

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

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JULY 25, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES: June 27, 2023 Open MinutesAppendix I**
- CORRESPONDENCE: None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 - .Executive Director's ReportPage 1
 - ATTORNEY – William J. Kearns, Esquire**
 - TREASURER – Thomas Tontarski**
 - .Treasurer's ReportPage 12
 - .July 2023 Voucher List – Resolution Nos. 23-16 & 23-17.....Page 14
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - .Monthly Report.....Page 21
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
 - .Monthly Certificate Report.....Page 24
 - .Cyber JIF Risk Management Compliance - As of June 30, 2023Page 26
 - MANAGED CARE – Qual Care**
 - .Monthly Report.....Page 27
 - 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: July 25, 2023

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Professional Services Agreements:** The Fund’s professional service agreements are up for renewal in 2024. All firms have submitted proposals and proper forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm’s fee request for consideration.
- ❑ **Cyber Security Status Report:** The 2023 2nd quarter campaign has concluded; the next report will reflect the progress of 3rd quarter results. That report will be sent out under separate cover prior to our next meeting.
- ❑ **NJ Cyber JIF:** The NJ Cyber JIF met on June 22, 2023 via Zoom, Chairman Merchel’s report appears on **Page 4**. He next meeting of the Fund is on August 3rd.
- ❑ **2022/2023 Employment Practices Liability (EPL) Program:** Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL’s webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

1. Attached on page 5 you will find a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live).
2. Also attached on Page 6 is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).

3. J.A. Montgomery’s Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. A session is scheduled at the Collingswood Community Center on September 28th .
- ❑ **Banking Best Practices:** Considering the increase in “social engineering and cyber related claims” in the handling of monies, we enclosed on **page 7** a white paper distributed by Perma’s Chief Accounting Officer on Banking Best Practices that we are suggesting JIF Treasurers to adhere too. This was distributed to all Treasures last week.
 - ❑ **2023 Coverage Documents:** The Fund office has uploaded all of the coverage documents to Origami and they are available to members. If any members need assistance accessing any documents, please reach out to the Fund Office.
 - ❑ **2024 Renewal:** Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. We will issue an email with those additional directions once the underwriting system link is sent.
 - ❑ **2024 Membership Renewals –** Willingboro is scheduled to renew its membership as of January 1, 2024. Membership documents will be mailed to the Township early next month.
 - ❑ **2022 Audit Filing:** PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.
 - ❑ **August Meeting Cancellation -** The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners did pass Resolution 23-2 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.
 - ❑ Motion to Cancel the Fund’s August Meeting
 - ❑ **Due Diligence Reports:**
 - Financial Fast Track - *Produced on a quarterly basis***
 - Loss Ratio Analysis** **Page 8**
 - Claims Activity Report** **Page 9**
 - Loss Time Accident Frequency- *Not available***
 - POL/EPL Compliance Report** **Page 10**
 - Regulatory Affairs Checklist** **Page 11**



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, June 22, 2023

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

From: Chairman Thomas Merchel

Risk Control Committee: The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Executive Director Transition: Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

Next Meeting: Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.

MEL RISK MANAGEMENT FOR MANAGERS & SUPERVISORS



COURSE DESCRIPTION:

This course is the 2023 NJ MEL Risk Management for Managers and Supervisors is MANDATORY for all managers and supervisors in every department within your agency.

To register, select the session date below and click on the link.

DATE	SELECT COURSE SESSION TO REGISTER	TIME
July 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
August 8th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
August 29th	MEL Risk Management for Managers & Supervisors	1 p.m. - 2:30 p.m.
Sept. 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 24th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
November 6th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.

Attendees must have working speakers on their computers to fully participate in the course.

Attendees will not receive credit if they are more than 5 minutes late signing on for the course, or if they leave the webinar early.



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members' non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System (LMS)

MSI LMS System

1. **Log into the MSI LMS System.**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at (856) 552-4740.
2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

Questions? Contact Andrea Felip at 856-552-4740.

For additional MSI information and resources go to the **MEL Safety Institute**.

Banking Best Practices

CHECKS:

- Check bank accounts DAILY.
- Implement Payee Positive Pay on ALL accounts that issue checks.
- Place “No Checks” flag & “No Wires” flag on zero balance accounts and depository accounts.

WIRES and ACHs:

- Check bank accounts DAILY.
- Set up template.
- Two-factor authentication for each authorized user.
- 2 or more authorized users are required – one individual to set up the wire and the other to release.
- Verbal confirmation using the phone contact information on file, not the phone number in the email.
- Disallow/Remove permissions on international wires.
- Place a dollar limit on wires.
- Place a limit on the amount of wires per week/month.
- Verbally confirm receiving bank information, routing number and account number.
- Establish On-Line Banking alerts for all wires & ACHs and changes to wire & ACH information.
- Verbally confirm, within 24 hours, with receiving vendor that the funds were credited to their account.
- Notify Bank immediately if suspicious activity is detected.

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

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	100.25%	100.00%
GEN LIABILITY	413,752	362,794	87.68%	96.73%	87.68%	96.63%	69.03%	93.46%
AUTO LIABILITY	44,262	11,760	26.57%	94.56%	26.57%	94.26%	26.57%	90.21%
WORKER'S COMP	1,275,000	1,695,575	132.99%	99.70%	132.99%	99.66%	131.35%	98.92%
TOTAL ALL LINES	1,923,013	2,250,044	117.01%	98.97%	117.01%	98.92%	112.45%	97.65%
NET PAYOUT %	\$1,911,997		99.43%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	171,000	109,309	63.92%	100.00%	63.92%	100.00%	69.40%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	93.46%	24.25%	92.99%	28.95%	85.57%
AUTO LIABILITY	47,021	48,877	103.95%	90.21%	103.95%	89.77%	43.34%	82.91%
WORKER'S COMP	1,319,715	1,373,787	104.10%	98.92%	78.17%	98.81%	77.29%	96.57%
TOTAL ALL LINES	1,913,907	1,623,194	84.81%	97.73%	66.93%	97.55%	66.25%	94.38%
NET PAYOUT %	\$1,050,909		54.91%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	168,000	226,589	134.87%	100.00%	134.87%	100.00%	143.44%	97.09%
GEN LIABILITY	333,052	194,846	58.50%	85.57%	57.75%	84.65%	34.57%	71.16%
AUTO LIABILITY	52,789	36,687	69.50%	82.91%	98.90%	82.02%	42.07%	66.43%
WORKER'S COMP	1,330,010	796,065	59.85%	96.57%	59.85%	96.21%	70.25%	86.31%
TOTAL ALL LINES	1,883,851	1,254,187	66.58%	94.55%	67.27%	94.11%	69.68%	84.04%
NET PAYOUT %	\$857,420		45.51%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	164,000	229,379	139.87%	97.09%	139.86%	96.87%	48.95%	45.00%
GEN LIABILITY	286,842	213,394	74.39%	71.16%	74.39%	69.55%	18.06%	19.00%
AUTO LIABILITY	55,642	25,245	45.37%	66.43%	44.83%	64.31%	9.39%	20.00%
WORKER'S COMP	1,353,000	846,791	62.59%	86.31%	63.77%	84.23%	23.48%	14.00%
TOTAL ALL LINES	1,859,484	1,314,809	70.71%	84.33%	71.55%	82.48%	24.47%	17.68%
NET PAYOUT %	\$764,592		41.12%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	169,000	83,155	49.20%	45.00%	52.78%	37.00%	N/A	N/A
GEN LIABILITY	301,156	28,900	9.60%	19.00%	8.16%	14.00%	N/A	N/A
AUTO LIABILITY	51,791	13,797	26.64%	20.00%	22.58%	15.00%	N/A	N/A
WORKER'S COMP	1,560,000	216,045	13.85%	14.00%	13.15%	9.00%	N/A	N/A
TOTAL ALL LINES	2,081,947	341,897	16.42%	17.39%	15.88%	12.15%	N/A	N/A
NET PAYOUT %	\$143,537		6.89%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 06/30/23

COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	1	2	9	10	8	30
June-23	0	1	2	9	10	8	30
NET CHGE	0	0	0	0	0	0	0
Limited Reserves							\$3,578
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$1	\$2	\$8,033	\$61,209	\$65,639	\$134,883
June-23	\$0	\$1	\$2	\$8,033	\$61,210	\$38,096	\$107,342
NET CHGE	\$0	\$0	\$0	\$0	\$1	(\$27,542)	(\$27,541)
Ltd Incurred	\$91,226	\$179,915	\$109,309	\$226,589	\$229,379	\$83,155	\$919,572
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	3	1	6	26	11	47
June-23	0	3	1	7	26	15	52
NET CHGE	0	0	0	1	0	4	5
Limited Reserves							\$8,235
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$113,227	\$21,489	\$144,922	\$126,960	\$24,050	\$430,647
June-23	\$0	\$105,042	\$21,489	\$147,422	\$125,923	\$28,357	\$428,232
NET CHGE	\$0	(\$8,185)	\$0	\$2,500	(\$1,037)	\$4,307	(\$2,415)
Ltd Incurred	\$56,720	\$362,794	\$91,221	\$194,846	\$213,394	\$28,900	\$947,876
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	0	2	2	3	1	8
June-23	0	0	2	1	3	3	9
NET CHGE	0	0	0	-1	0	2	1
Limited Reserves							\$3,051
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$0	\$15,776	\$17,612	\$6,332	\$2,100	\$41,819
June-23	\$0	\$0	\$15,249	\$2,088	\$6,357	\$3,768	\$27,461
NET CHGE	\$0	\$0	(\$527)	(\$15,524)	\$25	\$1,668	(\$14,358)
Ltd Incurred	\$66,718	\$11,760	\$48,877	\$36,687	\$25,245	\$13,797	\$203,084
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	4	10	16	19	28	19	96
June-23	4	10	15	19	26	20	94
NET CHGE	0	0	-1	0	-2	1	-2
Limited Reserves							\$17,098
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$114,921	\$237,073	\$437,920	\$243,070	\$376,573	\$140,531	\$1,550,089
June-23	\$114,592	\$233,005	\$535,546	\$239,225	\$356,728	\$128,138	\$1,607,234
NET CHGE	(\$329)	(\$4,068)	\$97,625	(\$3,845)	(\$19,845)	(\$12,393)	\$57,145
Ltd Incurred	\$1,586,735	\$1,695,575	\$1,373,787	\$796,065	\$846,791	\$216,045	\$6,514,998
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	4	14	21	36	67	39	181
June-23	4	14	20	36	65	46	185
NET CHGE	0	0	-1	0	-2	7	4
Limited Reserves							\$11,731
Year	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$114,921	\$350,301	\$475,187	\$413,637	\$571,073	\$232,320	\$2,157,438
June-23	\$114,592	\$338,048	\$572,285	\$396,768	\$550,217	\$198,360	\$2,170,269
NET CHGE	(\$329)	(\$12,253)	\$97,098	(\$16,869)	(\$20,856)	(\$33,960)	\$12,831
Ltd Incurred	\$1,801,399	\$2,250,044	\$1,623,194	\$1,254,187	\$1,314,809	\$341,897	\$8,585,530

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : July 17, 2023									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
			01/01/23		2023				
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/23
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000				0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2023 as of July 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	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	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	Online Filing

July 14, 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 June 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 \$ 20,083.98. This generated an average annual yield of 3.04%. However, we have an unrealized net loss of \$ 8,971.22 adjusting the reported yield to 1.36% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,508.963.27.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 0.00 with YTD \$ 14,132.07
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
Premium 2nd Installment Receipts \$ 753,778.99

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 126 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 \$ 69,393.99.

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 \$ 7,606,633.56 to a closing balance of \$8,238,524.59 showing an increase in the fund \$631,891.03.

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. 23-16

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

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

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

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

FUND YEAR 2023

<u>CheckNumber</u>	VendorName	Comment	InvoiceAmount
002015			0
002015		VOID CHECK-PRINT ERROR	0
002013			
002013	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2023	1,423.25
			1,423.25
002014			
002014	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2023	117,551.00
002014	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2023	213,853.25
			331,404.25
002016			
002016	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALL 2023	56,693.00
			56,693.00
002017			
002017	QUAL-LYNX	CLAIM ADJ. SERVICES 7/23 INV 52911	12,738.58
			12,738.58
002018			
002018	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 07/23	2,089.00
			2,089.00
002019			
002019	PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/23	58.53
002019	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/23	11,993.67
			12,052.20
002020			
002020	THE ACTUARIAL ADVANTAGE	ACTUARY FEES 7/23	3,544.33
			3,544.33
002021			
002021	QUALCARE, INC.	WC ACCESS/UM 07/23	7,880.00
			7,880.00
002022			
002022	THOMAS TONTARSKI	TREASURER 7/23	1,611.08
			1,611.08

002023			
002023	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 07/23	1,587.67
002023	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 07/23	1,863.92
			3,451.59
002024			
002024	MUNICIPAL EXCESS LIABILITY JIF	MSI- 3RD QTR 2023	7,406.25
			7,406.25
002025			
002025	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/23	539.00
			539.00
002026			
002026	RUSSO & ASSOCIATES LLC	REV MEMBERS FOR WC REPORTS 7/23	4,648.60
			4,648.60
		Total Payments FY 2023	445,481.13
		TOTAL PAYMENTS ALL FUND YEARS	445,481.13

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 23-17

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

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

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

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

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002027	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023 EVESHAM TWP	24,409.56
002027			24,409.56
		Total Payments FY 2023	24,409.56
		TOTAL PAYMENTS ALL FUND YEARS	24,409.56

Chairperson

Attest:

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

Treasurer

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

Current Fund Year: 2023											
Month Ending: June											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	122,423.67	1,184,793.89	131,855.03	3,000,392.61	(82,981.94)	(177,420.93)	(9,877.69)	455,574.85	2,876,535.50	105,338.56	7,606,633.56
RECEIPTS											
Assessments	27,785.18	49,512.86	8,514.92	256,478.57	65,346.14	(1,086.42)	8,860.34	223,421.60	114,945.80	0.00	753,778.99
Refunds	0.00	0.00	0.00	100.10	0.00	0.00	0.00	0.00	0.00	0.00	100.10
Invest Pymnts	214.98	1,373.36	152.84	3,669.68	0.00	0.00	0.00	0.00	3,346.32	122.10	8,879.28
Invest Adj	2.23	14.23	1.58	38.00	0.00	0.00	0.00	0.00	34.64	1.27	91.95
Subtotal Invest	217.21	1,387.59	154.42	3,707.68	0.00	0.00	0.00	0.00	3,380.96	123.37	8,971.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	28,002.39	50,900.45	8,669.34	260,286.35	65,346.14	(1,086.42)	8,860.34	223,421.60	118,326.76	123.37	762,850.32
EXPENSES											
Claims Transfers	21,506.45	9,234.70	1,234.05	37,418.79	0.00	0.00	0.00	0.00	0.00	0.00	69,393.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,565.30	0.00	61,565.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,506.45	9,234.70	1,234.05	37,418.79	0.00	0.00	0.00	0.00	61,565.30	0.00	130,959.29
END BALANCE	128,919.61	1,226,459.64	139,290.33	3,223,260.17	(17,635.81)	(178,507.35)	(1,017.35)	678,996.46	2,933,296.96	105,461.93	8,238,524.59

REPORT STATUS SECTION

Report Month: June

	Balance Differences
Opening Balances:	Opening Balances are equal \$0.00
Imprest Transfers:	Imprest Totals are equal \$0.00
Investment Balances:	Investment Payment Balances are equal \$0.00
	Investment Adjustment Balances are equal \$0.00
Ending Balances:	Ending Balances are equal \$0.00
Accrual Balances:	Accrual Balances are equal \$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
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	\$7,606,634.07	-	2,974,485.26	117,951.44	1,637.60	4,512,559.77
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$91.94	\$0.00	\$0.00	\$0.00	\$0.00	\$91.94
5 Interest Paid - Cash Inst	\$19,992.04	\$0.00	\$11,777.38	\$524.23	\$266.11	\$7,424.32
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$11,112.76	\$0.00	\$0.00	\$0.00	\$0.00	-\$11,112.76
8 Net Investment Income	\$8,971.22	\$0.00	\$11,777.38	\$524.23	\$266.11	-\$3,596.50
9 Deposits - Purchases	\$885,820.21	\$0.00	\$754,860.92	\$69,393.99	\$61,565.30	\$0.00
10 (Withdrawals - Sales)	-\$262,900.40	\$0.00	-\$130,959.29	-\$69,738.21	-\$62,202.90	\$0.00
Ending Cash & Investment	\$8,238,525.10	\$0.00	\$3,610,164.27	\$118,131.45	\$1,266.11	\$4,508,963.27
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$80,794.78	\$0.00	\$0.00	\$42,494.73	\$38,300.05	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,319,319.88	\$0.00	\$3,610,164.27	\$160,626.18	\$39,566.16	\$4,508,963.27

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

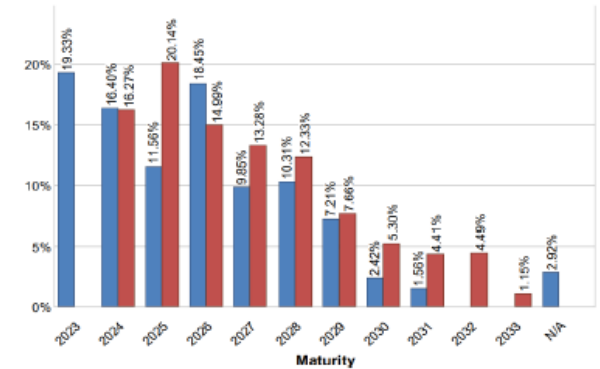
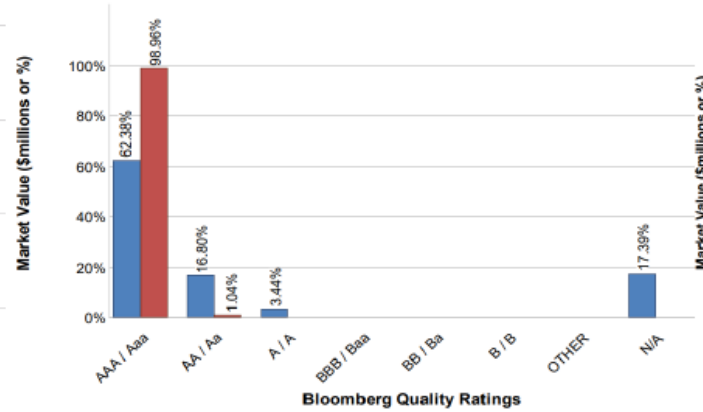
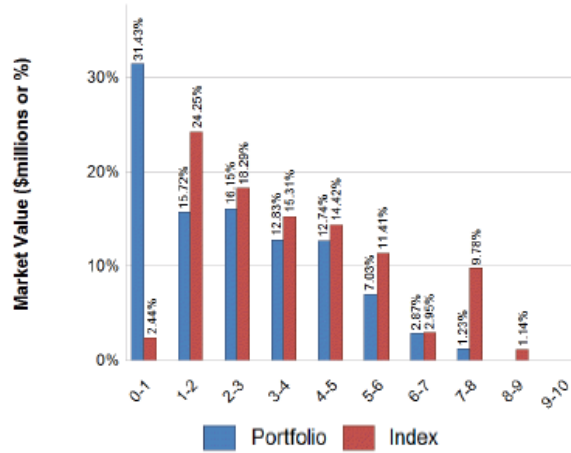
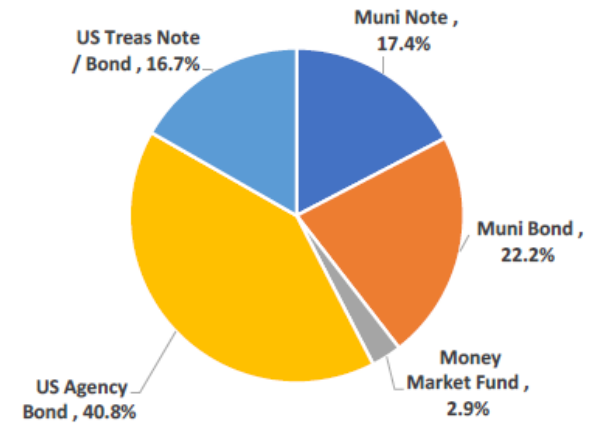
Month		June							
Current Fund Year		2023							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid June	3. Monthly Recoveries June	4. Calc. Net Paid Thru June	5. TPA Net Paid Thru June	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2023	Property	23,552.33	21,506.45	0.00	45,058.78	45,058.78	0.00	(0.00)	0.00
	Liability	530.00	12.75	0.00	542.75	542.75	0.00	0.00	0.00
	Auto	9,596.84	431.83	0.00	10,028.67	10,028.67	0.00	0.00	0.00
	Workers Comp	64,532.20	23,374.89	0.00	87,907.09	87,907.09	0.00	0.00	(0.00)
	Total	98,211.37	45,325.92	0.00	143,537.29	143,537.29	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	86,434.19	1,036.95	0.00	87,471.14	87,471.14	0.00	0.00	0.00
	Auto	18,613.75	275.00	0.00	18,888.75	18,888.75	0.00	0.00	0.00
	Workers Comp	486,214.28	3,949.22	100.10	490,063.40	490,063.40	(0.00)	(0.00)	0.00
	Total	759,431.35	5,261.17	100.10	764,592.42	764,592.42	(0.00)	(0.00)	0.00
2021	Property	218,555.75	0.00	0.00	218,555.75	218,555.75	(0.00)	(0.00)	0.00
	Liability	47,424.49	0.00	0.00	47,424.49	47,424.49	0.00	0.00	0.00
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93	0.00	0.00	0.00
	Workers Comp	552,995.10	3,845.26	0.00	556,840.36	556,840.36	0.00	0.00	0.00
	Total	853,574.27	3,845.26	0.00	857,419.53	857,419.53	(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	33,101.56	527.22	0.00	33,628.78	33,628.78	0.00	0.00	0.00
	Workers Comp	836,059.49	2,181.42	0.00	838,240.91	838,240.91	0.00	0.00	0.00
	Total	1,048,200.26	2,708.64	0.00	1,050,908.90	1,050,908.90	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	249,567.27	8,185.00	0.00	257,752.27	257,752.27	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	1,458,501.69	4,068.00	0.00	1,462,569.69	1,462,569.69	0.00	0.00	0.00
	Total	1,899,743.59	12,253.00	0.00	1,911,996.59	1,911,996.59	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		4,659,160.84	69,393.99	100.10	4,728,454.73	4,728,454.73	0.00	0.00	(0.00)

Muni Excess Liability Joint Insurance Fund

As of 5/31/2023	
Portfolio Total Par	\$ 343,317,000
Principal Market Value	\$ 309,671,934
Accrued Interest	\$ 10,867,289
Market Value Plus Accrued	\$ 320,539,223
Total Revenue YTD	\$ 1,360,591
NAV	\$ 9.4342
Average Maturity	2.69 yrs
Modified Duration	2.54
Book Yield	1.93%
Yield to Maturity / Call	4.45%
Projected Coupon Income	\$ 6,302,812

As of 5/31	QTD	YTD
MEL (Gross)	-0.28%	0.41%
BB Govt Intermediate	-0.21%	0.45%

*account funding inception 2/3/23



SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

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

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

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

LOSS CONTROL SURVEYS

- No Loss Control Surveys done for the month of June.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Moorestown on June 13, 2023.

MEETINGS ATTENDED

- Fund Commissioners Meeting on June 27, 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

- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Driving Best Practices
- New Jersey Child Labor Laws
- Domestic Violence for New Jersey Public Employers
- Bleachers & Grandstand Best Practices
- Trench Safety Stand-Down Week
- Service Animals in Public Settings Best Practices

MSI FIRE & EMS

- Cathy's Law - Social Media Best Practices
- Fire Hydrants - Opening & Closing Best

MSI LAW ENFORCEMENT

- Parade Risk Mitigation Considerations

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	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
FQE6O	Professional Municipal Management JIF	Township of Evesham	Evidence of insurance with respect to the Annual Parade on Main Street, Marlton, NJ 08053 to be held July 4, 2023.Does not include Amusements or Fireworks.		Evesham Residents and Businesses			Y_	me":	06/20/2023	Commercial General Liability
											Excess Liability
OSW5J	Professional Municipal Management JIF	Township of Evesham	Re: Borrowing of equipment for Juneteenth eventThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to borrowing of equipment for June	Marlton Field House	785 E Main Street		Marlton	NJ	08053	06/13/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
Y7KFO	Professional Municipal Management JIF	Township of Willingboro	RE: Agreement Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	Enterprise FM Trust	PO Box 16805		St. Louis	MO	63105	05/31/2023	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	8%	3%	90%	5%	3%	92%
NJ Utility Authorities	5%	0%	95%	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%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	8	4	403	5	5	405
Total %	1.9%	1.0%	97%	1.2%	1.2%	98%

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
June 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%
MAY	103	\$170,507.95	\$87,464.66	\$83,043.29	49%
JUNE	72	\$76,828.63	\$19,688.17	\$57,140.46	74%
Grand Total	431	\$544,949.60	\$225,748.79	\$319,200.81	59%

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
1/1/2023 – 6/30/2023**

Top 10 Providers

	UNITS OF SERVICE	APPROVED
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$44,531.82
KENNEDY HEALTH	8	\$20,756.26
THOMAS JEFFERSON UNIV HOSPITAL	2	\$17,470.79
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	17	\$17,422.00
VIRTUA WEST JERSEY HEALTH INC	6	\$13,523.00
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	2	\$12,400.00
CENTENNIAL SURGERY CENTER LLC	3	\$11,875.50
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	89	\$7,660.00
SUMMIT SURGICAL CENTER, LLC	1	\$7,589.25
ONE CALL CARE DIAGNOSTICS	14	\$7,275.00
Grand Total	143	\$160,503.62

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	18	\$218,165.71	\$98,981.87	\$119,183.84	55%
Ambulatory Surgical Center	8	\$94,891.00	\$27,099.10	\$67,791.90	71%
Physical therapy	192	\$80,872.58	\$18,367.65	\$62,504.93	77%
Physical Medicine & Rehab	13	\$25,354.00	\$5,567.17	\$19,786.83	78%
MRI/Radiology	23	\$21,659.00	\$8,335.80	\$13,323.20	62%
Emergency Medicine	18	\$20,145.00	\$17,620.15	\$2,524.85	13%
Orthopedic Surgery	51	\$16,206.50	\$9,303.01	\$6,903.49	43%
Occupational Medicine	39	\$15,559.60	\$7,347.79	\$8,211.81	53%
Other	2	\$12,400.00	\$12,400.00	\$0.00	0%
Anesthesiology	15	\$11,676.80	\$7,787.67	\$3,889.13	33%
Internal Medicine	2	\$11,180.00	\$3,000.00	\$8,180.00	73%
Neurosurgery	11	\$4,300.00	\$1,457.37	\$2,842.63	66%
Behavioral Health	13	\$4,175.00	\$3,103.49	\$1,071.51	26%
Urgent Care Center	11	\$2,718.01	\$1,687.55	\$1,030.46	38%
Ambulance	3	\$2,361.40	\$2,354.40	\$7.00	0%
Sports Medicine	3	\$1,312.50	\$308.31	\$1,004.19	77%
Physicians Fees	2	\$710.00	\$240.55	\$469.45	66%
Cardiology	4	\$641.00	\$340.28	\$300.72	47%
Laboratory Services	2	\$421.50	\$321.00	\$100.50	24%
Pulmonary Medicine	1	\$200.00	\$125.63	\$74.37	37%

Grand Total	431	\$544,949.60	\$225,748.79	\$319,200.81	59%
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**Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2023 – 6/30/2023**

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
EVESHAM TOWNSHIP	2	7	12	21
EVESHAM TWP FIRE DIST. 1	1	4	4	59
MAPLESHADE TOWNSHIP	1	4	1	6
MOORESTOWN	1	2	1	4
WILLINGBORO TOWNSHIP	1	8	2	11
Grand Total	6	25	20	51

Workers' Compensation Covid-19 Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TWP FIRE DIST. 1	3	3	6
Grand Total	3	3	6

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 27, 2023
MAPLE SHADE, 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, Crystal Chuck 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 James Miles
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Harry Earl, Glenn Prince
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Managed Care Organization	QualCare Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew Jonathon Taveres, Dhriti Patel
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ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District

Jaelyn Lindsey, Conner Strong & Buckelew
Michael Merchel, Conner Strong & Buckelew

APPROVAL OF MINUTES: May 23, 2023 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 23, 2023:

Moved: Commissioner Corrales
Second: Commissioner Merchel
Vote: 4 - Ayes, 0 - Nays

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

AUDIT REPORT AS OF DECEMBER 31, 2022 – The Auditor’s Report as of December 31, 2022 was sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company gave a report at the meeting. Executive Director Stokes asked for a motion to approve Resolution 23-14 approving year end financials along with the Group Affidavit.

Mr. James Miles reviewed the 2022 audit starting with the independent auditors’ reports, reporting first on the financial statements as a whole and then on the internal controls. Mr. Skalkowski reported there were no findings or recommendations noted; which is typical of these entities since they are managed by professionals. Mr. Miles reviewed the Comparative Statements on Net Position with total assets of \$8,392,687. Total Liabilities and Reserves are \$4,270,581, resulting in an ending Net Position of \$4,122,106. The Fund is in a very strong financial position.

The Statement of Revenues, Expenses and Net Position shows how the Net Position is calculated. Total Revenue was \$4,446,511 and Total Operating Expenses of \$4,273,472, composed of the excess insurance, administrative expenses, claims, etc. Total Non-Operative Revenue was -\$783,020. Change in Net Position of -\$609,981, added to the beginning balance of \$5,075,086, subtracting the Return of Surplus to the members of -\$342,999, and ending Net Position is \$4,122,106.

Mr. Miles reported on the Economic Conditions note. Chairman Merchel suggested a more detailed report which captured the legislative changes that impacted the fund financially. Executive Director agreed and stated he will work with Mr. Miles to revise the language in the Economic Condition note.

Chairman Merchel asked if there were any questions. Hearing none, he thanked Mr. Miles for his report and service of the years.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2022 AS PRESENTED, ADOPT RESOLUTION 23-14 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Moved: Commissioner Danson
Second: Commissioner Merchel
Vote: 4 - Ayes, 0 - Nays

CYBER SECURITY STATUS REPORT: Enclosed in the agenda was the monthly report from D2, recapping members’ participation and training to date. Note that the 2023 Q2 Campaign has concluded, and the phishing

results are shown in column L. This quarter's phishing campaign included spear phishing attacks, which is a targeted form of phishing attack. D2 impersonated POCs for organizations that gave us permission to use their names for these attacks. Chairman Merchel suggested to protect the privacy of the fund, D2 reports should be distributed separately from the agenda moving forward. The reports will be discussed in closed session.

NJ CYBER JIF: The Cyber JIF met on June 22, 2023 at 2:00PM via Zoom, Chairman Merchel's report will be available in next month's agenda. Executive Director reported that the Risk Control committee met to approve contracts to go out for RFPs for cyber training, fishing, and external scanning.

CYBER JIF QUESTIONNAIRE: The Cyber JIF's Cybersecurity Consultant, The Chertoff Group, designed a technology stack questionnaire for all members to complete. The goal of the questionnaire is obtaining more detailed insight of the technology stacks of our members in order to better tailor the cybersecurity framework and provide broadscale advice to the members. That survey has been added to the Origami Underwriting Database. Underwriting Manager Team Representative, Jonathon Tavares, reported around 150 MEL-wide have completed the survey thus far and encourages the fund to take a look at the survey if they haven't yet. He states if the JIF has any questions to reach out and if any of the questions do not apply, to skip it.

You or your designated Origami user will receive an email generated by Origami from email address: notifications@origamirisk.com. This email will include directions for you or your Origami user to reassign the worksheet to your IT personnel to help you complete the survey. Please make every effort to complete the questionnaire by **June 30th**. Items that may not apply can be left blank.

RESIDUAL CLAIMS FUND – The RCF met on Wednesday, June 2, 2023 at Forsgate Country Club. Chairman Merchel's report was attached in Appendix II of the agenda. Executive Director reported that all the Auditors audits were approved at the meeting.

EJIF- The EJIF met on Wednesday, June 2, 2023 at Forsgate Country Club. Chairman Merchel's report was attached in Appendix II of the agenda.

MEL JIF – The MEL met on Wednesday, June 2, 2023 at Forsgate Country Club. Chairman Merchel's report was attached in Appendix II of the agenda.

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 was included in the agenda which outlined 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.

2023 COVERAGE DOCUMENTS: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

Due Diligence Reports: Monthly reports submitted to Fund Commissioners including Monthly Lost Time Accident Frequency, Quarterly 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. Executive Director reported March's Loss Ratio at 15.8%, Claims Activity Report showed 4 more open claims than the prior

month, 3 Loss Time Accident Frequency, 1.65 Loss Time Accident Frequency for all JIFs. Executive Director reported that the MEL EPL checklist is expecting to post the revised list in September as the two-year cycle is completed.

Executive Director introduced Conner Strong & Buckelew’s summer intern, Michael Merchel. Michael Merchel has been working on several projects with JA Montgomery and Perma.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns gave a verbal report on a Supreme Court ruling involving an OPRA case, Neptune Township vs Gannett, that involved internal affairs report on a police officer who murdered his wife. Gannett demanded copies of the internal affairs reports under OPRA and common law. The town denied this request. While in litigation Gannett sought out attorney fees and council fees, the Court ruled Gannett is not entitled to that under OPRA because they were confidential reports. The court ruled Gannett could not be awarded council fees due to the common law. Attorney Kearns suggest strongly the fund look into this case. Attorney Kearns will stay abreast of the news and report of appellate decisions affecting municipalities.

TREASURER:

Payment of June 2023 Vouchers Resolution 23-15

Fund Year 2022	\$10,404.00
Fund Year 2023	\$51,161.30
Total	\$61,565.30

MOTION TO APPROVE RESOLUTION 23-15 VOUCHER LIST FOR THE MONTHS OF JUNE

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

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

2023	\$39,022.57
2022	\$11,326.29
2021	\$27,746.42
2020	\$79,667.24
2019	\$1,919.70
Closed	0.00
TOTAL	\$159,682.22

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager Team Representative, Jonathon Tavares, advised there was 1 certificate issued from 4/22/2023 to 05/22/2023. 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. Jonathon advised that we are 6 months away from the grandfathering

ending, 1/1/2024. Jonathon introduced Conner Strong & Buckelew – Underwriting Manager Team’s summer intern, Dhriti Patel.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director’s Report. Safety Director reported that Risk Control Consultant, Tom Reilly, has been out to inspect the playgrounds and make recommendations. He advised the MEL website has been updated to include all training through the end of the summer, August 31st. LMS system is live as of May 1st, please contact the office in you requires any assistance in navigating the site.

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 savings of \$262,060.35 which is 56% in May 2023. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: There were 0 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 Corrales
Second:	Commissioner Carmichael
Vote:	3 Ayes, 0 Nays

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Corrales
Second:	Commissioner Carmichael
Vote:	Unanimous

MEETING ADJOURNED: 2:32 pm

NEXT REGULAR MEETING: July 25, 2023
Evesham Municipal Building at 2:00PM

Crystal M. Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY