

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
OCTOBER 24, 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: OCTOBER 24, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF 2023 COMMISSIONERS**
- APPROVAL OF MINUTES: September 19, 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 15
 .October2023 Voucher List – Resolution Nos. 23-21Page 17
 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report.....Page 23
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
 .Monthly Certificate Report.....Page 26
 .Cyber JIF Risk Management Compliance - September 30, 2023Page 29
 - MANAGED CARE – Qual Care**
 .Monthly Report.....Page 30
 - CLAIMS SERVICE – Qual Lynx**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
 PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**
 - Motion to Return to Open Session and Approve Payment Authorization Requests**
 - MEETING ADJOURNMENT**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 24, 2023

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 Budget Introduction** – Enclosed on **Page 3** is 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.

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

- ❑ **Closed Year Dividend** - The Fund Office has 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 on **Page 4** are the proposed assessments and a breakdown of the distribution for the dividend.

On **Page 5** is **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**

- ❑ **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 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/>

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

1. Attached on **Page 7** 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). *Please note: Additional courses have been added, including two evening sessions.*
2. Also attached on **Page 8** 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 for November 1st at the Moorestown Town Center.

- ❑ **Power of Collaboration:** Enclosed on **Page 9** is 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:**

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 10
Claims Activity Report	Page 11
Loss Time Accident Frequency	Page 12
POL/EPL Compliance Report	Page 13
Regulatory Affairs Checklist	Page 14

PMM MUNICIPAL JOINT INSURANCE FUND					
2024 PROPOSED BUDGET					
Print Date:		19-Oct-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)	(87,017)	32,982	-27.49%
13	Cyber JIF	53,892	65,166	11,274	20.92%
14	MEL	826,742	994,240	167,498	20.26%
15	MEL Property	510,084	684,027	173,943	34.10%
16	SubTotal Premiums	1,387,996	1,774,230	386,234	27.83%
17	Total Loss Fund	3,484,996	3,802,230	317,234	9.10%
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	4,571,098	418,897	10.09%
48	XPOL/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	5,018,267	459,539	10.08%

**PMM MUNICIPAL JOINT INSURANCE FUND
2024 Proposed Assessments**

Member	Assessment if 2023 Dividend applied as Credit								
	2023 A	TOTAL 2024 B	CHANGE		Closed Year Option 200K	TOTAL 2024 REVISED	CHANGE \$	CHANGE %	
			\$ C	% D	2023 Dividend				
EVESHAM	1,225,192	1,346,030	120,838	9.86%	(25,242)	1,320,788	95,596	7.80%	
EVESHAM TOWNSHIP FIRE DISTRICT	248,761	272,364	23,603	9.49%	(6,428)	265,936	17,175	6.90%	
MAPLE SHADE	646,780	705,208	58,428	9.03%	(13,019)	692,189	45,409	7.02%	
MOORESTOWN	923,542	1,015,114	91,572	9.92%	(21,047)	994,067	70,525	7.64%	
WILLINGBORO	1,514,453	1,679,547	165,094	10.90%	(34,264)	1,645,283	130,830	8.64%	
Totals:	4,558,728	5,018,263	459,535	10.08%	(100,000)	4,918,263	359,535	7.89%	

RESOLUTION NO. 23-20

**RESOLUTION OF THE PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$100,000.00
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3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2022 and Auditor's Report of the Historical Operating Results as of December 31, 2022. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

THOMAS MERCHEL, CHAIRMAN

SUSAN DANSON, SECRETARY

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
Sept. 7th	MEL Risk Management for Managers & Supervisors	11 a.m. - 12:30 p.m.
Sept. 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
Sept. 27th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 2nd	MEL Risk Management for Managers & Supervisors	6:30 p.m. - 8 p.m.
October 13th	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.
October 25th	MEL Risk Management for Managers & Supervisors	6:30 p.m. - 8 p.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.**

MEL Training Makes the Safety Difference and Reduces Cost

The MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Trainings for 2023 are on target to exceed last year's record of 70,000.

THE RESULT:

Lost-time accident rates for MEL/JIF members are the lowest among municipal employees – a direct benefit measured in reduced workers' compensation costs.



MEL

THE POWER OF
COLLABORATION

njmel.org

Training Is Extensive and Easy to Access

MSI LIVE includes online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers.

MSI NOW offers 200 live streaming training videos available from the MEL website at any time on demand.

Law Enforcement Training and Fire Service Training and Support

Law enforcement training, video briefings, bulletins addressing essential topics and risk analysis are available on the MEL website. A separate section for Fire and EMS services includes model policies, forms and checklists, safety bulletins, briefings and training videos.

The MSI Leadership Academy

The MSI Leadership Academy provides training designed to strengthen leadership performance. Courses are available in virtual and in-person options.

MSI EXPO

Members can enroll in nine essential training programs offered on one day at a single location and fulfill essential training requirements.

MEL Leadership Skills for Supervisors

This two-day training program provides interactive learning opportunities to improve team performance and manage organizational stress. Two hour Zoom sessions are also available.

Risk Management

The Annual Elected Officials Risk Management Seminar is available online. The MEL has added a webinar titled Public Officials - What You Need to Know to provide a regulatory and safety overview for newly appointed public officials and JIF leaders.

Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

For more information regarding training, contact the MEL Safety Institute 732-735-5213.

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

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurr	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-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%	96.96%	67.36%	96.90%	78.50%	94.71%
AUTO LIABILITY	44,262	11,760	26.57%	95.43%	26.57%	95.15%	26.57%	91.45%
WORKER'S COMP	1,275,000	1,683,816	132.06%	99.80%	132.99%	99.77%	132.06%	99.20%
TOTAL ALL LINES	1,923,013	2,151,809	111.90%	99.11%	112.63%	99.07%	114.42%	98.13%
NET PAYOUT %	\$1,920,029		99.84%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurr	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	171,000	101,857	59.57%	100.00%	59.57%	100.00%	62.10%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	94.71%	24.25%	94.32%	26.37%	88.03%
AUTO LIABILITY	47,021	40,093	85.27%	91.45%	85.27%	91.05%	37.83%	85.26%
WORKER'S COMP	1,319,715	1,375,098	104.20%	99.20%	77.57%	99.12%	84.64%	97.46%
TOTAL ALL LINES	1,913,907	1,608,270	84.03%	98.20%	65.67%	98.06%	70.03%	95.53%
NET PAYOUT %	\$1,083,937		56.63%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurr	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	168,000	226,814	135.01%	100.00%	134.86%	100.00%	137.61%	98.04%
GEN LIABILITY	333,052	207,073	62.17%	88.03%	62.17%	87.24%	33.51%	75.57%
AUTO LIABILITY	52,789	34,599	65.54%	85.26%	69.50%	84.53%	42.07%	71.98%
WORKER'S COMP	1,330,010	772,781	58.10%	97.46%	57.91%	97.19%	68.59%	90.74%
TOTAL ALL LINES	1,883,851	1,241,267	65.89%	95.67%	65.85%	95.33%	67.80%	88.19%
NET PAYOUT %	\$904,315		48.00%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurr	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	164,000	242,855	148.08%	98.04%	146.71%	97.72%	71.79%	68.00%
GEN LIABILITY	286,842	225,470	78.60%	75.57%	78.89%	74.17%	38.01%	36.00%
AUTO LIABILITY	55,642	59,520	106.97%	71.98%	94.39%	70.26%	32.11%	35.00%
WORKER'S COMP	1,353,000	859,791	63.55%	90.74%	62.96%	89.50%	41.00%	33.00%
TOTAL ALL LINES	1,859,484	1,387,636	74.62%	88.49%	73.74%	87.29%	42.98%	36.61%
NET PAYOUT %	\$803,380		43.20%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurr	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	169,000	171,614	101.55%	68.00%	114.79%	61.00%	N/A	N/A
GEN LIABILITY	301,156	115,574	38.38%	36.00%	36.46%	30.00%	N/A	N/A
AUTO LIABILITY	51,791	14,729	28.44%	35.00%	28.44%	30.00%	N/A	N/A
WORKER'S COMP	1,560,000	483,865	31.02%	33.00%	24.95%	26.00%	N/A	N/A
TOTAL ALL LINES	2,081,947	785,781	37.74%	36.32%	33.99%	29.52%	N/A	N/A
NET PAYOUT %	\$325,261		15.62%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 09/30/23

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
August-23	1	1	9	9	13	33
September-23	1	1	9	10	12	33
NET CHGE	0	0	0	1	-1	0
Limited Reserves						\$5,930
Year	2019	2020	2021	2022	2023	TOTAL
August-23	\$1	\$1	\$8,008	\$64,943	\$133,279	\$206,231
September-23	\$1	\$1	\$8,258	\$56,746	\$130,685	\$195,691
NET CHGE	\$0	\$0	\$250	(\$8,197)	(\$2,594)	(\$10,541)
Ltd Incurred	\$179,915	\$101,857	\$226,814	\$242,855	\$171,614	\$923,055
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
August-23	1	1	5	22	20	49
September-23	1	1	5	20	18	45
NET CHGE	0	0	0	-2	-2	-4
Limited Reserves						\$9,309
Year	2019	2020	2021	2022	2023	TOTAL
August-23	\$19,803	\$18,400	\$154,771	\$128,614	\$107,385	\$428,973
September-23	\$17,403	\$18,400	\$147,271	\$127,804	\$108,037	\$418,914
NET CHGE	(\$2,400)	\$0	(\$7,500)	(\$810)	\$652	(\$10,058)
Ltd Incurred	\$276,318	\$91,221	\$207,073	\$225,470	\$115,574	\$915,656
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
August-23	0	1	1	2	3	7
September-23	0	1	0	2	3	6
NET CHGE	0	0	-1	0	0	-1
Limited Reserves						\$8,064
Year	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$6,372	\$2,088	\$33,632	\$4,200	\$46,291
September-23	\$0	\$3,554	\$0	\$40,632	\$4,200	\$48,385
NET CHGE	\$0	(\$2,818)	(\$2,088)	\$7,000	\$0	\$2,094
Ltd Incurred	\$11,760	\$40,093	\$34,599	\$59,520	\$14,729	\$160,702
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
August-23	10	14	17	26	27	94
September-23	10	14	18	26	30	98
NET CHGE	0	0	1	0	3	4
Limited Reserves						\$15,049
Year	2019	2020	2021	2022	2023	TOTAL
August-23	\$230,457	\$419,597	\$181,946	\$358,836	\$164,344	\$1,355,181
September-23	\$214,376	\$502,378	\$181,423	\$359,075	\$217,598	\$1,474,850
NET CHGE	(\$16,081)	\$82,781	(\$523)	\$239	\$53,254	\$119,669
Ltd Incurred	\$1,683,816	\$1,375,098	\$772,781	\$859,791	\$483,865	\$5,175,351
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
August-23	12	17	32	59	63	183
September-23	12	17	32	58	63	182
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$11,746
Year	2019	2020	2021	2022	2023	TOTAL
August-23	\$250,261	\$444,370	\$346,812	\$586,024	\$409,208	\$2,036,676
September-23	\$231,780	\$524,333	\$336,951	\$584,256	\$460,520	\$2,137,840
NET CHGE	(\$18,481)	\$79,963	(\$9,861)	(\$1,768)	\$51,312	\$101,164
Ltd Incurred	\$2,151,809	\$1,608,270	\$1,241,267	\$1,387,636	\$785,781	\$7,174,763

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

September 30, 2023				
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.48	0.98	1.01	0.85
Camden County	0.95	1.52	1.44	1.34
Ocean County	0.99	1.24	1.82	1.39
Suburban Metro	1.01	1.66	1.55	1.44
Bergen County	1.11	1.53	1.59	1.44
Gloucester, Salem, Cumberland	1.20	1.41	2.00	1.58
Burlington County Municipal JIF	1.29	1.38	1.37	1.35
Suburban Municipal	1.33	1.26	1.85	1.50
Morris County	1.41	1.24	1.59	1.41
Professional Municipal Manager	1.53	1.62	1.54	1.56
NJ Utility Authorities	1.58	1.40	2.08	1.69
Atlantic County Municipal JIF	1.84	2.20	2.04	2.05
NJ Public Housing Authority	1.89	1.90	1.53	1.76
Central New Jersey	1.89	2.12	1.56	1.85
South Bergen County	2.14	2.37	2.08	2.20
AVERAGE	1.38	1.59	1.67	1.56

* 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 September 30, 2023

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 9/30/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	307 Moorestown	0	1	0.85	1.40	1.21	1 Moorestown	1.18
2	304 Evesham	0	2	1.08	1.73	0.76	2 Evesham	1.18
3	305 Evesham Township Fire District	0	1	1.71	1.14	0.00	3 Evesham Township Fire Distri	0.85
4	308 Willingboro	2	4	1.93	1.78	1.78	4 Willingboro	1.82
5	306 Maple Shade	0	2	2.32	1.65	4.08	5 Maple Shade	2.73
Totals:		2	10	1.53	1.62	1.54		1.56

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 September 30, 2022 1.22

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of :		October 18, 2023							
Total Participating Members		5	5						
Complaint			5						
Percent Compliant			100.00%						
			01/01/23	2023					
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/23
EVESHAM	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MAPLE SHADE	Yes		Yes	\$ 10,000	\$ 10,000				0%
MOORESTOWN	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WILLINGBORO	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 October1, 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

October 16, 2023

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two-month period ending September 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 \$ 18,709.88. This generated an average annual yield of 3.01%. However, we have an unrealized net loss of \$ 31,484.00 adjusting the reported yield to -2.05% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,499.841.70.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$11,534.10 with YTD \$ 36,140.17
Salvage Receipts \$ 8,250.00
Overpayment Reimbursements \$0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 110 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 \$ 99,092.82.

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 \$ 7,533,999.82 to a closing balance of \$7,397,939.09 showing a decrease in the fund \$136,060.73.

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. 23-21

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - OCTOBER 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>
002048	QUAL-LYNX	CLAIM ADJ. SERVICES 10/23	12,738.59
			12,738.59
002049	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 10/23	2,089.00
			2,089.00
002050	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	44.94
002050	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/23	11,993.67
			12,038.61
002051	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/23	3,544.33
			3,544.33
002052	QUALCARE, INC.	WC ACCESS/UM 10/23	7,880.00
			7,880.00
002053	THOMAS TONTARSKI	TREASURER 10/23	1,611.08
			1,611.08
002054	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT FEE 10/23	1,587.67
002054	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 10/23	1,863.92
			3,451.59
002055	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 10/23	539.00
			539.00
002056	ACCESS	DEPT 413 INV 10480720 9/30/23 FOR OCT	70.92
			70.92
		Total Payments FY 2023	43,963.12
		TOTAL PAYMENTS ALL FUND YEARS	43,963.12

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: September											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	112,705.05	1,211,207.39	139,377.88	3,048,070.43	(17,635.81)	(235,200.35)	(1,017.34)	347,592.21	2,822,923.40	105,976.96	7,533,999.82
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	19,784.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,784.10
Invest Pymnts	(314.15)	(2,076.67)	(238.97)	(5,521.01)	0.00	0.00	0.00	0.00	(4,875.56)	(181.70)	(13,208.06)
Invest Adj	10.33	68.22	7.84	181.38	0.00	0.00	0.00	0.00	160.18	5.97	433.92
Subtotal Invest	(303.82)	(2,008.45)	(231.13)	(5,339.63)	0.00	0.00	0.00	0.00	(4,715.38)	(175.73)	(12,774.14)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,480.28	(2,008.45)	(231.13)	(5,339.63)	0.00	0.00	0.00	0.00	(4,715.38)	(175.73)	7,009.96
EXPENSES											
Claims Transfers	10,450.00	12,611.94	2,818.08	73,219.80	0.00	0.00	0.00	0.00	0.00	0.00	99,099.82
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,971.37	0.00	43,971.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,450.00	12,611.94	2,818.08	73,219.80	0.00	0.00	0.00	0.00	43,971.37	0.00	143,071.19
END 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

REPORT STATUS SECTION

Report Month: September

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
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	\$7,534,000.30	-	2,891,672.47	118,124.25	1,054.28	4,523,149.30
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$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	\$433.94	\$0.00	\$0.00	\$0.00	\$0.00	\$433.94
5 Interest Paid - Cash Inst	\$18,275.94	\$0.00	\$9,954.14	\$533.10	\$46.24	\$7,742.46
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$31,484.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$31,484.00
8 Net Investment Income	-\$12,774.12	\$0.00	\$9,954.14	\$533.10	\$46.24	-\$23,307.60
9 Deposits - Purchases	\$163,426.60	\$0.00	\$20,355.41	\$99,099.82	\$43,971.37	\$0.00
10 (Withdrawals - Sales)	-\$286,713.69	\$0.00	-\$143,071.19	-\$99,616.85	-\$44,025.65	\$0.00
Ending Cash & Investment	\$7,397,939.09	\$0.00	\$2,778,910.83	\$118,140.32	\$1,046.24	\$4,499,841.70
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$51,591.61	\$0.00	\$0.00	\$38,678.87	\$12,912.74	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,449,530.70	\$0.00	\$2,778,910.83	\$156,819.19	\$13,958.98	\$4,499,841.70

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

Month		September							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	60,712.59	0.00	19,784.10	40,928.49	40,928.49	0.00	0.00	0.00
	Liability	2,425.47	5,111.94	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	224,798.19	41,468.59	0.00	266,266.78	266,266.78	0.00	0.00	0.00
	Total	298,464.92	46,580.53	19,784.10	325,261.35	325,261.35	0.00	0.00	(0.00)
2022	Property	175,659.13	10,450.00	0.00	186,109.13	186,109.13	(0.00)	(0.00)	0.00
	Liability	97,666.14	0.00	0.00	97,666.14	97,666.14	0.00	0.00	0.00
	Auto	18,888.75	0.00	0.00	18,888.75	18,888.75	0.00	0.00	0.00
	Workers Comp	492,954.65	7,761.37	0.00	500,716.02	500,716.02	(0.00)	(0.00)	0.00
	Total	785,168.67	18,211.37	0.00	803,380.04	803,380.04	(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	52,302.04	7,500.00	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	588,310.16	3,048.38	0.00	591,358.54	591,358.54	(0.00)	(0.00)	0.00
	Total	893,766.88	10,548.38	0.00	904,315.26	904,315.26	(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	0.00	0.00	72,821.16	72,821.16	0.00	0.00	0.00
	Auto	33,721.48	2,818.08	0.00	36,539.56	36,539.56	0.00	(0.00)	0.00
	Workers Comp	856,100.52	16,619.46	0.00	872,719.98	872,719.98	0.00	0.00	0.00
	Total	1,064,499.37	19,437.54	0.00	1,083,936.91	1,083,936.91	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	1,465,117.90	4,322.00	0.00	1,469,439.90	1,469,439.90	0.00	0.00	0.00
	Total	1,915,707.05	4,322.00	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		4,957,606.89	99,099.82	19,784.10	5,036,922.61	5,036,922.61	(0.00)	(0.00)	0.00

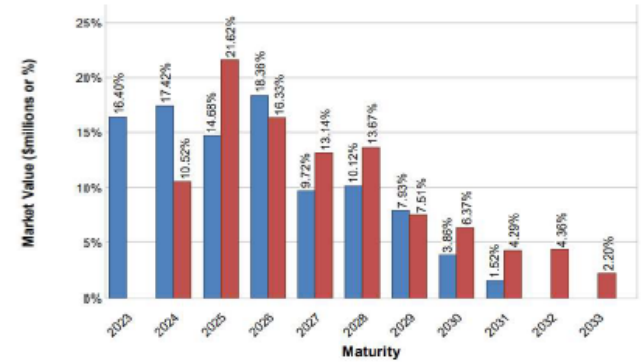
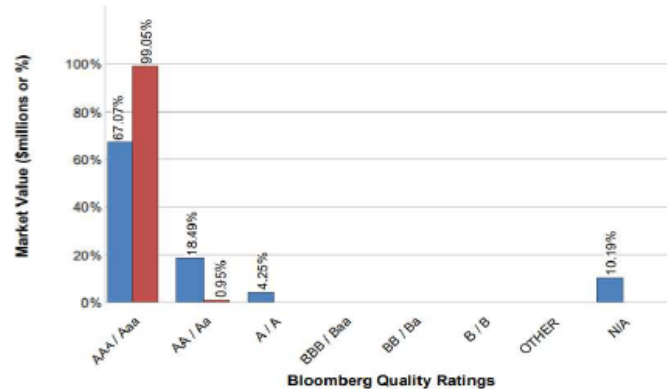
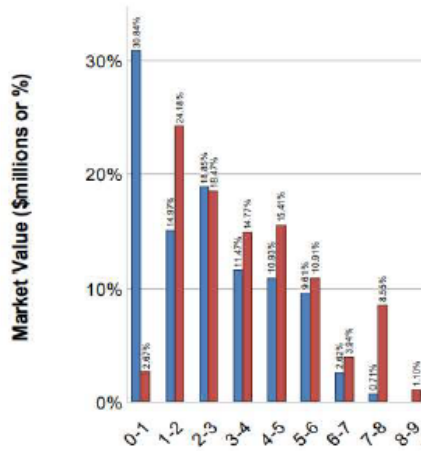
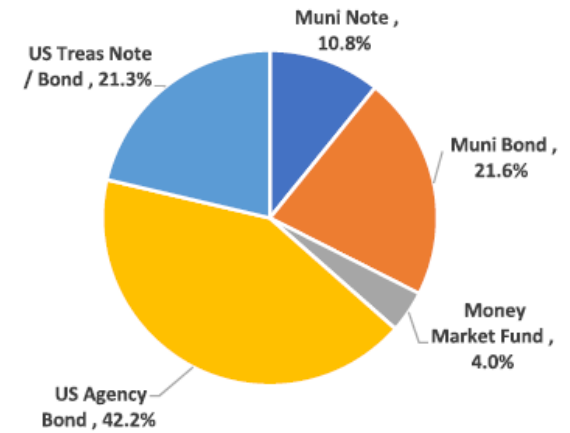
DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/1	EVESHAM TWP.	2023282944	EVESHAM TWP.	PR	2022	947.60	
TOTAL- FEB. YTD 2023						947.60	947.60
3/15	WILLINGBORO TWP.	2022273038	WILLINGBORO TWP.	PR	2022	5,000.00	
TOTAL- MAR. YTD 2023						5,000.00	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.. YTD 2023						8,184.47	14,132.07
8/1	WILLINGBORO TWP.	2021222925	WILLINGBORO TWP.	PR	2020	10,474.00	
TOTAL- AUG. YTD 2023						10,474.00	24,606.07
9/18	MAPLE SHADE TWP	2023299966	MAPLE SHADE TWP	PR	2023	11,534.10	
TOTAL- SEP. YTD 2023						11,534.10	36,140.17

Muni Excess Liability Joint Insurance Fund

As of 8/31/2023	
Portfolio Total Par	\$ 344,556,000
Principal Market Value	\$ 306,951,158
Accrued Interest	\$ 14,349,367
Market Value Plus Accrued	\$ 321,300,525
Total Revenue YTD	\$ 2,121,893
NAV	\$ 9.4563
Average Maturity (yrs) 2.66	
Modified Duration 2.40	
Book Yield 2.00%	
Yield to Maturity / Call 4.83%	
Projected Coupon Income	\$ 5,842,100

As of 8/31	QTD	YTD*
MEL (Gross)	0.35%	0.66%
BB Govt Intermediate	0.16%	-0.08%

*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: October 24, 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

- Evesham Township Fire District on September 22, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month

LAW ENFORCEMENT COMMAND STAFF TRAINING

- Risk Management for Police Command Staff Training on September 28, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on September 26, 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

- National Preparedness Month Best Practices
- Arc Flash Best Practices
- Generac Portable Generator, Honda Motor, & Stihl Chainsaw
- Post Storm Clean-Up & Recovery Operations Best Practices
- 2024 Department of Homeland Security Threat Assessment
- Hayride Best Practices

MSI FIRE & EMS

- Stress Management Strategies for the Fire Service

MSI LAW ENFORCEMENT

- No Law Enforcement for the month of September.

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
Evesham Fire District	2
Moorestown	1
Willingboro	1

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

COIID	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
4LQLD	Professional Municipal Management JIF	Township of Willingboro	RE: Grant 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 grant.		The State of New Jersey			y_	me":	09/18/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
FQVR4	Professional Municipal Management JIF	Township of Evesham	RE: Stick Ball Event 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 the Stick Ball event at Marlton Elementary school and Marlton Middle school parking lots.	Evesham Township Board of Education	25 S. Maple Avenue		Marlton	NJ	08053	08/30/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property

COIID	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
											Workers Compensation and Employers' Liability
FR88D	Professional Municipal Management JIF	Township of Evesham	<p>Re: All Events</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 any events for the current calendar year.</p>	Evesham Board of Education	25 S. Maple Avenue		Marlton	NJ	08053	09/18/2023	Automobile Liability Commercial General Liability Excess Liability Property Workers Compensation and Employers' Liability
G37QM	Professional Municipal Management JIF	Township of Maple Shade	Evidence of insurance as respects the CDBG Grant	Burlington County Board of Commissioners	49 Rancocas Road Room 25	PO Box 6000	Mount Holly	NJ	08060	08/30/2023	Automobile Liability Commercial General Liability Excess Liability Workers Compensation and Employers' Liability

COIID	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
P5J72	Professional Municipal Management JIF	Township of Moorestown	<p>RE: Grant #Lakes-2022-Mooreswto-00030</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 Grant #Lakes-2022-Mooreswto-00030 for Proposed In-Lake Restoration, Strawbridge Lake.</p>	State of New Jersey NJDEP	PO Box 420	428 E. State Street, 4th Floor	Trenton	NJ	08625	08/23/2023	<p>Automobile Liability</p> <hr/> <p>Commercial General Liability</p> <hr/> <p>Excess Liability</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
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Morris County	20%	36%	44%	7%	49%	44%
NJ Public Housing Authority	17%	54%	29%	13%	58%	29%
Camden County	16%	24%	61%	16%	24%	61%
NJ Utility Authorities	15%	35%	50%	8%	42%	50%
Ocean County	10%	0%	90%	3%	6%	90%
Monmouth County	10%	15%	76%	7%	17%	76%
Suburban Municipal	10%	50%	40%	10%	50%	40%
Bergen County	8%	32%	61%	3%	37%	61%
South Bergen County	4%	35%	61%	4%	35%	61%
Suburban Metro	0%	62%	38%	0%	62%	38%
Central New Jersey	0%	38%	63%	0%	38%	63%
Total #	52	141	219	32	161	219
Total %	12.6%	34.2%	53%	7.8%	39.1%	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
September 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%
Grand Total	628	\$895,501.67	\$429,436.70	\$466,064.97	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 – 9/30/2023

Top 10 Providers

	UNITS OF SERVICE	APPROVED
VIRTUA MOUNT HOLLY HOSPITAL	9	\$86,880.77
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$44,531.82
KENNEDY HEALTH	12	\$34,363.87
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	23	\$24,274.00
SURGICAL CENTER OF SOUTH JERSEY	4	\$20,523.00
THOMAS JEFFERSON UNIV HOSPITAL	2	\$17,470.79
VIRTUA WEST JERSEY HEALTH INC	7	\$16,223.00
VIRTUA MEDICAL GROUP, PA	40	\$12,536.66
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	2	\$12,400.00
HOME CARE CONNECT LLC	3	\$11,957.33
Grand Total	103	\$281,161.24

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	34	\$399,334.38	\$210,974.50	\$188,359.88	47%
Ambulatory Surgical Center	12	\$122,255.00	\$47,622.10	\$74,632.90	61%
Physical therapy	254	\$107,383.02	\$23,854.64	\$83,528.38	78%
Physical Medicine & Rehab	15	\$42,704.00	\$8,860.09	\$33,843.91	79%
Orthopedic Surgery	69	\$34,968.00	\$17,998.47	\$16,969.53	49%
Emergency Medicine	27	\$31,151.00	\$25,742.87	\$5,408.13	17%
Durable Medical Equipment	7	\$30,057.30	\$23,804.25	\$6,253.05	21%
MRI/Radiology	36	\$27,701.89	\$10,811.29	\$16,890.60	61%
Occupational Medicine	65	\$27,325.92	\$12,811.57	\$14,514.35	53%
Anesthesiology	23	\$17,817.11	\$12,937.61	\$4,879.50	27%
Other	3	\$13,431.74	\$13,225.00	\$206.74	2%
Internal Medicine	6	\$10,571.00	\$2,135.12	\$8,435.88	80%
Neurosurgery	14	\$6,700.00	\$2,142.53	\$4,557.47	68%
Behavioral Health	18	\$5,830.00	\$4,286.92	\$1,543.08	26%
Urgent Care Center	19	\$5,121.01	\$3,057.93	\$2,063.08	40%
Physicians Fees	10	\$4,001.00	\$2,953.75	\$1,047.25	26%
Ambulance	5	\$3,447.80	\$3,386.00	\$61.80	2%
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%
Grand Total	628	\$895,501.67	\$429,436.70	\$466,064.97	52%



**Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2023 – 9/30/2023**

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
EVESHAM TOWNSHIP	2	16	28	46
EVESHAM TWP FIRE DIST. 1	1	4	5	10
MAPLESHADE TOWNSHIP	2	5	1	8
MOORESTOWN	1	3	2	6
WILLINGBORO TOWNSHIP	4	16	1	21
Grand Total	10	44	37	91

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 – SEPTEMBER 19, 2023
MAPLE SHADE MUNICIPAL BUILDING, NJ 08053
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	Absent
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
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew Jonothan Travares
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ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District
Shaun O'Bryant, Township of Willingboro (IT)
Michael Avalone, Conner Strong & Buckelew

APPROVAL OF MINUTES: July 25, 2023 - Open Minutes

MOTION TO APPROVE OPEN MINUTES OF JULY 25, 2023:

Moved: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

DEFENSE PANEL RFQ: The Funds defense panel appointments are up at the end of the year. The Fund Office would like to issue an RFQ utilizing the Fair & Open Process to procure attorneys.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR DEFENSE ATTORNEYS

Motion: Commissioner Danson
Second: Commissioner Carmichael
Vote: 3 Ayes – 0 Nays

NJ CYBER JIF: The Cyber JIF met on August 25, 2023 at 2:00pm. The Cyber Board addressed several items: Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. Kick-off webinars have been scheduled for September 20th and September 22nd. We have emailed a registration link to all members.

“Grandfathering” for those members that met prior risk control standards have been extended until July 1, 2024.

A copy of Chairman Merchel’s report appears on Page 3. Chairman Merchel said the Cyber Taks force is canceling the meeting for next week and the plan to further review and make recommendations to the Committee as a whole.

Executive Director reviewed the Cyber Compliance Report and Underwriting Manager Jonothan Tavares said if anyone needs assistance with completing the new cyber risk control standard please contact the Underwriting office and they will assist members. Mr. Tavares said he will check to see why some of the members were marked incomplete and let the members know.

JIF RISK MANAGEMENT CONSULTANT – As discussed at July’s fund meeting, Commissioners were in agreement of an appointment of one Risk Manager to serve all member entities starting in fund year 2024; a motion and formal approval should be taken to formalize this action.

MOTION TO APPROVE THE PROCUREMENT OF A RISK MANAGEMENT CONSULTANT BY THE NON- FAIR AND OPEN PROCESS FOR THE PROFESSIONAL MUNICIPAL MANAGEMENT JIF

Motion: Commissioner Danson
Second: Commissioner Carmichael

Vote:

3 Ayes – 0 Nays

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.

Attached on Page 4 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). ***Please note: Additional courses have been added, including two evening sessions.***

Also attached on Page 5 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).

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.

2024 RENEWAL: Members and Risk Managers received 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 are following up with members who have not completed the process.

Underwriting Manager Jonothan Tavares touched on the Underwriting Renewal Webinar that was held yesterday and said they are already having preliminary discussions on all the markets obviously a very tough environment with property but there are also some struggles with the liability space. The goal with this renewal is to have some options. Meetings have started and will continue throughout the year and the overall goal is to fill the 100% share on property and to work with the MEL Coverage Committee to where it might make sense to take on a little more risk. The impact to the individual members should stay the same as it has been. The webinar has been recorded and will be posted on the MEL website.

2024 MEMBERSHIP RENEWALS – Willingboro is scheduled to renew its membership as of January 1, 2024. Membership documents have been mailed to the Township.

RCF, EJIF AND MEL MEETINGS: These JIFs all met on September 15th at the Forsgate Country Club in Monroe, NJ. Executive Director said the reports will be in next month’s agenda and the primary focus was on the 2024 budget and renewal. There were three options offered and the commissioners chose the one with the highest actuarial confidence which was a wise choice. This resulted in a fairly large increase of approximately 17%.

POWER OF COLLABORATION: Enclosed on **Page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

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 the Financial Fast Track as of June 30th shows a \$3.1 million surplus with a gain of \$74,000 over the prior month and we are almost \$200,000 over the prior year so hopefully this trend will continue into the third quarter. July Loss Ratio report shows the PMM JIF July report at 33% and the Actuary targeted us at 23% and for the month of August report, 34% and the Actuary targeted us at 30% which is an improvement and this time last year we were at 36%. Claims Activity Report showed 11 more open claims for the month of July and 10 less open claims for the month of August. Loss Time Accident Frequency was distributed showing 1.38 and no Loss Time Accidents for the months of July and August. Executive Director reported that the MEL EPL checklist we are waiting on the Police Supervisors training and once that has been completed the checklists will start coming in and will be updated accordingly.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns reported the courts are just coming out of their summer recess so there is nothing to report at this time. Mr. Kearns does expect some new opinions to come out within the next month or so.

TREASURER:

Payment of August 2023 Vouchers Resolution 23-18

Fund Year 2023	\$44,231.71
Total	\$44,231.71

Payment of September 2023 Vouchers Resolution 23-19

Fund Year 2023	\$43,971.37
Total	\$43,971.37

MOTION TO APPROVE RESOLUTIONS 23-18 AND 23-19 VOUCHER LIST FOR THE MONTHS OF AUGUST AND SEPTEMBER

Motion: Commissioner Danson
 Second: Commissioner Carmichael
 Vote: 3 Ayes – 0 Nays

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

2023	\$42,818.93
2022	\$17,591.89
2021	\$2,173.78
2020	\$11,312.96
2019	\$3,710.46
Closed	0.00
TOTAL	\$77,608.02

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

2023	\$112,243.70
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2022	\$2,984.36
2021	\$34,173.57
2020	\$12,751.51
2019	\$0.00
Closed	0.00
TOTAL	\$162,153.14

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 1 certificate issued from 7/22/2023 to 8/22/2023. 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 Prince reviewed the Safety Director's Report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider Karen Beatty gave the report and said the cumulative saving summary showing a savings of \$435,597.80 year to date, which is a 53% savings as of August 2023.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said there are 9 PARs will be reviewed in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: Chairman Merchel said the Executive Director did send some of the RFP for 2024 Fund Professionals and perhaps we can set up a Zoom call for any of the professionals asking for more than the normal 2% increase.

PUBLIC COMMENT: NONE

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 Danson
Second: Commissioner Carmichael
Vote: 3 Ayes, 0 Nays

MOTION TO ADJOURN MEETING:

Motion: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

MEETING ADJOURNED: 2:45 pm

NEXT REGULAR MEETING: October 24, 2023
Willingboro Municipal Complex at 2:00PM

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