

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MAY 23, 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: MAY 23, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES:** April 25, 2023 Open Minutes**Appendix I**
April 25, 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 22**
.May 2023 Voucher List – Resolution Nos. 23-13.....**Page 24**
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report.....**Page 30**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report.....**Page 33**
.Cyber JIF Risk Management Compliance - As of May 1, 2023**Page 34**
 - MANAGED CARE – Qual Care**
.Monthly Report.....**Page 35**
 - 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: 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 Q2 campaign is running; these phishing values will be updated in the June report.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on May 9, 2023 at 3:00PM via Zoom, a copy of Chairman Merchel's report appears in Appendix II.
- ❑ **NJ Cyber JIF Webpage:** The Cyber JIF website has launched; the URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new site. An announcement will be sent out to all member entities.
- ❑ **RCF & MEL JIF:** The RCF and MEL conducted a special meeting on May 8th via Zoom. Chairman Merchel's report of the meetings appears in Appendix II.
- ❑ **2022/2023 Employment Practices Liability (EPL) Program:** The EPL Program, which occurs every two years, has officially begun. The MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, a memorandum is included on **pages 4-9** that outlines the changes made to the current model documents.

Members submitting the required form by **November 1, 2023**, will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar is available through the new MEL Safety Institute. Attached on **Page 10** are the directions to follow to complete the course. The deadline for completing the training has been extended to May 31st.

❑ **MEL Safety Institute:** The MEL Safety Institute transitioned to a new vendor for the Learning Management System. Attached on **Page 11** is a copy of the notice that was sent to training administrators. Notice included an announcement that training administrators should expect to get an email from **BISTraining** to activate accounts.

❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12th annual seminar was conducted virtually over two half-day sessions on April 21st and April 28th ; the seminar had over 450 participants. The Fund Office has submitted attendance to the Department of Community Affairs and the Department of Environmental Protection. We are also in the process of generating certificates for municipal employees that earned continuing education credits.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 16
Loss Ratio Analysis	Page 17
Claims Activity Report	Page 18
Loss Time Accident Frequency	Page 19
POL/EPL Compliance Report	Page 20
Regulatory Affairs Checklist	Page 21

D2 Cybersecurity Training Report
As of May 15, 2023

Town/Entity	Primary POC	Users	Users Added From Previous Month	Fully Trained (Jun. '22 - Nov. '22)	Previous Month's Training Progress	Current Month's Training Progress	Training Percent Change For The 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)
Evesham Fire District	Michael Haas	129		54	42%	42%	0%		6%	9%	0%
Evesham Township	Eric Menifee	149		94	64%	64%	0%		3%	3%	1%
Maple Shade	Susan Danson	78		71	78%	91%	13%			37%	4%
Moorestown	John Polkiewicz	126	2	104	78%	83%	5%	38%	36%	54%	0%
Willingboro	Shaun O'Bryand	241		159	69%	66%	-3%	6%	5%	6%	0%



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents. OR

Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
 - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- **Synopsis of Changes**
- **Checklist**
- **MEL Helpline**

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgalaw.com

Reply to: Oakland Office

To: Member Entities
From: Matthew J. Giacobbe, Esq.
Nicholas DelGaudio, Esq.
Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

www.cgalaw.com

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

SECTION TWO:

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name) _____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com as soon as possible. Members submitting this form by **November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:

732-583-7474

Jodi Howlett
Cleary Jacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:

609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:

973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



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](#)

Monday – April 17th Email from J.A. Montgomery to MSI Training Administrators
Subject Line: New MSI Learning Management System Launch - Reminder and Resources

Good Afternoon Training Administrators,

We wanted to provide you with a reminder and update on the new MSI Learning Management System launch, starting on May 1st.

The current LMS is now inaccessible as we finalize the conversion data so that your training records and employee data is transferred to the new LMS.

Feel free to contact Andrea Felip in our office with any LMS questions during this time at Afelip@jamontgomery.com.

Please note that due to the final data conversion, certificate availability is approximately on a 4-6 week delay. If you have an urgent need to receive a training certificate, please contact Andrea Felip.

Training Administrators will receive their new LMS activation code via email from 'BIStrainer' on, or soon after May 1st. Once you activate your own account, you may begin activating your employees so they can start accessing the system for online training.

The steps to activate your account and your employees' accounts are explained in the attached FAQ document along with other helpful information.

Also attached is a Learner Guide to help employees navigate the new LMS.

Thank you,

Log In

Log into your training portal using the **Login URL** or through the login link included in the Account Activation Email you received.

LOGIN URL

Click [here](#) to log in or copy and paste this URL into your web browser: www.onlinelogin.ca

ACCOUNT ACTIVATION EMAIL

Hi Avery,

An account has been created for you. To activate your account, choose **one** of the two options below. Then follow the instructions provided.

Option A: Use your [Activation Code](#).

1. Go to www.onlinelogin.ca.
2. Click Enter Code.
3. Enter your Activation Code and click Submit.
Activation Code: **XXXXXXXXXX**
4. Follow the steps to activate your account.

Option B: Use a [Direct Link](#)

Click [here](#) to activate your account.

Important: The system will provide you with your username, and you will create your own password during this account activation process.

This activation code will no longer be valid after you have activated your account using Option A or Option B. After your account is activated, use your username (or email) and password to log in to your account.

If you have any questions, contact our Support team by emailing help@bistrainer.com or call us at 1-866-416-1660. We're here to help!

Click **Enter Code** to enter in your activation code.

Your Portal

Check out FAQ videos and contact your Support team.

Read instructions about each webpage.

View and update your account information.

View available classroom courses.

Title	Pass Mark	Type	Estimated Time	Added	Print Materials
Aerial and Scissor Lift Safety	80%	Online	20 Mins	01/04/2020	Start
Aerial Platform – Boom & Scissor	80%	Online	1.75 hrs	01/04/2020	Start
Scissor Lifts – General Industry	80%	Online	30 Mins	01/04/2020	Start

Home Tab

The screenshot shows the 'Home Tab' of the BIStrainer system. It features a navigation menu with 'Home', 'Profile', 'Calendar', and 'Folders'. The main content area is divided into three sections: 'Assigned', 'In Progress', and 'Completed'. Each section contains a table of courses with various columns and action buttons. Callout boxes provide instructions on how to use these features.

Assigned Courses:

Title	Pass Mark	Type	Estimated Time	Added	Print Materials	Action
Fall Protection (Alberta)	70%	Online	3 hrs	20/12/2021	[Print Icon]	Start
Fatigue Management for Supervisors and Drivers	80%	Online	2 hrs	20/12/2021	[Print Icon]	Repeat
Transportation of Dangerous Goods (TDG)	80%	Online	3.50 hrs	20/12/2021	[Print Icon]	Start
WHMIS 2015 Certification Training	80%	Online	60 Mins	11/01/2022	[Print Icon]	Start

In Progress Courses:

Title	Segment	Type	Started	Action
Infection Prevention and Control (IPAC): Basic Aw...	1/1	Online	09/11/2021	Resume
System How to Guide (Client Admin Tutorial)	3/48	Online	28/09/2021	Resume

Completed Courses:

Title	Type	Status	Started	Completed	Expiry	Mark	Certificate
Personal Information Protection Act (PIPA) of Alberta	Online	Complete	21/09/2021	21/09/2021	21/09/2022	80%	[Certificate Icon]
Phishing Awareness	Online	Complete	02/11/2021	02/11/2021	-	90%	[Certificate Icon]

Callout Boxes:

- Home Tab:** Filter your list for online courses and forms.
- Request Online Training Courses:** Request Online Training Courses
- Minimum passing mark for online courses:** Minimum passing mark for online courses.
- Start online courses:** Start online courses
- Repeat a course to get a passing grade:** Repeat a course to get a passing grade.
- Resume in-progress courses:** Resume in-progress courses.
- View course materials:** View course materials
- Email your course certificates and completed forms to specified recipients:** Email your course certificates and completed forms to specified recipients.
- View your course certificates:** View your course certificates.



MSI New Learning Management System

Frequently Asked Questions

1. **How do I find my login information when signing in for the first time?**
 - **Training Administrators** - You should have received an email from 'BIStrainer' on or around May 1st, 2023, with the login link and an activation code. You will see your new username and create your password through this process. If you did not receive the email, please contact BIS at help@bistrainer.com or 1-866-416-1660. You can also call Andrea Felip at the MSI office at 856-552-4740. This video will walk you through the steps to activate your account: [How To - Activate Your Account](#)
 - **Students** -Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. You will see your new username and create your password through this process.

2. **How do Training Administrators activate employee accounts?**
 - Training Administrators will need to send their employees the system link and their activation code so the employee can activate their accounts and access the LMS.
 - This video will walk you through the steps to send your employees the system link and their activation code. [How To - Activate Employee Accounts -Sending Activation Codes](#)

3. **How do I register for online courses and videos?**
 - Once logged into the LMS, go to the 'Request Training' button for a list of online courses and videos. Select the course or video you wish to complete and submit it at the bottom of the screen. Your course will now show in the Assigned section of your Home screen. Click the title to launch the course or video. This video will walk you through the steps. [How to Register for Online Learning](#)

3. **How do I assign online learning to an employee?**
 - Assign online courses to individual employees through their profile screen. To view their profile, click on their name through the User screen. See the 'Add Courses and Forms' option towards the bottom of their profile to select the course and post. The assignment will show on the employee's Assigned area of their Home screen. This video will walk you through the steps. [How to Assign Online Classes to an Employee?](#)
 - Individuals can also assign online learning themselves through the yellow 'Request Training' button on the top right of their home screen and then launch it at any time from their Assigned section on the Home screen.

4. **How do I register myself or my employees for classroom training?**
 - Select the Calendar option on your top toolbar to view the training calendar. Courses highlighted in black are virtual and those highlighted in green are in-person.
 - Virtual classes - copy and paste the Zoom link into your Browser to register yourself or someone else for Zoom classes. No need to register those that will be training in groups. Supervisors will continue to send group sign-in sheets to Andrea Felip at afelip@jamontgomery.com.
 - In-person classes- Copy and paste the Eventbrite link into your browser to register yourself or an employee. After July 1, 2023, you will begin to use the green 'Book Seats' button to register one or more employees for in-person classes.
 - Online group training will remain the same procedure. Please complete a group sign-in sheet and send it to Andrea Felip at afelip@jamontgomery.com.

5. **Where do I find copies of the group Sign-in Sheets and other MSI resource documents to download?**
 - Select the 'Folder' option on your top toolbar to find useful MSI Resources to download including a newly revised group sign-in sheet to use for MSI LIVE group training and MSI Online group training.

6. **How do I run learning history reports for my employees?**
 - Select the Reporting tab on your top toolbar to display the reporting widgets.
 - The widgets that display on your screen are customizable by using the Edit Reporting button at the bottom of the screen which allows you to add and save the widgets based on what you use most frequently.
 - A common report you will find useful is the 'Completed Training by User' Report which allows you to view a single employee's learning history and view or print their completed training certificates, or you can also view a group of employees' learning history.
 - You can also print reports for an individual through the widget's 'User Training Summary' button or for the group through the blue 'Completion Report' button.
 - Additional reporting widgets include 'Completed training by Course' and 'Completed Training by Location'.
 - Learn more about navigating the Reporting tab through the following video. [How To - Reports and Reporting](#).

7. **How do I access and print certificates for employees' completed learning?**
 - Access the Reporting tab on your top toolbar and use the Completed Training by User report as described above to view and print user certificates.

8. **How do I find additional help when I have questions?**
 - Each screen has a blue 'I' button on the upper right section of the screen which describes all sections of that specific screen.
 - You can also use the question mark (?) icon on the upper right next to the profile button that allows you to search the system's FAQs as well as contact the BIS help team for any questions regarding accounts and system functionality at help@bistrainer.com or 1-866-416-1660.
 - Contact Andrea Felip for MSI training-specific questions. afelip@jamontgomery.com

PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
AS OF March 31, 2023						
	1ST QUARTER	YTD	PRIOR YEAR END	FUND BALANCE		
1. UNDERWRITING INCOME	1,173,519	1,173,519	98,941,856	100,115,375		
2. CLAIM EXPENSES						
Paid Claims	240,238	240,238	44,071,993	44,312,231		
Case Reserves	243,921	243,921	2,521,411	2,765,333		
IBNR	40,811	40,811	1,669,124	1,709,935		
Aggregate Excess	-	-	-	-		
Recoveries	(3,241)	(3,241)	(451,962)	(455,202)		
TOTAL CLAIMS	521,730	521,730	47,810,567	48,332,296		
3. EXPENSES						
Excess Premiums	478,631	478,631	28,176,031	28,654,662		
Administrative	157,890	157,890	13,783,157	13,941,047		
TOTAL EXPENSES	636,521	636,521	41,959,189	42,595,709		
4. UNDERWRITING PROFIT (1-2-3)	15,269	15,269	9,172,101	9,187,370		
5. INVESTMENT INCOME	107,111	107,111	4,931,046	5,038,157		
6. DIVIDEND INCOME	0	0	2,053,487	2,053,487		
7. STATUTORY PROFIT (4+5+6)	122,380	122,380	16,156,633	16,279,013		
8. DIVIDEND	0	0	12,209,147	12,209,147		
9. RCF & MEL Additional Assessments	0	0	967,449	967,449		
10. STATUTORY SURPLUS (7-8-9)	122,380	122,380	2,980,038	3,102,417		
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	42,989	42,989	2,436,152	2,479,141		
Aggregate Excess LFC	0	0	(0)	(0)		
2019	(15,475)	(15,475)	(67,438)	(82,913)		
2020	54,031	54,031	503,976	558,007		
2021	109,478	109,478	145,365	254,843		
2022	(107,780)	(107,780)	(38,018)	(145,798)		
2023	39,138	39,138		39,138		
TOTAL SURPLUS (DEFICITS)	122,380	122,380	2,980,038	3,102,417		
TOTAL CASH				7,289,421		
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS	0	0	40,557,444	40,557,444		
FUND YEAR 2019						
Paid Claims	36,072	36,072	1,894,370	1,930,442		
Case Reserves	1,576	1,576	389,073	390,650		
IBNR	(10,568)	(10,568)	164,929	154,361		
Recoveries	-	0	(41,078)	(41,078)		
TOTAL FY 2019 CLAIMS	27,080	27,080	2,407,295	2,434,375		
FUND YEAR 2020						
Paid Claims	16,946	16,946	912,769	929,715		
Case Reserves	(6,432)	(6,432)	584,575	578,143		
IBNR	(45,266)	(45,266)	146,664	101,399		
Recoveries	(3,241)	(3,241)	(214,339)	(217,580)		
TOTAL FY 2020 CLAIMS	(37,993)	(37,993)	1,429,670	1,391,677		
FUND YEAR 2021						
Paid Claims	15,808	15,808	816,633	832,441		
Case Reserves	(93,756)	(93,756)	522,924	429,168		
IBNR	(13,334)	(13,334)	265,421	252,087		
Recoveries	-	0	(50,910)	(50,910)		
TOTAL FY 2021 CLAIMS	(91,282)	(91,282)	1,554,068	1,462,786		
FUND YEAR 2022						
Paid Claims	126,707	126,707	590,629	717,335		
Case Reserves	209,659	209,659	416,763	626,423		
IBNR	(209,030)	(209,030)	854,698	645,668		
Recoveries	-	0	0	0		
TOTAL FY 2022 CLAIMS	127,336	127,336	1,862,090	1,989,426		
FUND YEAR 2023						
Paid Claims	44,706	44,706		44,706		
Case Reserves	132,874	132,874		132,874		
IBNR	319,008	319,008		319,008		
Recoveries	-	0		0		
TOTAL FY 2023 CLAIMS	496,588	496,588		496,588		
COMBINED TOTAL CLAIMS	521,730	521,730	47,810,567	48,332,296		

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 \$301,362 (Paid: \$196,555, Reserves: \$104,807)

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

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-23		31-Mar-23		30-Apr-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%	96.51%	94.93%	96.38%	69.03%	92.48%
AUTO LIABILITY	44,262	11,760	26.57%	93.94%	26.57%	93.62%	26.57%	89.30%
WORKER'S COMP	1,275,000	1,695,575	132.99%	99.62%	132.99%	99.57%	132.29%	98.70%
TOTAL ALL LINES	1,923,013	2,280,014	118.56%	98.86%	118.56%	98.79%	113.08%	97.27%
NET PAYOUT %	\$1,897,824		98.69%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-23		31-Mar-23		30-Apr-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%	92.48%	24.25%	91.95%	30.57%	83.56%
AUTO LIABILITY	47,021	48,890	103.97%	89.30%	67.85%	88.81%	43.34%	81.06%
WORKER'S COMP	1,319,715	1,377,494	104.38%	98.70%	102.90%	98.57%	77.32%	95.79%
TOTAL ALL LINES	1,913,907	1,626,914	85.00%	97.36%	83.10%	97.16%	66.59%	93.40%
NET PAYOUT %	\$968,533		50.61%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	168,000	226,589	134.87%	100.00%	134.87%	100.00%	144.04%	96.65%
GEN LIABILITY	333,052	142,221	42.70%	83.56%	42.94%	82.70%	34.42%	67.85%
AUTO LIABILITY	52,789	52,210	98.90%	81.06%	98.90%	80.03%	27.87%	62.03%
WORKER'S COMP	1,330,010	796,065	59.85%	95.79%	59.13%	95.33%	69.90%	81.73%
TOTAL ALL LINES	1,883,851	1,217,086	64.61%	93.59%	64.14%	93.08%	69.06%	80.05%
NET PAYOUT %	\$825,828		43.84%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	164,000	229,378	139.86%	96.65%	139.86%	96.43%	17.57%	30.00%
GEN LIABILITY	286,842	215,481	75.12%	67.85%	74.22%	66.07%	12.58%	10.00%
AUTO LIABILITY	55,642	24,945	44.83%	62.03%	60.96%	59.58%	5.62%	10.00%
WORKER'S COMP	1,353,000	824,713	60.95%	81.73%	64.04%	78.67%	9.88%	6.00%
TOTAL ALL LINES	1,859,484	1,294,517	69.62%	80.31%	72.21%	77.72%	0.00%	8.85%
NET PAYOUT %	\$748,105		40.23%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	169,000	31,913	18.88%	30.00%	18.81%	23.00%	N/A	N/A
GEN LIABILITY	301,156	22,937	7.62%	10.00%	3.54%	6.00%	N/A	N/A
AUTO LIABILITY	51,791	8,317	16.06%	10.00%	17.09%	6.00%	N/A	N/A
WORKER'S COMP	1,560,000	125,212	8.03%	6.00%	8.09%	3.00%	N/A	N/A
TOTAL ALL LINES	2,081,947	188,380	9.05%	8.63%	8.53%	5.13%	N/A	N/A
NET PAYOUT %	\$59,189		2.84%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 45046

COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	1	2	10	10	3	26
April-23	0	1	2	9	10	4	26
NET CHGE	0	0	0	-1	0	1	0
Limited Reserves							\$3,248
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$1	\$2	\$8,309	\$61,209	\$13,405	\$82,925
April-23	\$0	\$1	\$2	\$8,033	\$61,209	\$15,212	\$84,457
NET CHGE	\$0	\$0	\$0	(\$276)	\$0	\$1,807	\$1,531
Ltd Incurred	\$91,226	\$179,915	\$109,309	\$226,589	\$229,378	\$31,913	\$868,329
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	3	1	10	29	4	47
April-23	0	3	1	9	26	11	50
NET CHGE	0	0	0	-1	-3	7	3
Limited Reserves							\$8,220
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$151,067	\$21,489	\$97,726	\$140,593	\$10,150	\$421,026
April-23	\$0	\$143,196	\$21,489	\$94,797	\$129,085	\$22,420	\$410,987
NET CHGE	\$0	(\$7,871)	\$0	(\$2,930)	(\$11,508)	\$12,270	(\$10,038)
Ltd Incurred	\$56,720	\$392,764	\$91,221	\$142,221	\$215,481	\$22,937	\$921,345
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	2	2	5	2	11
April-23	0	0	2	2	3	0	7
NET CHGE	0	0	0	0	-2	-2	-4
Limited Reserves							\$11,446
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$15,737	\$42,612	\$15,306	\$4,375	\$78,029
April-23	\$0	\$0	\$31,182	\$42,612	\$6,332	\$0	\$80,125
NET CHGE	\$0	\$0	\$15,444	\$0	(\$8,974)	(\$4,375)	\$2,095
Ltd Incurred	\$66,718	\$11,760	\$48,890	\$52,210	\$24,945	\$8,317	\$212,840
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	4	8	15	19	37	14	97
April-23	4	10	15	19	31	15	94
NET CHGE	0	2	0	0	-6	1	-3
Limited Reserves							\$17,527
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$115,643	\$239,581	\$644,464	\$279,321	\$408,242	\$104,944	\$1,792,196
April-23	\$115,643	\$238,993	\$605,708	\$245,817	\$349,787	\$91,559	\$1,647,506
NET CHGE	\$0	(\$588)	(\$38,756)	(\$33,505)	(\$58,455)	(\$13,386)	(\$144,689)
Ltd Incurred	\$1,586,735	\$1,695,575	\$1,377,494	\$796,065	\$824,713	\$125,212	\$6,405,795
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	4	12	20	41	81	23	181
April-23	4	14	20	39	70	30	177
NET CHGE	0	2	0	-2	-11	7	-4
Limited Reserves							\$12,560
Year	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$115,643	\$390,650	\$681,692	\$427,968	\$625,350	\$132,874	\$2,374,176
April-23	\$115,643	\$382,190	\$658,381	\$391,258	\$546,412	\$129,191	\$2,223,075
NET CHGE	\$0	(\$8,459)	(\$23,311)	(\$36,710)	(\$78,937)	(\$3,683)	(\$151,101)
Ltd Incurred	\$1,801,399	\$2,280,014	\$1,626,914	\$1,217,086	\$1,294,517	\$188,380	\$8,408,310

Professional Municipal Management JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF April 30, 2023									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 4/30/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	305 Evesham Township Fire Dist		0	0	0.00	1.14	0.00	1 Evesham Township Fire	0.49
2	306 Maple Shade		0	0	0.00	1.65	4.08	2 Maple Shade	2.48
3	308 Willingboro		0	1	1.08	0.71	3.86	3 Willingboro	2.25
4	304 Evesham		0	1	1.22	1.73	0.76	4 Evesham	1.22
5	307 Moorestown		0	1	1.92	1.40	0.61	5 Moorestown	1.11
Totals:			0	3	1.03	1.27	2.15		1.64
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									
2022 Loss Time Accident Frequency as of			April 30, 2022		0.35				

2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
April 30, 2023				
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.36	0.86	1.05	0.87
Ocean County	0.51	1.17	1.81	1.35
Bergen County	0.52	1.49	1.96	1.57
NJ Public Housing Authority	0.82	1.79	1.43	1.50
NJ Utility Authorities	0.82	1.30	1.98	1.51
Suburban Metro	0.98	1.51	2.55	1.88
Gloucester, Salem, Cumberland	0.99	1.35	2.56	1.83
Camden County	1.02	1.46	3.17	2.15
Professional Municipal Manager	1.03	1.27	2.15	1.64
Atlantic County Municipal JIF	1.16	2.07	3.51	2.57
Morris County	1.34	1.25	2.61	1.84
Burlington County Municipal JIF	1.45	1.24	2.53	1.84
Central New Jersey	1.48	2.08	2.50	2.18
South Bergen County	2.17	2.32	2.83	2.53
Suburban Municipal	2.28	1.26	3.08	2.21
AVERAGE	1.13	1.49	2.38	1.83
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		May 16, 2023				
Total Participating Members		5		5		
Complaint				5		
Percent Compliant				100.00%		
				01/01/23	2023	
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/23
Member Name	*					
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 May 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

May 16, 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 April 30, 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 \$ 15,231.96. This generated an average annual yield of 2.61%. However, we have an unrealized net gain of \$ 2,583.04 adjusting the reported yield to 3.05% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,532,247.92.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 8,184.47 with YTD \$ 14,132.07
Salvage Receipts \$ 79.21
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 99 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 \$ 166,116.03.

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 \$7,289,423.13 to a closing balance of \$ 6,740,453.41 showing a decrease in the fund \$ 548,969.72.

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. 23-13

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - MAY 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001987			
001987	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	2022 ASSESS TO RCF FOR CLOSE FY 2018	376,771.40
			376,771.40
		Total Payments FY CLOSED	376,771.40

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001988			
001988	BOWMAN & COMPANY, LLP	PROF. SERVICE FOR AUDIT FOR YE 12/31/22	10,404.00
			10,404.00
		Total Payments FY 2022	10,404.00

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001989			
001989	NJ CYBER RISK MANAGEMENT FUND	2ND HALF 2023- CYBER	26,945.00
			26,945.00
001990			
001990	QUAL-LYNX	CLAIM ADJUSTING SERVICES 05/23	12,738.58
001990	QUAL-LYNX	PERFORMANCE BOND FEE 2023	191.00
			12,929.58
001991			
001991	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 05/23	2,089.00
			2,089.00
001992			
001992	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/23	45.82
001992	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIR FEE 05/23	11,993.67
			12,039.49
001993			
001993	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/23	3,544.33
			3,544.33
001994			
001994	QUALCARE, INC.	WC ACCESS/UM 05/23 INV 69341	7,880.00
			7,880.00
001995			
001995	THOMAS TONTARSKI	TREASURER FEE 05/23	1,611.08
			1,611.08

001996			
001996	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 05/23	1,587.67
001996	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 05/23	1,863.92
			3,451.59
001997			
001997	COURIER TIMES	ACCT # 791111 BCT AD 2/12/23-ORD 8444066	19.50
001997	COURIER TIMES	ACCT 2-012012000 AFF. FEE AUDIT 07/22	20.00
			39.50
001998			
001998	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/23	539.00
			539.00
001999			
001999	ACCESS	ACCT 413 STORE CUST 224 3/23 FOR APR	56.54
			56.54
		Total Payments FY 2023	71,125.11
		TOTAL PAYMENTS ALL FUND YEARS	458,300.51

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: April											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	74,012.84	1,109,931.63	161,898.83	2,729,950.90	(212,786.75)	(175,262.85)	(533.05)	343,170.16	3,153,761.85	105,279.58	7,289,423.13
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	5,384.47	0.00	0.00	2,879.21	0.00	0.00	0.00	0.00	0.00	0.00	8,263.68
Invest Pymnts	320.57	2,601.50	379.46	6,780.41	0.00	0.00	0.00	0.00	7,391.90	246.76	17,720.60
Invest Adj	1.71	13.85	2.01	36.12	0.00	0.00	0.00	0.00	39.39	1.32	94.40
Subtotal Invest	322.28	2,615.35	381.47	6,816.53	0.00	0.00	0.00	0.00	7,431.29	248.08	17,815.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,706.75	2,615.35	381.47	9,695.74	0.00	0.00	0.00	0.00	7,431.29	248.08	26,078.68
EXPENSES											
Claims Transfers	3,967.66	24,105.12	5,385.28	132,657.97	0.00	0.00	0.00	0.00	0.00	0.00	166,116.03
Expenses	1,423.25	0.00	0.00	0.00	0.00	0.00	0.00	331,404.25	76,104.87	0.00	408,932.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,390.91	24,105.12	5,385.28	132,657.97	0.00	0.00	0.00	331,404.25	76,104.87	0.00	575,048.40
END BALANCE	74,328.68	1,088,441.86	156,895.02	2,606,988.67	(212,786.75)	(175,262.85)	(533.05)	11,765.91	3,085,088.27	105,527.66	6,740,453.41
REPORT STATUS SECTION											
Report Month: April											
						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 NOT equal			-\$75.72					
Accrual Balances:			Accrual Balances are equal			\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	April						
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	\$7,289,423.67	-	2,667,229.95	100,280.78	1,342.26	4,520,570.68	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$94.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$94.41
5 Interest Paid - Cash Inst	\$15,137.55	\$0.00	\$6,137.76	\$0.00	\$0.00	\$0.00	\$8,999.79
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$2,583.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,583.04
8 Net Investment Income	\$17,815.00	\$0.00	\$6,137.76	\$0.00	\$0.00	\$0.00	\$11,677.24
9 Deposits - Purchases	\$583,983.49	\$0.00	\$8,263.68	\$166,471.99	\$409,247.82	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,150,693.03	\$0.00	-\$575,048.40	-\$166,396.81	-\$409,247.82	\$0.00	\$0.00
Ending Cash & Investment	\$6,740,529.13	\$0.00	\$2,106,582.99	\$100,355.96	\$1,342.26	\$4,532,247.92	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$394,191.81	\$0.00	\$0.00	\$40,185.32	\$354,006.49	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,134,720.94	\$0.00	\$2,106,582.99	\$140,541.28	\$355,348.75	\$4,532,247.92	

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

Month		April							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	18,392.27	3,692.66	5,384.47	16,700.46	16,700.46	0.00	0.00	0.00
	Liability	517.25	0.00	0.00	517.25	517.25	0.00	0.00	0.00
	Auto	4,475.47	3,841.82	0.00	8,317.29	8,317.29	0.00	0.00	0.00
	Workers Comp	21,320.77	12,333.03	0.00	33,653.80	33,653.80	0.00	0.00	0.00
	Total	44,705.76	19,867.51	5,384.47	59,188.80	59,188.80	0.00	0.00	0.00
2022	Property	168,169.13	0.00	0.00	168,169.13	168,169.13	(0.00)	(0.00)	0.00
	Liability	72,288.34	14,107.60	0.00	86,395.94	86,395.94	0.00	0.00	0.00
	Auto	18,613.75	0.00	0.00	18,613.75	18,613.75	0.00	0.00	0.00
	Workers Comp	458,264.08	16,662.16	0.00	474,926.24	474,926.24	0.00	0.00	0.00
	Total	717,335.30	30,769.76	0.00	748,105.06	748,105.06	(0.00)	(0.00)	0.00
2021	Property	218,280.75	275.00	0.00	218,555.75	218,555.75	(0.00)	(0.00)	0.00
	Liability	45,297.97	2,126.52	0.00	47,424.49	47,424.49	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	508,353.04	44,695.64	2,800.00	550,248.68	550,248.68	(0.00)	0.00	(0.00)
	Total	781,530.69	47,097.16	2,800.00	825,827.85	825,827.85	(0.00)	(0.00)	(0.00)
2020	Property	109,306.51	0.00	0.00	109,306.51	109,306.51	(0.00)	(0.00)	0.00
	Liability	69,732.70	0.00	0.00	69,732.70	69,732.70	0.00	0.00	0.00
	Auto	16,164.54	1,543.46	0.00	17,708.00	17,708.00	0.00	(0.00)	0.00
	Workers Comp	713,486.12	58,378.90	79.21	771,785.81	771,785.81	0.00	0.00	0.00
	Total	908,689.87	59,922.36	79.21	968,533.02	968,533.02	0.00	0.00	0.00
2019	Property	179,914.35	0.00	0.00	179,914.35	179,914.35	0.00	0.00	0.00
	Liability	241,696.27	7,871.00	0.00	249,567.27	249,567.27	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	1,455,993.75	588.24	0.00	1,456,581.99	1,456,581.99	0.00	0.00	0.00
	Total	1,889,364.65	8,459.24	0.00	1,897,823.89	1,897,823.89	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,341,626.27	166,116.03	8,263.68	4,499,478.62	4,499,478.62	(0.00)	0.00	(0.00)

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
4/1	EVESHAM TWP.	2023297097	EVESHAM TWP.	PR	2023	5,384.47	
4/14	WILLINGBORO TWP.	2022248065	ROBERT ROSARIO	WC	2021	2,800.00	
TOTAL- APR..						8,184.47	
YTD 2023							14,132.07

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: May 23, 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 April.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of April

MEETINGS ATTENDED

- Fund Commissioners Meeting on April 25, 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

- Fall Protection at Treatment Plants, Pump Stations & Wells Best Practices
- Fire Protection Equipment & System Impairment Best Practices
- Ladders - Spot the Hazard
- Ladders - Extension Ladders
- Tornado Best Practices
- 2023 N.J. Work Zone Conference Summary
- Salt Shed & Salt Dome Best Practices

MSI FIRE & EMS

- Firefighters - Facial Hair & Fit Testing
- Fire Apparatus & Ambulance Driver – Minimum Age
- Standardized Operational Procedures Best Practices

MSI LAW ENFORCEMENT

- Law Enforcement Has A Unique Role in Active Shooter/Mass Violence Prevention

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
0	0

MSI 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.

Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	CertHolder-Name	CertHolder-Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	CertHolder-Postal Code	Date of Share Date	PolicyType
XVGX W	Professional Municipal Management JIF	Township of Evesham	RE: The Evesham Wellness Festival Davis & Associates LLC, Davis Enterprises, and Sagamore Management Company LLC are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as r	Davis Enterprises	Suite 8201	8000 Sagamore Drive	Marlton	NJ	08053	04/14/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

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/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	5%	0%	95%	3%	0%	97%
NJ Utility Authorities	4%	0%	96%	3%	1%	96%
Bergen County	3%	0%	97%	3%	0%	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 #	6	0	409	4	1	410
Total %	1.4%	0.0%	99%	1.0%	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 Manage	Evesham		
Professional Municipal Manage	Evesham Township Fire District		
Professional Municipal Manage	Maple Shade		
Professional Municipal Manage	Moorestown		
Professional Municipal Manage	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 – 4/30/2023**

	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
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	9	\$9,738.00
VIRTUA WEST JERSEY HEALTH INC	4	\$8,123.00
SUMMIT SURGICAL CENTER, LLC	1	\$7,589.25
CONCENTRA MEDICAL CENTERS	30	\$5,928.45
IVY REHAB NETWORK INC2	40	\$4,453.00
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	41	\$3,520.00
VIRTUA MEDICAL GROUP, PA	13	\$3,179.05
Grand Total	149	\$90,927.55

**Savings By Specialty
1/1/2023 – 4/30/2023**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	13	\$129,103.11	\$47,344.30	\$81,758.81	63%
Ambulatory Surgical Center	6	\$51,085.00	\$22,392.31	\$28,692.69	56%
Physical therapy	113	\$49,576.00	\$11,380.85	\$38,195.15	77%
Occupational Medicine	29	\$11,971.61	\$5,652.92	\$6,318.69	53%
MRI/Radiology	15	\$10,890.00	\$3,562.94	\$7,327.06	67%
Emergency Medicine	9	\$10,618.00	\$9,738.00	\$880.00	8%
Physical Medicine & Rehab	5	\$8,554.00	\$2,056.82	\$6,497.18	76%
Anesthesiology	10	\$7,591.40	\$5,238.77	\$2,352.63	31%
Orthopedic Surgery	17	\$6,183.00	\$3,335.08	\$2,847.92	46%
Behavioral Health	8	\$2,945.00	\$2,168.95	\$776.05	26%
General Surgery	11	\$2,670.00	\$2,020.30	\$649.70	24%
Urgent Care Center	7	\$1,845.80	\$901.75	\$944.05	51%
Ambulance	2	\$1,566.60	\$1,562.90	\$3.70	0%
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	250	\$296,262.02	\$118,015.13	\$178,246.89	60%



Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2023 – 4/30/2023

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
EVESHAM TOWNSHIP	2	4	2	8
EVESHAM TWP FIRE DIST. 1	0	3	2	5
MAPLESHADE TOWNSHIP	0	3	1	4
MOORESTOWN	1	1	1	3
WILLINGBORO TOWNSHIP	1	3	2	6
Grand Total	4	14	8	26

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



**Professional Municipal Management JIF
Cumulative Savings Summary
April 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%
APRIL	53	\$37,950.95	\$20,823.27	\$17,127.68	45%
Grand Total	256	\$297,613.02	\$118,595.96	\$179,017.06	60%

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%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – APRIL 25, 2023
MOORESTOWN, NJ 08057
2:00 PM**

Meeting of 2023 Fund Commissioners called to order by Chairman Merchel. 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, Joseph Hrubash Karen A. Read
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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 Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District
Jaclyn Lindsey, Conner Strong & Buckelew

APPROVAL OF MINUTES: February 28, 2023 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 28, 2023:

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

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/>

Chairman Merchel said the April 20th meeting was cancelled and postponed until the first week of May. The Risk Control Committee is still reviewing the RFP's and will be making a recommendation to the committee at the next Cyber JIF meeting. Chairman Merchel said the panel approach was rejected as the process became a lot more involved and they expect the vendor will be determined the first week of May.

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

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

Elected Officials Training - The MEL's Annual Elected Officials Seminar is temporally un-available 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** was an Environmental Alert from the EJIF on the change, which includes links for more information. Executive Director said a grant was made available and hopefully members were able to take advantage of that.

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: 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 final Financial Fast Track dated December 31, 2023 was provided as a hand out and shows the fund's surplus at \$2.9 million down \$488,609 from this time last year. Executive Director Stokes asked the MEL and RCF Executive Director Joseph Hrubash to provide details of the 2022 MEL End of Year Results. A handout was distributed to fund commissioners.

MEL Executive Director Hrubash said Mr. Stokes has done a good job in keeping the local JIF up to date and the PMM JIF is in good shape financially and there will not be additional assessments going back to the member towns. MEL Executive Director Hrubash said 2022 fund year was difficult year due to a broad range of issues including legislative actions, adverse court decisions, a worldwide insurance industry crisis and post pandemic medical care due to the pandemic shut down in 2020. In 2022 the MEL lost \$3.6 million in surplus and finished the year with \$11.3 million in surplus. The Actuary increased the IBNR by \$15.8 million in 2022. This is a function of the factors we have touched on in the past and will review today that have created valuation uncertainty demonstrated by the Actuary's IBNR increase.

Executive Director Hrubash provided more specific details on the factors:

Workers Compensation: WC represents more than 50% of the program and is very sensitive. Employee accident costs increased even though the MEL reported its second-best employee safety record in its history.

- NJ increased the weekly benefit by 9.9% and New Jersey now has the highest premium rates in the country.
- NJ Court Judges are also permitting injured workers to reopen their cases years and even decades after their accidents and not just once but many cases multiple times.
- The state compounded this problem by changing the relationship between the pension system and WC for accidental disability claims. Up until 2021 the pension system paid most of the non-medical cost of some workers permanently disabled on the job. Under the new rules, worker's compensation is now the primary payer effecting open WC claims especially the old ones that are in the RCF.

- New Jersey adopted a law that requires Workers' Compensation judges to presume that COVID is work related for emergency workers. As a result, New Jersey experienced the second highest workers' compensation cost for COVID in the country only 2nd to New York state.
- New Jersey also adopted a law that requires judges to presume that cancer is job related for fire fighters.

Liability: Summary Judgements are harder to achieve as Judges are now reluctant to dismiss before trial cases without merit, increasing defense costs and increase the risk of a run-a-way jury award.

Property:

- On a national basis, Property premiums (Fire, flood, etc.) and policy retentions are increasing at double digit rates because of the higher frequency of natural disasters worldwide. In New Jersey, our program experienced significant losses from Irene in 2011, Sandy in 2012, and Ida in 2021. Our program was affected by 3 major hurricanes in the last 12 years. Historically, these type losses occurred every 10 to 15 years. Property insurance premiums are also increasing because of an 11% jump in property values caused by supply chain issues and labor shortages.
- Cyber Premiums doubled over the past 3 years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage. As Chairman Merchel spoke about earlier the NJ Cyber JIF will hopefully stabilize that area.

MEL Executive Director Hrubash said in looking at the December 31, 2023 PMM JIF Financial Fast Track line 5 shows Investment Income the PMM JIF has an unrealized loss of \$318,111 for 2022 alone the good news is at the end of the day this is a paper loss and as soon as these securities mature they will be replaced with high interest rates securities in January 2023 the PMM JIF already gained \$67,000 so there should be a turnaround pretty quickly in that area.

MEL Executive Director Hrubash said all this together results in a \$22 million strengthening of the financial position of the MEL and the RCF. This will not trigger an assessment for our member municipalities but will affect the surplus of our member JIFs including PMM JIF.

The good news is the PMM JIF share of the financial strengthening that will take place at the MEL and RCF is \$472,000 leaving a surplus at year end of almost \$3 million. The PMM JIF seems to be the least impacted, but it was important to discuss this to remind everyone of all the factors affecting all our JIFs. We will also need to address our concern with the 2024 budget as this will be a tough one. We worked with DCA to get CAP relief as we addressed all the issues. We were successful with the appropriations cap but there was no relief on the levy cap. Looking at ways to address this moving forward is continuing to have a strong emphasis on claims management and continue our already strong risk control program as we know the long-term success of this program.

Executive Director Stokes said the \$472,000 will be booked by the MEL as a receivable and may not have to pay it back and if it does need to be paid back it can be spread over 10 years.

Executive Director Stokes said the funds Loss Ratio Analysis is trending ahead of the actuary's projection for February at 2.98% and we were at 2.38% and for March we were targeted at 5.13% and we are at 8.53% workers comp is driving that. Executive Director discussed the ratio for property for 2022. The fund's Loss Time Accident Frequency, for February 2023 at 0.69% and 1.38 for March 2023.

The EPL Program, which occurs every two years will roll out next month. The MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns discussed two interesting cases coming out of the Supreme Court involving Facebook pages and at what point does an individual's Facebook page become a public forum. Attorney Kearns said you can not block people on what may be considered a public page. The case has not been decided yet. Attorney Kearns reminded members that public officials should keep a public comment page separate from their personal page.

TREASURER:

Payment of March 2023 Vouchers Resolution 23-11

Fund Year 2023	\$ 275,871.35
Total	\$ 275,871.35

Payment of April 2023 Vouchers Resolution 23-12

Fund Year 2022	\$ 23,864.08
Fund Year 2023	\$385,068.29
Total	\$408,932.37

MOTION TO APPROVE RESOLUTION 23-11 AND RESOLUTION 23-12 VOUCHER LIST FOR THE MONTHS OF MARCH AND APRIL

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

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

2023	34,587.91
2022	25,414.71
2021	7,024.85
2020	5,259.21
2019	15,669.88
Closed	0.00
TOTAL	87,956.56

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director Stokes advised there were 5 certificates issued from 1/22/2023 to 03/22/2023. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program with zero members approved for Tiers 1 or 2 of the new cyber compliance program. Executive Director said members have until the end of the year to become complaint and all members are grandfathered from the previous program.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director’s Report and said the Safety Incentive Awards are included on this month’s bills list and discussed the CDL Driver Training Program. Law Enforcement Safety Director Harry Earle reviewed the law enforcement initiatives and the four-day supervisor course with two members from Maple Shade attending, a safety bulleting was issued for active shooters and researched active duty and firearms for Willingboro Township which was a great conversation. A new bulletin was issued since our last meeting on police licensing, and it is a big issue in New Jersey.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider Karen Beatty reported on the cumulative saving summary reported for the year showing a monthly savings of 54% in February 2023 and 60% for March 2023 and total savings of 62% for 2023. Ms. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane reported on the Covid-19 Executive Summary Report. There were 7 claims reviewed 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: Commissioner Danson said she will not be able to attend the May meeting and the next meeting is scheduled to be held in Maple Shade but the JIF could still have the meeting at Maple Shade. Chairman Merchel offered to host the meeting in Moorestown in May and

the fund commissioners agreed. An advertisement will be posted in the fund newspaper for the location change.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	Unanimous

MEETING ADJOURNED: 2:50 pm

NEXT REGULAR MEETING: May 23, 2023
Moorestown Town Hall at 2:00PM

Karen A. Read, Assisting Secretary for
SUSAN DANSON, SECRETARY

Appendix II

Cyber, MEL, RCF REPORTS



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: Tuesday, May 9, 2023

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

From: Chairman Thomas Merchel

Risk Control Committee: The Risk Control Committee met several times to review responses to the Competitive Contracting RFP for Training/Phishing and External Scanning and had been prepared to make a recommendation. However, the meeting opened with the Board convening an Executive Session to discuss contracts and potential litigation. When the board reopened the meeting, the Chairman reported that Commissioner agreed to adopt a Resolution rejecting all the bids, even though the process had been followed correctly. Chairman noted the Risk Control Committee learned a lot from the process and will review expectations before rewriting the Competitive Contracting RFP. Resolution 41-23 was then adopted - rejecting the bids received for CC# 22-01 (Cyber Training, Phishing and External Scanning) by an 18-0 vote. Chairman also noted there will be discussion on the impact to members' ability to complete all the elements of the Risk Control Program.

Transfer Of Funds: The amount budgeted for excess insurance premiums has been adjusted to reflect the updated membership, resulting in a balance of \$504,441. Board accepted the Executive Director's recommendation and adopted Resolution 42-23 to transfer the balance to general contingency.

Chertoff Group: The Risk Control Committee also reviewed a proposal from the Chertoff Group for Cyber Support Services. Attached proposal reflects modifications the committee requested. Board adopted Resolution 43-23 Awarding a One-year Contract to the Chertoff Group for Cybersecurity Consulting for Extraordinary Unspecified Services.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group has been drafted into Origami and is now under final review. Once complete, Fund Commissioners and Risk Managers will receive an email to complete the survey. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Webpage: The Cyber JIF website has launched and the Fund will be notifying the local JIFs. The URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new webpage.

State Filing: The Fund Office continues to submit the required filings, including the professional contracts that are being processed.

Public Comment:

Ted Stanziele, Government Solutions, and Brian Lau, D2, offered public comment



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday May 8, 2023

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

From: Chairman Thomas Merchel

Subject: Special MEL JIF meeting

MEL and RCF Financials: A special meeting was called to review and consider a resolution authorizing a supplemental assessment for 2020 and 2021 Fund Years Workers' Compensation, Liability and Property. The Board of Commissioners adopted a resolution authorizing supplemental JIF assessments. Please see attached exhibit.

Marketing Consultant: In 2019, the MEL added a Marketing Consultant to support local JIFs in retaining and adding members. The Atlantic, Trico and Burlco JIFs have recently experienced fluctuations in membership and submitted correspondence asking the MEL to consider adding another Marketing Consultant to market in South Jersey. MEL Management Committee met on April 27, 2023, reviewed a proposal from Paul Miola of PJM Consultants LLC with an annual fee not to exceed \$44,000 and made a recommendation to award a 1-year contract. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution awarding services.

MEL May Report - Exhibit

2020 MEL Additional Assessment at 12/31/2022	4,500,000	1,700,000	500,000	6,700,000
	Liability	WC	Property	Total
ATL	228,919	107,630	43,450	379,999
BER	347,878	144,332	45,813	538,023
BURL	222,497	58,053	17,025	297,575
CAM	367,216	118,052	28,974	514,242
CNTRL	339,063	150,161	28,053	517,277
FRESP	26,672	24,490	9,049	60,211
MID JERSEY	169,023	63,928	15,372	248,323
MON	319,374	123,085	35,990	478,449
MOR	460,148	169,525	52,128	681,801
NJPHA	240,499	22,927	70,054	333,480
NJSI	96,080	49,226	10,126	155,432
NJUA	118,173	61,453	-	179,626
OCE	483,809	185,526	35,842	705,177
PAIC	180,377	54,394	12,528	247,299
PMM	97,943	35,459	10,001	143,403
SBER	305,958	127,950	31,800	465,708
SBEX	130,283	60,697	12,101	203,081
SBMU	122,624	57,700	12,738	193,062
TRICO	243,464	85,414	28,955	357,833
Total	4,500,000	1,700,002	499,999	6,700,001

2021 MEL Additional Assessment	1,500,000	1,300,000	6,500,000	9,300,000
	Liability	WC	Property	Total
ATL	84,860	81,894	593,890	760,644
BER	108,153	100,234	594,471	802,858
BURL	75,280	47,320	230,741	353,341
CAM	126,529	90,365	375,816	592,710
CNTRL	125,798	123,154	440,551	689,503
FRESP	10,413	12,791	91,558	114,762
MID JERSEY	55,033	49,156	196,187	300,376
MIDLSEX	-	5,025	-	5,025
MON	106,337	91,059	458,842	656,238
MOR	153,542	131,526	658,573	943,641
NJPHA	69,005	16,801	891,281	977,087
NJSI	28,145	31,506	129,057	188,708
NJUA	36,654	49,575	-	86,229
OCE	153,638	144,302	449,650	747,590
PAIC	56,402	39,634	156,250	252,286
PMM	33,023	27,418	141,100	201,541
SBER	99,179	98,325	401,758	599,262
SBEX	45,375	49,564	154,765	249,704
SBMU	39,041	42,654	163,133	244,828
TRICO	93,593	67,697	372,377	533,667
Total	1,500,000	1,300,000	6,500,000	9,300,000



Municipal Excess Liability Residual Claims Fund

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

May 8, 2023

Memo to: Board of Fund Commissioners
 Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF May 8, 2023 Meeting Summary

A special meeting was called to review and consider Resolution 13-23 Authorizing Supplement Assessments for the 2007, 2008, 2011, 2012, and 2013 Fund Years Workers' Compensation. The Board of Commissioners adopted the resolution which included the following schedule:

RCF ADDITIONAL ASSESSMENT - December 31, 2022

Fund Year	2007	2008	2011	2012	2013	Total
Additional Assessment	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726
Fund_ID						
Atlantic	251,943	85,124	236,250	276,206	106,932	956,455
Bergen	73,497	41,970	103,689	79,005	40,784	338,945
BMEL	-	-	-	-	-	-
Burlico	36,036	16,637	24,643	52,694	28,622	158,632
Camden	82,776	15,910	146,808	154,336	49,951	449,781
Central	183,030	59,489	175,261	161,518	92,618	671,916
MEL	1,609,319	502,473	2,110,609	2,163,590	789,306	7,175,297
Monmouth	171,504	47,329	215,833	146,590	66,181	647,437
Morris	138,227	33,501	201,417	174,082	94,889	642,116
NJPHA	134,154	42,981	139,018	63,657	19,162	398,972
NJUA	42,603	22,419	60,813	63,704	26,446	215,985
Ocean	231,265	73,837	293,011	205,434	124,628	928,175
PMM	41,471	12,209	37,481	30,387	6,475	128,023
South Bergen	96,719	23,729	84,778	60,923	23,760	289,909
Suburban Essex	93,802	14,183	136,093	101,049	34,357	379,484
Suburban Municipal	52,628	802	25,460	42,973	18,433	140,296
Trico	139,152	40,434	197,074	106,331	52,312	535,303
Totals	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726

The next meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.