it was stated that it is becoming complicated to issue reimbursements so that will be discussed further and it is determined to be too cumbersome then everyone would stop the current and move to the Cyber JIF's training program. This is to be determined in the near future.

Chairman Merchel discussed the training programs that are in discussion with the Cyber Security JIF at this time and more information to follow. Executive Director said the website for the NJ Cyber JIF is available on the MEL website.

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

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes, 0 Nays, 1 Abstain - Carmichael

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on two half-day sessions: Friday, April 21st and Friday, April 28th 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** was 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. Jonathon Tavares of the Underwriting Managers office said property was the main challenge in 2023 and some ideas for 2024 were shared on the webinar if members have not had a chance to listen to the webinar it is available on the MEL website. Executive Director said there will be a big push on property appraisals. This JIF is ahead of the curve since property appraisals were completed approximately four years ago. It looks like the MEL will be recommending property appraisals be completed every five years.

Elected Officials Training: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appeared 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** was 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

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	Unanimous

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track dated December 31, 2022 shows the fund's surplus down \$150,000 at \$3.4 million. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 66% and we are at 54% and this time last year we were at 65%. The fund's Loss Time Accident Frequency, for December 2022 at 0.93% which is great to report and 8 lost time accidents in December. In response to Chairman Merchel, Claims Manager Kathy Kissane said the property is trending high it could be a lot of smaller claims that added up and exceeded what the actuary project but it wasn't one large claim

or storm. Claims Manager said she would look at the property claims and report back. Executive Director said January 2023 shows no loss time accidents.

Executive Director's Report Made Part of Minutes.

ATTORNEY: None

TREASURER:

Payment of February 2023 Vouchers Resolution 23-9

Fund Year 2022	29.38
Fund Year 2023	241,802.40
Total	241,831.78

MOTION TO APPROVE RESOLUTION 23-9 VOUCHER LIST FOR THE MONTH OF FEBRUARY

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2023:

2023	0.00
2022	47,293.76
2021	1,399.71
2020	4,401.50
2019	11,349.00
Closed	0.00
TOTAL	59,910.99

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Underwriting Manager advised there was 1 certificate issued from 12/22/2022 to 01/22/2023. 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 January.

SAFETY DIRECTOR:

REPORT: Harry Earle reviewed the Safety Directors report. Please let the safety director’s office know if any member has changed their safety coordinators so they can added to the email distribution list for all relevant safety and risk control resources. A new bulletin has been issued on Drug Testing in Law Enforcement which is a controversial topic right now in law enforcement.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Mr. McNamara reported on the cumulative saving summary reported for the year showing a monthly savings of 80% in January 2023 and total savings of 68% for 2022. Mr. McNamara then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane reported there were 5 claims to review in closed session.

MOTION TO GO INTO EXECUTIVE SESSION

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

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

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: 4 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: 2:44 pm

**NEXT REGULAR MEETING: April 25, 2023
Moorestown Town Hall at 2:00PM**

Crystal Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY

Appendix II

MEL, RCF, EJIF REPORTS



Municipal Excess Liability Joint Insurance Fund

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

Date: March 24, 2023

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Subject: MEL March Report

Management Committee: Committee met at 10AM on March 20, 2023 and submitted a copy of their meeting minutes for information. Committee discussed “year-end financials” and the various pressures impacting the Funds; adding a Marketing Consultant for the southern JIFs and JIF property appraisals.

RCF: Commissioner Clark submitted his report on the RCF January 2023 Reorganization.

Safety & Education Committee: Committee met on February 10th and submitted a copy of their meeting minutes for information. Committee is scheduled to meet next on May 12, 2023 at 10:30am via Zoom.

Legislative Committee: Committee met on March 2nd and submitted a copy of their meeting minutes for information.

Cyber JIF: At its April meeting, the Cyber JIF is expected to award a contract to a panel of 3 to 4 vendors for JIFs to select from for phishing & training and 2 vendors for external training. Origami is in the final stages of updating the Cyber Compliance worksheet. In addition, the Chertoff Group prepared a survey that Origami is adding to its RMIS. Survey answers should help us address overall risks. Once complete, an email will be generated. It is expected that the JIF Boards will select from the panel, not individual members.

Claims Committee: Committee met on January 6th and March 1st; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet next on May 3rd at 10:30AM via Zoom.

2023/2024 Elected Officials Seminar: The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course were distributed and the directions are also included in the agenda.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A copy of the notice to register that was distributed all members and risk managers was distributed in the agenda.

Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. We have been asked by the Division of Local Government Services to update the 2023 Fund Commissioner roster and expect a notice to be issued shortly.

Due Diligence:

Regulatory Compliance Checklist – as of 3/20/23

Next Meeting: The next meeting of the MEL JIF is scheduled for Friday June 2, 2023 at 11:15AM at the Forsgate Country Club.

The 2023 MEL Retreat followed the meeting.



Municipal Excess Liability Residual Claims Fund

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

March 24, 2023

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF March 2023 Meeting Summary

Contract Extension for Professional Contracts CC#20-01: Professional contracts for the RCF are in their 3rd year of their term. A provision in the contracts allows the Board to extend the contracts for a 4th and/or 5th year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

RCF 2023 Professionals Contract Addendums: The professional contract addendums for 2023 have been executed and are being distributed.

Financial Disclosures: JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

June Meeting: As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 24, 2023

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Thomas Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION - The revised 2023 budget and Resolution #16-23 were included in the agenda and adopted by the Board. The revisions reflected the changes in membership in the local JIFs for 2023 and the associated professional fee contract increases. The revised budget is included in this report.

CONTRACT EXTENSION FOR PROFESSIONAL CONTRACTS CC#1-2020: EJIF professional contracts are in their 3rd year of their term. A provision in the contracts allow the Board to extend the contracts for a 4th and/or 5th year. The Board approved Resolution #17-23 authorizing extending the contracts and associated fee amounts for certain Fund Professionals and Service Organizations from January 1, 2024, through December 31, 2025.

ACTUARIAL IBNR REPORT – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2022, which was included in the agenda.

NEXT MEETING – The next meeting of the EJIF is scheduled for Friday, June 2, 2023 at 10:50AM at the Forsgate Country Club, Jamesburg, N.J.