

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

**WILLINGBORO MUNICIPAL COMPLEX
1 MARTIN LUTHER KING JR. BLVD
WILLINGBORO, NJ 08046**

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: NOVEMBER 28, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES: October 24, 2023 Open MinutesAppendix I**
- 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 ReportPage 14
 - .November 2023 Voucher List – Resolution Nos. 23-23.....Page 16
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - .Monthly Report.....Page 22
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
 - .Monthly Certificate Report.....Page 25
 - .Cyber JIF Risk Management Compliance - October 30, 2023.....Page 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: November 28, 2023

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

2024 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2024 in the amount of \$5,018,263 that represents a 10.09% increase over last year’s budget. The budget increased by \$357 since introduction as the Fund’s underwriting data was refreshed in Origami so the revised budget is \$5,018,620. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

- Motion to open the Public Hearing on the 2024 Budget.**
- Discussion of Budget & Assessments.**
- Motion to close the Public Hearing.**
- Motion to adopt the 2024 Budget & Certify Assessments.**

Proposed assessments appear on page 5.

2023 Dividend – At last month’s meeting, the Board authorized a \$100,000 JIF dividend pending state approval. As discussed, the Department of Banking & Insurance (DOBI) has expressed concerns with JIF’s seeking permission on dividends as most JIF’s have seen their surplus decrease over the past several years. As of the mailing of this agenda we have not heard back from DOBI. The EJIF has not received a communication back yet either on their request for their dividend. An update will be provided at the meeting.

Once we have a final decision on the dividends, the Fund Office will send out a memorandum to all members an option to receive a credit or a check.

Defense Panel RFQ: The Fund office has advertised for RFQ’s for defense panel as appointments are up at the end of the year. Responses were due back on November 21st. A report will be provided at the meeting.

RCF 2019 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2019. Enclosed on **Page 6** is **Resolution 23-22** authorizing the transfer of the PMM JIF’s 2019 claim liabilities to the RCF.

- Motion to Approve Resolution 23-22 Authorizing the Transfer of Fund Year 2019 to the RCF**

- ❑ **MEL, RCF, EJIF & Cyber Representative** - The fund should elect its representative to the MEL, RCF, EJIF& Cyber for the 2024 Fund Year.
 - ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2024 representative to the Municipal Excess Liability Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2024 representative to the Residual Claims Fund Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2024 representative to the Environmental Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2024 representative to the NJ Cyber Risk Management Fund.**
- ❑ **NJ Cyber JIF** - The Cyber JIF met on November 20th, a report on that meeting will be sent out via email.
- ❑ **MEL Meeting** – The MEL met at the League of Municipalities Convention. Chairman Merchel’s report will be sent out via email.
- ❑ **D2 CyberSecurity** – D2’s monthly report will be distributed at the meeting, the 4th quarter campaign is about to conclude.
- ❑ **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/employment-practices-risk-control-program/>
- ❑ **Power of Collaboration:** Enclosed on **Page 7** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the importance and priority the MEL has placed on risk control and safety training.
- ❑ **Microsoft Teams** – The Fund Office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio & video conferencing beginning in January.
- ❑ **December Meeting** – The JIF has historically cancelled the December Fund meeting; if the Commissioners wish to follow past procedure, Resolution 23-8 was passed in February that authorizes the Treasurer to process payments & expenses and authorizes Fund Professionals to continue services during months that the Fund does not meet.
 - ❑ **Motion to Cancel the December Meeting**

☐ Due Diligence Reports:

Financial Fast Track	Page 8
Loss Ratio Analysis	Page 9
Claims Activity Report	Page 10
Loss Time Accident Frequency	Page 11
POL/EPL Compliance Report	Page 12
Regulatory Affairs Checklist	Page 13

	PMM MUNICIPAL JOINT INSURANCE FUND				
	2024 PROPOSED BUDGET				
	Print Date:	22-Nov-23			
				Projected 2024	
	APPROPRIATIONS	Annualized 2023	Projected 2024	\$	%
	I. Claims and Excess Insurance			CHANGE	CHANGE
	Claims				
1	Property	169,000	211,000	42,000	24.85%
2	Liability	314,000	286,000	(28,000)	-8.92%
3	Auto	54,000	58,000	4,000	7.41%
4	Workers' Comp.	1,483,000	1,473,000	(10,000)	-0.67%
5	Workers' Comp. Pension	77,000	0	(77,000)	-100.00%
6					
7					
8	Subtotal - Claims	2,097,000	2,028,000	(69,000)	-3.29%
9	Premiums				
10	Crime	3,886	3,855	(31)	-0.80%
11	Environmental Fund	113,391	113,959	568	0.50%
12	EJIF Dividend	(119,999)	(86,951)	33,048	-27.54%
13	Cyber JIF	53,892	65,166	11,274	20.92%
14	MEL	826,742	994,527	167,785	20.29%
15	MEL Property	510,084	684,027	173,943	34.10%
16	SubTotal Premiums	1,387,996	1,774,583	386,587	27.85%
17	Total Loss Fund	3,484,996	3,802,583	317,587	9.11%
18					
19	II. Expenses, Fees & Contingency				
20					
21	Claims Adjustment	152,863	158,213	5,350	3.5%
22	Managed Care	94,560	97,870	3,310	3.5%
23	Loss Fund Management	20,977	21,397	420	2.0%
24	Litigation Mangement	19,052	19,433	381	2.0%
25	Safety Director	19,548	20,232	684	3.5%
26	Law Enforcement Service	5,520	5,630	110	2.0%
27	General Expense	600	600	0	0.0%
28	Safety Incentive Program	10,250	10,250	0	0.0%
29	MEL Safety Institute	20,223	20,058	(165)	-0.8%
30	Administration	122,947	125,406	2,459	2.0%
31	Actuary	42,532	43,383	851	2.0%
32	Auditor	25,033	25,534	501	2.0%
33	Attorney	22,367	22,814	447	2.0%
34	Treasurer	19,333	19,720	387	2.0%
35	Internal Auditor	4,649	4,742	93	2.0%
36	Right to Know	20,400	21,114	714	3.5%
37	Underwriting Manager	6,468	6,597	129	2.0%
38	Property Appraisal	0	0	0	0.0%
39	Cyber Security Training	10,000	0	(10,000)	100.0%
40					
41	Misc. Expense & Contingency	875	875	0	0.00%
42					
43	Total Fund Exp & Contingency	618,197	623,868	5,671	0.92%
44	RMC Fees	49,008	145,000	95,992	195.87%
45					
46					
47	Total JIF Excl POL/EPL	4,152,201	4,571,451	419,250	10.10%
48	XLPOL/EPL Premiums				
49	POL/EPL Premium	386,668	426,294	39,626	10.25%
50	Land Use Liability	19,859	20,875	1,016	5.12%
51	Total POL/EPL Premium	406,527	447,169	40,642	10.00%
52	Total JIF Incl POL/EPL	4,558,728	5,018,620	459,892	10.09%

PMM MUNICIPAL JOINT INSURANCE FUND
2023 Proposed Assessments

Assessment if 2023 Dividend applied as Credit

Member	2023 A	TOTAL 2024 B	CHANGE		Closed Year Option 200K	TOTAL 2024 REVISED	CHANGE \$	CHANGE %	RMC Fees	
			\$	%	2023 Dividend				2023	2024
			C	D						
EVESHAM	1,225,192	1,346,126	120,934	9.87%	(25,242)	1,320,884	95,692	7.81%	49,008	38,893
EVESHAM TOWNSHIP FIRE DISTRICT	248,761	272,384	23,623	9.50%	(6,428)	265,956	17,195	6.91%	-	7,870
MAPLE SHADE	646,780	705,257	58,477	9.04%	(13,019)	692,238	45,458	7.03%	-	20,377
MOORESTOWN	923,542	1,015,188	91,646	9.92%	(21,047)	994,141	70,599	7.64%	-	29,331
WILLINGBORO	1,514,453	1,679,662	165,209	10.91%	(34,264)	1,645,398	130,945	8.65%	-	48,529
Totals:	4,558,728	5,018,617	459,889	10.09%	(100,000)	4,918,617	359,889	7.89%	49,008	145,000

RESOLUTION NO. 23-22

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TRANSFER 2019 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds;
and,

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2019	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/23

Attest:

THOMAS MERCHEL
Chairperson

SUSAN DANSON
Secretary



RISK CONTROL AND SAFETY TRAINING

A Major MEL Priority

Now in its 21st year, the MEL Safety Institute (MSI) includes 26 full-time, experienced staff dedicated to delivering the risk control and safety training programs needed by MEL/JIF members.

MSI provides live and virtual instructor led training in more than 70 critical safety subjects to over 72,000 employees in MEL/JIF member communities throughout New Jersey.

Throughout the year, over 1,750 risk control visits, onsite risk management, and leadership training sessions are conducted for police command staff and supervisors.

The MSI Team includes the experienced professionals needed to ensure that MEL/JIF members have access to the full range of risk control consultation, training and inspection support they need, including:

- 7 certified safety professionals
- 10 certified playground safety inspectors
- 5 retired police chiefs with over 120 years law enforcement experience
- 3 former fire chiefs with fire service training experience
- Full and part-time certified trainers in over 70 subject areas, experts on OSHA and PEOSH compliance and a dedicated "Right to Know" compliance team

Over 350 JIF leaders have already signed up for the MEL Leadership Academy, initiated this year to provide a multi-year training program focused on strengthening safety leadership performance.

THE RESULT: Lost time accident rates of MEL/JIF member communities are the lowest among municipal employees in New Jersey with dramatic impact on workers compensation cost.

**FOR MORE INFORMATION REGARDING TRAINING,
CONTACT THE MEL SAFETY INSTITUTE 732-735-5213.**



"The MEL MSI Team is committed to provide the tools and professional support needed to maintain safe workplaces and strengthen the overall safety of the communities we serve."

PAUL SHIVES
MEL Safety Director



THE POWER OF
COLLABORATION

njmel.org

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2023		
		3RD	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,176,468	3,500,288	98,941,856	102,442,144
2.	CLAIM EXPENSES				
	Paid Claims	308,468	935,534	44,071,993	45,007,527
	Case Reserves	92,114	136,429	2,521,411	2,657,840
	IBNR	69,909	382,044	1,669,124	2,051,168
	Aggregate Excess Recoveries	-	-	-	-
	Recoveries	(9,950)	(59,537)	(451,962)	(511,499)
	TOTAL CLAIMS	460,541	1,394,470	47,810,567	49,205,037
3.	EXPENSES				
	Excess Premiums	478,631	1,435,892	28,176,031	29,611,923
	Administrative	163,311	497,077	13,783,157	14,280,234
	TOTAL EXPENSES	641,942	1,932,968	41,959,189	43,892,157
4.	UNDERWRITING PROFIT (1-2-3)	73,985	172,849	9,172,101	9,344,950
5.	INVESTMENT INCOME	29,470	150,889	4,931,046	5,081,935
6.	DIVIDEND INCOME	0	0	2,053,487	2,053,487
7.	STATUTORY PROFIT (4+5+6)	103,455	323,739	16,156,633	16,480,372
8.	DIVIDEND	0	23,000	12,209,147	12,232,147
9.	RCF & MEL Additional Assessments	0	0	967,449	967,449
10.	STATUTORY SURPLUS (7-8-9)	103,455	300,739	2,980,038	3,280,777
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	8,332	32,695	2,436,152	2,468,847
	Aggregate Excess LFC	0	0	(0)	(0)
	2019	115,063	107,583	(67,438)	40,145
	2020	29,041	99,716	503,976	603,692
	2021	52,876	145,652	145,365	291,017
	2022	32,780	36,691	(38,018)	(1,327)
	2023	(134,637)	(121,598)		(121,598)
	TOTAL SURPLUS (DEFICITS)	103,455	300,739	2,980,038	3,280,777
TOTAL CASH					
7,398,395					
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	40,557,444	40,557,444
	FUND YEAR 2019				
	Paid Claims	8,032	66,736	1,894,370	1,961,107
	Case Reserves	(106,268)	(157,293)	389,073	231,780
	IBNR	(28,918)	(47,045)	164,929	117,885
	Recoveries	-	0	(41,078)	(41,078)
	TOTAL FY 2019 CLAIMS	(127,153)	(137,601)	2,407,295	2,269,694
	FUND YEAR 2020				
	Paid Claims	33,028	192,193	912,769	1,104,962
	Case Reserves	(38,002)	(148,319)	584,575	436,257
	IBNR	(10,864)	(62,949)	146,664	83,715
	Recoveries	(9,950)	(59,537)	(214,339)	(273,877)
	TOTAL FY 2020 CLAIMS	(25,788)	(78,612)	1,429,670	1,351,057
	FUND YEAR 2021				
	Paid Claims	46,896	138,593	816,633	955,225
	Case Reserves	(59,816)	(185,972)	522,924	336,952
	IBNR	(35,870)	(73,858)	265,421	191,562
	Recoveries	-	0	(50,910)	(50,910)
	TOTAL FY 2021 CLAIMS	(48,790)	(121,238)	1,554,068	1,432,829
	FUND YEAR 2022				
	Paid Claims	38,788	212,751	590,629	803,380
	Case Reserves	34,039	167,493	416,763	584,256
	IBNR	(78,004)	(364,678)	854,698	490,020
	Recoveries	-	0	0	0
	TOTAL FY 2022 CLAIMS	(5,177)	15,566	1,862,090	1,877,656
	FUND YEAR 2023				
	Paid Claims	181,724	325,261		325,261
	Case Reserves	262,160	460,520		460,520
	IBNR	223,565	930,574		930,574
	Recoveries	-	0		0
	TOTAL FY 2023 CLAIMS	667,449	1,716,356		1,716,356
COMBINED TOTAL CLAIMS		460,541	1,394,470	47,810,567	49,205,037

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 340,928

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

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	94.69%	100.00%
GEN LIABILITY	413,752	276,318	66.78%	97.02%	66.78%	96.96%	78.62%	95.07%
AUTO LIABILITY	44,262	11,760	26.57%	95.69%	26.57%	95.43%	26.57%	91.84%
WORKER'S COMP	1,275,000	1,683,816	132.06%	99.83%	132.06%	99.80%	133.31%	99.28%
TOTAL ALL LINES	1,923,013	2,151,809	111.90%	99.15%	111.90%	99.11%	115.27%	98.27%
NET PAYOUT %	\$1,920,029		99.84%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	171,000	101,857	59.57%	100.00%	59.57%	100.00%	63.92%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	95.07%	24.25%	94.71%	30.89%	88.77%
AUTO LIABILITY	47,021	40,093	85.27%	91.84%	85.27%	91.45%	37.83%	85.94%
WORKER'S COMP	1,319,715	1,375,098	104.20%	99.28%	78.36%	99.20%	83.99%	97.68%
TOTAL ALL LINES	1,913,907	1,608,270	84.03%	98.33%	66.22%	98.20%	70.63%	95.85%
NET PAYOUT %	\$1,084,854		56.68%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	168,000	213,813	127.27%	100.00%	135.01%	100.00%	134.43%	98.69%
GEN LIABILITY	333,052	220,285	66.14%	88.77%	62.17%	88.03%	33.51%	76.91%
AUTO LIABILITY	52,789	34,599	65.54%	85.94%	65.54%	85.26%	42.07%	73.57%
WORKER'S COMP	1,330,010	784,422	58.98%	97.68%	58.10%	97.46%	67.52%	91.80%
TOTAL ALL LINES	1,883,851	1,253,118	66.52%	95.99%	65.89%	95.67%	66.76%	89.27%
NET PAYOUT %	\$903,010		47.93%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	164,000	239,113	145.80%	98.69%	148.08%	98.04%	96.01%	76.00%
GEN LIABILITY	286,842	225,470	78.60%	76.91%	78.60%	75.57%	45.84%	42.00%
AUTO LIABILITY	55,642	59,520	106.97%	73.57%	106.97%	71.98%	40.56%	40.00%
WORKER'S COMP	1,353,000	833,487	61.60%	91.80%	63.55%	90.74%	42.54%	42.00%
TOTAL ALL LINES	1,859,484	1,357,590	73.01%	89.57%	74.62%	88.49%	47.70%	44.94%
NET PAYOUT %	\$819,695		44.08%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	169,000	168,956	99.97%	76.00%	101.55%	68.00%	N/A	N/A
GEN LIABILITY	301,156	124,947	41.49%	42.00%	38.38%	36.00%	N/A	N/A
AUTO LIABILITY	51,791	11,529	22.26%	40.00%	28.44%	35.00%	N/A	N/A
WORKER'S COMP	1,560,000	536,698	34.40%	42.00%	31.02%	33.00%	N/A	N/A
TOTAL ALL LINES	2,081,947	842,130	40.45%	44.71%	37.74%	36.32%	N/A	N/A
NET PAYOUT %	\$472,676		22.70%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 10/31/23

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
September-23	1	1	9	10	12	33
October-23	1	1	7	9	10	28
NET CHGE	0	0	-2	-1	-2	-5
Limited Reserves						\$2,720
Year	2019	2020	2021	2022	2023	TOTAL
September-23	\$1	\$1	\$8,258	\$56,746	\$130,685	\$195,691
October-23	\$1	\$1	\$7	\$51,486	\$24,670	\$76,164
NET CHGE	\$0	\$0	(\$8,251)	(\$5,260)	(\$106,016)	(\$119,527)
Ltd Incurred	\$179,915	\$101,857	\$213,813	\$239,113	\$168,956	\$903,654
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
September-23	1	1	5	20	18	45
October-23	1	1	4	20	17	43
NET CHGE	0	0	-1	0	-1	-2
Limited Reserves						\$10,012
Year	2019	2020	2021	2022	2023	TOTAL
September-23	\$17,403	\$18,400	\$147,271	\$127,804	\$108,037	\$418,914
October-23	\$17,403	\$17,905	\$160,483	\$117,326	\$117,410	\$430,526
NET CHGE	\$0	(\$495)	\$13,212	(\$10,478)	\$9,373	\$11,612
Ltd Incurred	\$276,318	\$91,221	\$220,285	\$225,470	\$124,947	\$938,241
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
September-23	0	1	0	2	3	6
October-23	0	1	0	2	1	4
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						\$11,225
Year	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$3,554	\$0	\$40,632	\$4,200	\$48,385
October-23	\$0	\$3,281	\$0	\$40,618	\$1,000	\$44,899
NET CHGE	\$0	(\$273)	\$0	(\$14)	(\$3,200)	(\$3,487)
Ltd Incurred	\$11,760	\$40,093	\$34,599	\$59,520	\$11,529	\$157,502
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
September-23	10	14	18	26	30	98
October-23	10	14	18	23	38	103
NET CHGE	0	0	0	-3	8	5
Limited Reserves						\$14,185
Year	2019	2020	2021	2022	2023	TOTAL
September-23	\$214,376	\$414,301	\$181,423	\$359,075	\$217,571	\$1,386,746
October-23	\$214,376	\$502,229	\$189,619	\$328,466	\$226,375	\$1,461,064
NET CHGE	\$0	\$87,927	\$8,196	(\$30,609)	\$8,804	\$74,318
Ltd Incurred	\$1,683,816	\$1,375,098	\$784,422	\$833,487	\$536,698	\$5,213,521
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
September-23	12	17	32	58	63	182
October-23	12	17	29	54	66	178
NET CHGE	0	0	-3	-4	3	-4
Limited Reserves						\$11,307
Year	2019	2020	2021	2022	2023	TOTAL
September-23	\$231,780	\$436,257	\$336,951	\$584,256	\$460,492	\$2,049,737
October-23	\$231,780	\$523,416	\$350,109	\$537,895	\$369,454	\$2,012,654
NET CHGE	\$0	\$87,159	\$13,157	(\$46,361)	(\$91,038)	(\$37,083)
Ltd Incurred	\$2,151,809	\$1,608,270	\$1,253,118	\$1,357,590	\$842,130	\$7,212,917

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

October 31, 2023				
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.50	0.98	0.99	0.84
Camden County	1.00	1.52	1.44	1.34
Suburban Metro	1.08	1.66	1.59	1.46
Ocean County	1.18	1.24	1.84	1.43
Suburban Municipal	1.19	1.26	1.85	1.45
Burlington County Municipal JIF	1.22	1.38	1.37	1.33
Gloucester, Salem, Cumberland	1.23	1.41	2.00	1.57
Bergen County	1.24	1.55	1.59	1.48
Morris County	1.39	1.27	1.60	1.42
NJ Utility Authorities	1.48	1.44	2.08	1.67
Professional Municipal Manager	1.51	1.74	1.54	1.60
NJ Public Housing Authority	1.70	2.01	1.53	1.75
Atlantic County Municipal JIF	1.97	2.22	2.04	2.08
Central New Jersey	2.09	2.17	1.56	1.93
South Bergen County	2.22	2.37	2.11	2.23
AVERAGE	1.40	1.61	1.68	1.57
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Professional Municipal Management JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF Tuesday, October 31, 2023									
MEMBER_ID	MEMBER	# CLAIMS FOR	Y.T.D. LOST TIME	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021	
1	307 Moorestown	0	1	0.77	1.40	1.21	1 Moorestown	1.14	
2	304 Evesham	1	3	1.46	1.73	0.76	2 Evesham	1.29	
3	305 Evesham Township Fire Dist	0	1	1.54	1.14	0.00	3 Evesham Township Fire	0.82	
4	308 Willingboro	0	4	1.73	2.14	1.78	4 Willingboro	1.89	
5	306 Maple Shade	0	2	2.09	1.65	4.08	5 Maple Shade	2.65	
Totals:		1	11	1.51	1.74	1.54		1.60	
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		October 31, 2022		1.11					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		11/21/2023				
Total Participating Members		5		5		
Complaint				5		
Percent Compliant				100.00%		
				01/01/23	2023	
		EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible
Member Name		*				Co-Insurance 01/01/23
EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000
EVESHAM TOWNSHIP FIRE D		Yes	Yes	Yes	\$ 20,000	\$ 20,000
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000
MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000
WILLINGBORO		Yes	Yes	Yes	\$ 20,000	\$ 20,000
* Member does NOT participate in EPL coverage						

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2023 as of November 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

November 20, 2023

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending October 31, 2023 for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 19,272.04. This generated an average annual yield of 3.17%. However, we have an unrealized net loss of \$ 2,787.48 adjusting the reported yield to 2.71% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,505.714.04.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$5,000.00 with YTD \$ 41,140.17
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 130 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 \$ 169,903.50.

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 \$ 7,397,938.59 to a closing balance of \$7,207,119.43 showing a decrease in the fund \$190,819.16.

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. 23-23

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

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

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

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

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002057	QUAL-LYNX	CLAIM ADJ. SERVICES 11/23	12,738.59
			12,738.59
002058	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 11/23	2,089.00
			2,089.00
002059	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	45.87
002059	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	11,993.67
			12,039.54
002060	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/23	3,544.33
			3,544.33
002061	QUALCARE, INC.	WC ACCESS/UM 11/23 INV 69866	7,880.00
			7,880.00
002062	THOMAS TONTARSKI	TREASURER 11/23	1,611.08
			1,611.08
002063	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 11/23	1,587.67
002063	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 11/23	1,863.92
			3,451.59
002064	GATEHOUSE MEDIA PENN. HOLDINGS, INC	ACCT 791111 INV 0005954574 10/29/23 AD	14.04
			14.04
002065	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/23	539.00
			539.00
		Total Payments FY 2023	43,907.17
		TOTAL PAYMENTS ALL FUND YEARS	43,907.17

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: October		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	121,735.33	1,196,587.00	136,328.67	2,969,511.00	(17,635.81)	(235,200.35)	(1,017.34)	347,592.21	2,774,236.65	105,801.23	7,397,938.59	
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Invest Pymnts	427.84	2,525.49	287.74	6,639.62	0.00	0.00	0.00	0.00	0.00	5,899.00	223.30	16,002.99
Invest Adj	12.88	76.01	8.65	199.80	0.00	0.00	0.00	0.00	0.00	177.51	6.72	481.57
Subtotal Invest	440.72	2,601.50	296.39	6,839.42	0.00	0.00	0.00	0.00	0.00	6,076.51	230.02	16,484.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,440.72	2,601.50	296.39	6,839.42	0.00	0.00	0.00	0.00	0.00	6,076.51	230.02	21,484.56
EXPENSES												
Claims Transfers	105,125.69	10,973.39	286.55	51,954.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168,340.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,963.12	0.00	43,963.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	105,125.69	10,973.39	286.55	51,954.97	0.00	0.00	0.00	0.00	0.00	43,963.12	0.00	212,303.72
END BALANCE	22,050.36	1,188,215.11	136,338.51	2,924,395.45	(17,635.81)	(235,200.35)	(1,017.34)	347,592.21	2,736,350.04	106,031.25	7,207,119.43	

REPORT STATUS SECTION

Report Month: October

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	October						
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	\$7,397,939.09	-	2,778,910.83	118,140.32	1,046.24	4,499,841.70	
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 - discov	\$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	\$481.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$481.56
5 Interest Paid - Cash Inst	\$18,790.48	\$0.00	\$9,964.67	\$606.40	\$41.15	\$8,178.26	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$2,787.48	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,787.48	
8 Net Investment Income	\$16,484.56	\$0.00	\$9,964.67	\$606.40	\$41.15	\$5,872.34	
9 Deposits - Purchases	\$219,421.26	\$0.00	\$5,554.64	\$169,903.50	\$43,963.12	\$0.00	
10 (Withdrawals - Sales)	-\$426,724.98	\$0.00	-\$213,866.62	-\$168,851.33	-\$44,007.03	\$0.00	
Ending Cash & Investment	\$7,207,119.93	\$0.00	\$2,580,563.52	\$119,798.89	\$1,043.48	\$4,505,714.04	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$32,698.00	\$0.00	\$0.00	\$27,665.26	\$5,032.74	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,239,817.93	\$0.00	\$2,580,563.52	\$147,464.15	\$6,076.22	\$4,505,714.04	

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

Month		October							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	40,928.49	103,357.79	0.00	144,286.28	144,286.28	0.00	0.00	0.00
	Liability	7,537.41	0.00	0.00	7,537.41	7,537.41	0.00	0.00	0.00
	Auto	10,528.67	0.00	0.00	10,528.67	10,528.67	0.00	0.00	0.00
	Workers Comp	266,266.78	44,056.65	0.00	310,323.43	310,323.43	0.00	0.00	0.00
	Total	325,261.35	147,414.44	0.00	472,675.79	472,675.79	0.00	0.00	0.00
2022	Property	186,109.13	1,517.90	0.00	187,627.03	187,627.03	(0.00)	(0.00)	0.00
	Liability	97,666.14	10,478.31	0.00	108,144.45	108,144.45	0.00	0.00	0.00
	Auto	18,888.75	13.75	0.00	18,902.50	18,902.50	0.00	0.00	0.00
	Workers Comp	500,716.02	4,304.90	0.00	505,020.92	505,020.92	0.00	(0.00)	0.00
	Total	803,380.04	16,314.86	0.00	819,694.90	819,694.90	(0.00)	(0.00)	0.00
2021	Property	218,555.75	250.00	5,000.00	213,805.75	213,805.75	(0.00)	(0.00)	0.00
	Liability	59,802.04	0.00	0.00	59,802.04	59,802.04	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	591,358.54	3,444.42	0.00	594,802.96	594,802.96	0.00	(0.00)	0.00
	Total	904,315.26	3,694.42	5,000.00	903,009.68	903,009.68	(0.00)	(0.00)	0.00
2020	Property	101,856.21	0.00	0.00	101,856.21	101,856.21	(0.00)	(0.00)	0.00
	Liability	72,821.16	495.08	0.00	73,316.24	73,316.24	0.00	0.00	0.00
	Auto	36,539.56	272.80	0.00	36,812.36	36,812.36	0.00	0.00	0.00
	Workers Comp	872,719.98	149.00	0.00	872,868.98	872,868.98	0.00	0.00	0.00
	Total	1,083,936.91	916.88	0.00	1,084,853.79	1,084,853.79	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	258,914.52	0.00	0.00	258,914.52	258,914.52	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	1,469,439.90	0.00	0.00	1,469,439.90	1,469,439.90	0.00	0.00	0.00
	Total	1,920,029.05	0.00	0.00	1,920,029.05	1,920,029.05	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		5,036,922.61	168,340.60	5,000.00	5,200,263.21	5,200,263.21	0.00	(0.00)	0.00

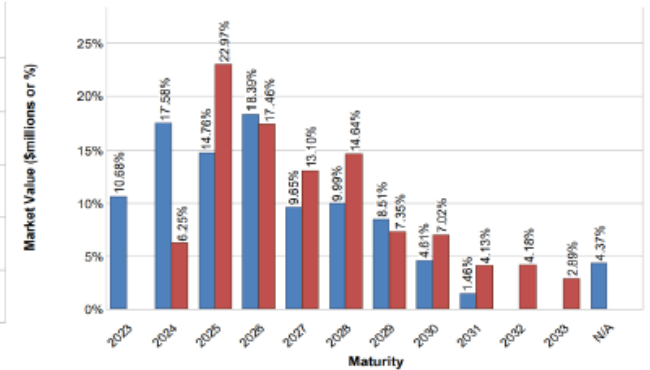
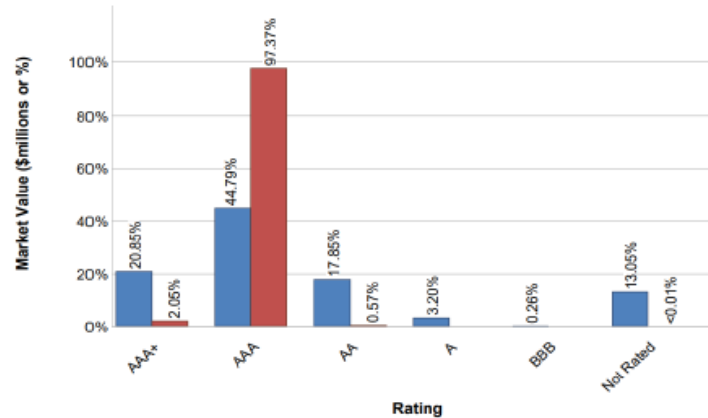
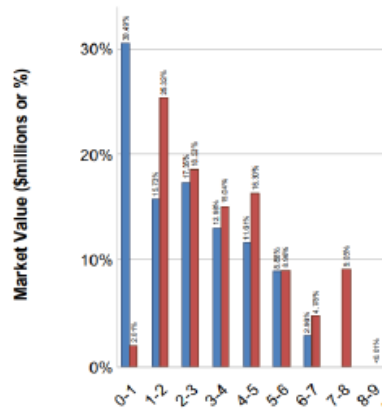
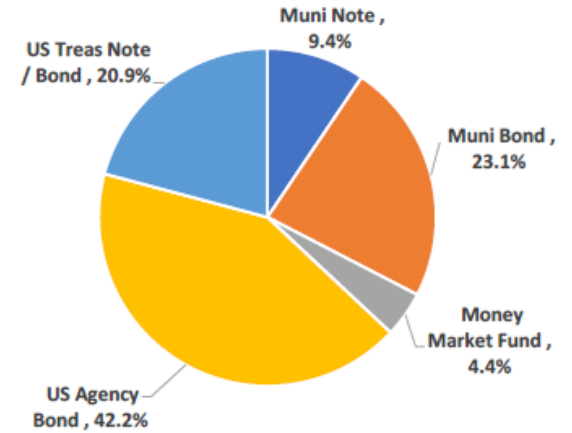
DATE	CREDITED	FILE		COV.	FUND	AMOUNT	RECEIVED
REC'D	TO:	NUMBER	CLAIMANT NAME	TYPE	YEAR	RECEIVED	Y.T.D.
2/1	EVESHAM TWP.	2023282944	EVESHAM TWP.	PR	2022	947.60	
TOTAL- FEB.						947.60	
YTD 2023							947.60
3/15	WILLINGBORO TWP.	2022273038	WILLINGBORO TWP.	PR	2022	5,000.00	
TOTAL- MAR.						5,000.00	
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
8/1	WILLINGBORO TWP.	2021222925	WILLINGBORO TWP.	PR	2020	10,474.00	
TOTAL- AUG.						10,474.00	
YTD 2023							24,606.07
9/18	MAPLE SHADE TWP	2023299966	MAPLE SHADE TWP	PR	2023	11,534.10	
TOTAL- SEP.						11,534.10	
YTD 2023							36,140.17
10/4	MAPLE SHADE TWP	2022250090	MAPLE SHADE TWP	PR	2021	5,000.00	
TOTAL- OCT.						5,000.00	
YTD 2023							41,140.17

Muni Excess Liability Joint Insurance Fund

As of 10/31/2023	
Portfolio Total Par	\$ 345,776,000
Principal Market Value	\$ 304,459,226
Accrued Interest	\$ 15,561,385
Market Value Plus Accrued	\$ 320,020,610
Total Revenue YTD	\$ 865,848
NAV	\$ 9.4199
Average Maturity (yrs)	2.63
Modified Duration	2.34
Book Yield	2.06%
Yield to Maturity / Call	5.17%
Projected Coupon Income	\$ 5,938,026

As of 10/31	QTD	Since Inception
MEL (Gross)	0.12%	0.23%
BB Govt Intermediate	-0.33%	-1.35%

*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: November 28, 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

- Township of Moorestown on October 3, 2023
- Township of Maple Sahde on October 30, 2023
- Township of Evesham on October 31, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Willingboro on October 23, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on October 24, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions." Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Ladder Best Practices
- Brush Collection Best Practices
- Mobile Work Zone Temporary Traffic Control Best Practices
- Youth Coach Best Practices
- Dog Park Best Practices
- Leaf Collection Best Practices

MSI FIRE & EMS

- Patient Lifting & Moving Best Practices
- Routines Build Resiliency
- Non-Fire Fighters on Fire Apparatus Best Practices

MSI LAW ENFORCEMENT

- No Law Enforcement for the month of October.

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
Willingboro	2

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees 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
OTJHT	Professional Municipal Management JIF	Township of Evesham	<p>Re: Community Engagement Event</p> <p>The Certificate Holder is an additional insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a Community Engagement Event taking place during the current calendar year at the Cherokee Stadium, Tomlinson Mill Rd, Marlton, NJ 08053</p>		, "state": "NJ", "address2": "93 Willow Grove Rd", "post_code": "08088", "company_name": "Lenape Regional H.S. District	93 Willow Grove Rd	Shamong	NJ	08088	09/29/2023	<p>Automobile Liability</p> <hr/> <p>Commercial General Liability</p> <hr/> <p>Excess Liability</p> <hr/> <p>Property</p> <hr/> <p>Workers Compensation and Employers' Liability</p>

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
Suburban Municipal	30%	30%	40%	20%	40%	40%
Morris County	22%	33%	44%	7%	49%	44%
Bergen County	21%	18%	61%	5%	34%	61%
NJ Public Housing Authority	21%	50%	29%	17%	54%	29%
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Camden County	18%	24%	58%	18%	24%	58%
NJ Utility Authorities	16%	34%	50%	9%	41%	50%
Monmouth County	10%	15%	76%	7%	17%	76%
Ocean County	10%	0%	90%	3%	6%	90%
South Bergen County	9%	30%	61%	4%	35%	61%
Suburban Metro	8%	62%	31%	0%	69%	31%
Central New Jersey	0%	38%	63%	0%	38%	63%
Total #	67	128	217	39	156	217
Total %	16.3%	31.1%	53%	9.5%	37.9%	53%

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	Approved	Incomplete
Professional Municipal Manage	Maple Shade	Incomplete	Incomplete
Professional Municipal Manage	Moorestown	Incomplete	Incomplete
Professional Municipal Manage	Willingboro	Incomplete	Incomplete



**Professional Municipal Management JIF
Cumulative Savings Summary
October 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%
JULY	51	\$64,301.10	\$32,393.17	\$31,907.93	50%
AUGUST	72	\$208,034.43	\$123,545.37	\$84,489.06	41%
SEPTEMBER	74	\$78,216.54	\$47,749.37	\$30,467.17	39%
OCTOBER	86	\$90,846.72	\$39,206.39	\$51,640.33	57%
Grand Total	714	\$986,348.39	\$468,643.09	\$517,705.30	52%

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 – 10/31/2023**

Top 10 Providers

	UNITS OF SERVICE	APPROVED
VIRTUA MOUNT HOLLY HOSPITAL	9	\$86,880.77
KENNEDY HEALTH	15	\$51,182.94
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$44,531.82
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	25	\$26,420.00
SURGICAL CENTER OF SOUTH JERSEY	4	\$20,523.00
VIRTUA WEST JERSEY HEALTH INC	8	\$19,998.50
THOMAS JEFFERSON UNIV HOSPITAL	2	\$17,470.79
VIRTUA MEDICAL GROUP, PA	45	\$13,345.53
CONCENTRA MEDICAL CENTERS	60	\$12,923.46
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	2	\$12,400.00
Grand Total	171	\$305,676.81

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	39	\$449,947.48	\$234,269.07	\$215,678.41	48%
Physical therapy	291	\$126,067.02	\$27,686.64	\$98,380.38	78%
Ambulatory Surgical Center	12	\$122,255.00	\$47,622.10	\$74,632.90	61%
Physical Medicine & Rehab	15	\$42,704.00	\$8,860.09	\$33,843.91	79%
Orthopedic Surgery	80	\$38,266.00	\$19,690.66	\$18,575.34	49%
Occupational Medicine	80	\$33,810.54	\$15,650.86	\$18,159.68	54%
Emergency Medicine	29	\$33,621.00	\$27,888.87	\$5,732.13	17%
MRI/Radiology	40	\$31,820.89	\$12,859.78	\$18,961.11	60%
Durable Medical Equipment	7	\$30,057.30	\$23,804.25	\$6,253.05	21%
Anesthesiology	24	\$18,182.11	\$13,275.44	\$4,906.67	27%
Other	3	\$13,431.74	\$13,225.00	\$206.74	2%
Internal Medicine	5	\$10,426.00	\$2,078.30	\$8,347.70	80%
Behavioral Health	23	\$7,520.00	\$5,546.46	\$1,973.54	26%
Neurosurgery	14	\$6,700.00	\$2,142.53	\$4,557.47	68%
Urgent Care Center	24	\$6,619.01	\$3,875.60	\$2,743.41	41%
Ambulance	6	\$5,067.80	\$4,308.00	\$759.80	15%
Physicians Fees	10	\$4,001.00	\$2,953.75	\$1,047.25	26%
Vascular Surgery	4	\$3,104.00	\$1,863.55	\$1,240.45	40%
Sports Medicine	4	\$1,680.00	\$396.40	\$1,283.60	76%
Podiatry	1	\$496.00	\$251.11	\$244.89	49%
Laboratory Services	2	\$421.50	\$321.00	\$100.50	24%
Ophthalmology	1	\$150.00	\$73.63	\$76.37	51%
Grand Total	714	\$986,348.39	\$468,643.09	\$517,705.30	52%



Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2023 – 10/31/2023

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
EVESHAM TOWNSHIP	3	18	37	58
EVESHAM TWP FIRE DIST. 1	1	5	6	12
MAPLESHADE TOWNSHIP	2	8	1	11
MOORESTOWN	1	4	1	6
WILLINGBORO TOWNSHIP	4	19	1	24
Grand Total	11	54	46	111

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 – OCTOBER 24, 2023
WILLINGBORO MUNICIPAL COMPLEX, NJ 08046
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
David Pfeiffer	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

ALTERNATE FUND COMMISSIONER:

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

Alex Davidson	Township of Evesham	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

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

APPROVAL OF MINUTES: September 19, 2023 - Open Minutes

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 19, 2023:

Moved: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2024 BUDGET INTRODUCTION – Enclosed in the agenda was the proposed 2024 Budget for review and discussion. The budget is an average 10.08% increase over the 2023 budget for a total of \$5,018,263. Executive Director reported on the large increase in the Property Program of 24.85% as well as an offset of the Workers Compensation Pension. Executive Director stated that the Local JIFs were not as affected by this offset but the MEL and RCF were. The Fund is comfortable allocating the \$77,000 over to adjust. Loss Funds are down 3.29%. The E-JIF reported a little under \$33k and the Cyber JIF reported a high increase at 20.92%. Executive Director advised a substantial increase in the MEL Property of 34%. Expenses maintained a contractual increase of 2%. POL/EPL maintained a 10.25% increase.

MOTION TO INTRODUCE THE 2024 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY NOVEMBER 28, 2023 AT 2:00 PM

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

CLOSED YEAR DIVIDEND - The Fund Office reviewed the available dividend from closed year accounts and are recommending the release of \$100,000. In addition, an EJIF dividend in the amount of \$87,017 is already in the budget as a deduction in the premiums. Enclosed in the agenda were the proposed assessments and a breakdown of the distribution for the dividend. Executive Director reported that the Department of Banking and Insurance recommended a southern JIF not to release their dividends as it could jeopardize other future dividends. Executive Director stated this funds dividend is a reasonable amount that should not cause any concern and is subject to state approval.

Enclosed in the agenda was **Resolution 23-20** authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

MOTION TO ADOPT RESOLUTION 23-20 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$100,000 FROM CLOSED YEAR ACCOUNTS, SUBJECT TO STATE APPROVAL

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

DEFENSE PANEL RFQ: The Fund office has advertised for RFQ's for defense panel as appointments are up at the end of the year. Responses are due back on November 21st. A report will be provided at the November meeting.

NJ CYBER JIF: The Cyber JIF met on October 18th via Zoom. Chairman Merchel's report will appear in next month's agenda. Items on the agenda at last week's meeting included the introduction of the 2024 budget, Executive Director advised the budget is at 2%, and a program for JIF reimbursements for those already were engaged in contracts to provide services that the Cyber JIF is offering its members. A report will be provided at the meeting.

D2 CYBERSECURITY – D2 has resumed phishing & training for the 3rd quarter. They also have begun contacting members points of contact to implement External Vulnerability Scanning on members systems. This new service is provided by the NJ Cyber JIF along with the training & phishing campaigns.

RCF, EJIF AND MEL MEETINGS: These JIFs all met on October 18th at the Forsgate Country Club in Monroe, NJ. Chairman Merchel's reports will be provided at next month's meeting.

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/employment-practices-risk-control-program/> . Executive Director advised the EPL program deadline has been extended to December 1st to accommodate Police Command Staff training make-up sessions.

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

Enclosed in the agenda was a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live). ***Please note: Additional courses have been added, including two evening sessions.***

Also enclosed in the agenda was 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).

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 for November 1st at the Moorestown Town Center.

Power of Collaboration: Enclosed in the agenda was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how the MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Training for 2023 are on target to exceed last year's record of 70,000.

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 September Loss Ratio report shows the PMM JIF at 37.74% and the Actuary targeted us at 36.32% and this time last year we were at 42.98%. Claims Activity Report showed 1 less open claims for the month of September. Loss Time Accident Frequency was distributed showing 1.53 and for the month of September. Executive Director reported that the MEL EPL checklist is expecting to post the revised list in November as the two-year cycle is completed.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns reported on the decisions made by the Supreme Court and discussed how it could affect municipalities and what Members should do to stay in compliance with statutes.

TREASURER:

Payment of October 2023 Vouchers Resolution 23-21

Fund Year 2023	\$43,963.21
Total	\$43,963.21

MOTION TO APPROVE RESOLUTIONs 23-21 VOUCHER LIST FOR THE MONTH OF OCTOBER

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

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

2023	\$46,580.53
2022	\$18,211.37
2021	\$10,548.38
2020	\$19,437.54
2019	\$4,322.00
Closed	0.00
TOTAL	\$99,099.82

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 1 certificate issued from 9/22/2023 to 10/22/2023. 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.

SAFETY DIRECTOR:

REPORT: Safety Director Harry Earle reviewed the risk control activities through the month of September, as well as a list of MSI Training and Fast Track training information.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Claims Manager Kathy Kissane gave the report for Karen Beatty and said the cumulative saving summary showing a savings of \$466,064.97 year to date, which is a 52% savings as of September 2023. Kathy advised of a new online claims reporting that consist of a digital fillable form.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said the PARs will be reviewed in closed session.

MOTION TO GO INTO EXECUTIVE SESSION

Moved: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Moved: Commissioner Carmichael
Second: Commissioner Danson
Vote: Unanimous

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: Chairmen Merchel welcomed new Township of Evesham Fund Commissioner David Pfiffer.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Danson
Vote: Unanimous

MEETING ADJOURNED: 2:36 pm

NEXT REGULAR MEETING: November 28, 2023
Willingboro Municipal Complex at 2:00PM

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