

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
FEBRUARY 27, 2024 – 2:00 PM**

**MOORESTOWN TOWN HALL
111 WEST 2ND STREET
MOORESTOWN, NJ 08057**

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: FEBRUARY 27, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2024 COMMISSIONERS**
- APPROVAL OF MINUTES:** January 23, 2024 Open Minutes **Appendix I**
January 23, 2024 Closed Minutes **Distributed**

CORRESPONDENCE: None

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 1**
 - ATTORNEY – William J. Kearns, Esquire**
 - TREASURER – Thomas Tontarski**
.Treasurer's Reports **Page 13**
.February 2024 Voucher List – Resolution Nos. 24-11 **Page 15**
 - SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report **Page 20**
 - RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc.Page 23**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 25**
.Cyber Risk Management Compliance – Version 2 - As of January 31, 2024..... **Page 27**
 - MANAGED CARE – Qual Care**
.Monthly Report **Page 28**
 - 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: February 27, 2024

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 6th thru the 9th. Resolution 24-9 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>

❑ *Motion to Adopt Resolution 24-9 Authorizing Conference Attendance*

- ❑ **NJ Cyber JIF Training Kickoff:** D2 CyberSecurity kicked off the new phishing and training campaign under the direction of the NJ Cyber JIF. Employees will be invited to the training and are expected to complete it by June 30th. D2 will be providing quarterly reports on training and phishing progress.
- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar will be conducted virtually on two half-day sessions: Friday, April 19th and Friday, April 26th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 4** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **Property Appraisals/Trending** - the MEL has mandated that all JIFs who have not performed physical property appraisals since 2015, to look at procuring a vendor to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure characteristics (COPE) information for owned properties valued at \$500,000 and above. However, since PMM JIF performed appraisals in 2020, we will only need to trend our property values for the 2025 renewal. The cost for this is approximately \$1,500, the Fund office will procure a firm to perform this work.

- ❑ **Elected Officials Training:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appear on **Page 5**. The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2024. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

- ❑ **March Meeting Cancellation** – A reminder that the Fund will not be meeting in March, the next meeting will be on April 23rd. Attached on **Page 6** is Resolution 24-10 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

- ❑ ***Motion to Adopt Resolution 24-10***

- ❑ **Due Diligence Reports:**

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

RESOLUTION NO. 24-9

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

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

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

WHEREAS, certain Commissioner(s) of the Professional Municipal Management Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 6, 2024 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2024 miscellaneous contingency budget not to exceed \$4,000 per attending commissioner, and;

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

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

SUSAN DANSON, CHAIRPERSON

Attest



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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MEL



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal elected officials, authority commissioners, and a member's COO (i.e. municipal manager/administrator or executive director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2023-2024 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the **Andrea Felip at 856-552-4740** or afelip@jamontgomery.com.

RESOLUTION NO. 24-10

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**AUTHORIZING FUND TREASURER TO PROCESS
CONTRACTED PAYMENTS & EXPENSES AND
AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES**

WHEREAS, the Professional Municipal Management Joint Insurance Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Fund Commissioners has deemed it necessary and appropriate to provide authorization to the Fund Treasurer to pay certain Fund contracted payments and expenses during the month(s) when the Fund does not meet; and

WHEREAS, payment by the Fund Treasurer of contracted payments and expenses for the month(s) in which the Fund does not meet shall be ratified by the Fund at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2024.

BE IT FURTHER RESOLVED, that all professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the Fund will confirm their actions at the next regularly scheduled meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairperson, Secretary or Executive Director of the Fund before that action is taken by the professional.

ADOPTED: February 27, 2024

BY: _____
SUSAN DANSON, CHAIRPERSON

ATTEST:

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2023					
	4TH QUARTER	YTD	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,168,389	4,668,677	98,941,856	103,610,533	
2. CLAIM EXPENSES					
Paid Claims	367,725	1,303,259	44,071,993	45,375,252	
Case Reserves	9,553	145,982	2,521,411	2,667,393	
IBNR	162,558	544,603	1,669,124	2,213,727	
Aggregate Excess Recoveries	-	-	-	-	
Recoveries	(2,186)	(61,723)	(451,962)	(513,685)	
TOTAL CLAIMS	537,651	1,932,121	47,810,567	49,742,687	
3. EXPENSES					
Excess Premiums	475,131	1,911,022	28,176,031	30,087,053	
Administrative	178,575	675,652	13,783,157	14,458,809	
TOTAL EXPENSES	653,706	2,586,674	41,959,189	44,545,863	
4. UNDERWRITING PROFIT (1-2-3)	(22,967)	149,882	9,172,101	9,321,983	
5. INVESTMENT INCOME	182,478	333,367	4,931,046	5,264,413	
6. DIVIDEND INCOME	86,952	86,952	2,053,487	2,140,439	
7. STATUTORY PROFIT (4+5+6)	246,463	570,201	16,156,633	16,726,835	
8. DIVIDEND	186,951	209,951	12,209,147	12,419,098	
9. RCF & MEL Additional Assessments	0	0	967,449	967,449	
10 STATUTORY SURPLUS (7-8-9)	59,512	360,251	2,980,038	3,340,288	
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	(42,991)	(10,296)	2,436,152	2,425,856	
Aggregate Excess LFC	0	0	(0)	(0)	
2019	4,352	111,936	(67,438)	44,498	
2020	5,652	105,368	503,976	609,344	
2021	(19,745)	125,907	145,365	271,272	
2022	55,007	91,699	(38,018)	53,681	
2023	57,235	(64,362)		(64,362)	
TOTAL SURPLUS (DEFICITS)	59,512	360,251	2,980,038	3,340,288	
TOTAL CASH				6,716,182	
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS	0	0	40,557,444	40,557,444	
FUND YEAR 2019					
Paid Claims	20,411	87,148	1,894,370	1,981,518	
Case Reserves	(13,663)	(170,956)	389,073	218,117	
IBNR	(4,871)	(51,916)	164,929	113,013	
Recoveries	-	0	(41,078)	(41,078)	
TOTAL FY 2019 CLAIMS	1,877	(135,725)	2,407,295	2,271,571	
FUND YEAR 2020					
Paid Claims	22,332	214,525	912,769	1,127,294	
Case Reserves	4,500	(143,819)	584,575	440,756	
IBNR	(8,914)	(71,863)	146,664	74,802	
Recoveries	(2,186)	(61,723)	(214,339)	(276,062)	
TOTAL FY 2020 CLAIMS	15,733	(62,880)	1,429,670	1,366,790	
FUND YEAR 2021					
Paid Claims	15,315	153,908	816,633	970,540	
Case Reserves	35,614	(150,358)	522,924	372,566	
IBNR	(4,938)	(78,796)	265,421	186,625	
Recoveries	-	0	(50,910)	(50,910)	
TOTAL FY 2021 CLAIMS	45,992	(75,246)	1,554,068	1,478,821	
FUND YEAR 2022					
Paid Claims	40,679	253,431	590,629	844,059	
Case Reserves	(38,870)	128,622	416,763	545,385	
IBNR	(24,460)	(389,138)	854,698	465,560	
Recoveries	-	0	0	0	
TOTAL FY 2022 CLAIMS	(22,651)	(7,085)	1,862,090	1,855,005	
FUND YEAR 2023					
Paid Claims	268,987	594,248		594,248	
Case Reserves	21,973	482,493		482,493	
IBNR	205,741	1,136,316		1,136,316	
Recoveries	-	0		0	
TOTAL FY 2023 CLAIMS	496,701	2,213,057		2,213,057	
COMBINED TOTAL CLAIMS	537,651	1,932,121	47,810,567	49,742,687	

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	61	MONTH	60	MONTH	49	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	189,999	179,915	94.69%	100.00%	94.69%	100.00%	94.69%	100.00%
GEN LIABILITY	413,752	258,948	62.59%	97.12%	62.59%	97.10%	83.57%	95.99%
AUTO LIABILITY	44,262	11,760	26.57%	96.39%	26.57%	96.17%	26.57%	92.93%
WORKER'S COMP	1,275,000	1,707,934	133.96%	99.90%	133.96%	99.88%	132.99%	99.46%
TOTAL ALL LINES	1,923,013	2,158,557	112.25%	99.23%	112.25%	99.21%	116.12%	98.62%
NET PAYOUT %	\$1,940,440		100.91%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	171,000	101,856	59.57%	100.00%	59.57%	100.00%	63.92%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	95.99%	24.25%	95.70%	24.25%	90.78%
AUTO LIABILITY	47,021	74,093	157.58%	92.93%	136.31%	92.58%	46.58%	87.77%
WORKER'S COMP	1,319,715	1,375,744	104.25%	99.46%	78.41%	99.40%	80.06%	98.27%
TOTAL ALL LINES	1,913,907	1,642,915	85.84%	98.67%	67.51%	98.56%	66.83%	96.69%
NET PAYOUT %	\$1,106,269		57.80%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	168,000	213,813	127.27%	100.00%	127.27%	100.00%	134.76%	100.00%
GEN LIABILITY	333,052	265,663	79.77%	90.78%	68.66%	90.15%	44.59%	80.55%
AUTO LIABILITY	52,789	34,599	65.54%	87.77%	65.54%	87.18%	42.07%	77.72%
WORKER'S COMP	1,330,010	812,938	61.12%	98.27%	61.29%	98.10%	69.04%	94.20%
TOTAL ALL LINES	1,883,851	1,327,013	70.44%	96.81%	68.59%	96.56%	69.82%	91.84%
NET PAYOUT %	\$931,176		49.43%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	164,000	233,200	142.20%	100.00%	142.15%	100.00%	144.54%	95.63%
GEN LIABILITY	286,842	272,216	94.90%	80.55%	91.79%	79.39%	76.18%	62.24%
AUTO LIABILITY	55,642	59,520	106.97%	77.72%	106.97%	76.44%	59.21%	54.16%
WORKER'S COMP	1,353,000	826,363	61.08%	94.20%	61.60%	93.51%	57.19%	70.13%
TOTAL ALL LINES	1,859,484	1,391,300	74.82%	92.11%	74.72%	91.39%	67.89%	70.68%
NET PAYOUT %	\$852,992		45.87%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	169,000	226,050	133.76%	95.63%	116.56%	95.24%	0.00%	6.00%
GEN LIABILITY	301,156	124,322	41.28%	62.24%	40.19%	60.18%	1.99%	1.00%
AUTO LIABILITY	51,791	22,781	43.99%	54.16%	39.16%	51.17%	0.00%	1.00%
WORKER'S COMP	1,560,000	783,314	50.21%	70.13%	47.33%	64.07%	0.51%	0.50%
TOTAL ALL LINES	2,081,947	1,156,467	55.55%	70.66%	51.72%	65.72%	0.67%	1.03%
NET PAYOUT %	\$0		0.00%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-24		31-Dec-23		31-Jan-23	
PROPERTY	211,000	23,501	11.14%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	274,173	7,200	2.63%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	55,601	0	0.00%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	1,481,335	13,466	0.91%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	2,022,109	44,167	2.18%	1.16%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$637,290		31.52%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 01/31/24

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
December-23	1	7	8	12	0	28
January-24	0	7	7	13	4	31
NET CHGE	-1	0	-1	1	4	3
Limited Reserves						\$4,148
Year	2020	2021	2022	2023	2024	TOTAL
December-23	\$1	\$7	\$45,507	\$52,773	\$0	\$98,288
January-24	\$0	\$7	\$45,506	\$67,209	\$15,872	\$128,594
NET CHGE	(\$1)	\$0	(\$1)	\$14,436	\$15,872	\$30,306
Ltd Incurred	\$101,856	\$213,813	\$233,200	\$226,050	\$23,501	\$798,419
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
December-23	1	4	18	18	0	41
January-24	1	5	17	19	5	47
NET CHGE	0	1	-1	1	5	6
Limited Reserves						\$9,544
Year	2020	2021	2022	2023	2024	TOTAL
December-23	\$17,905	\$167,509	\$155,159	\$64,482	\$0	\$405,056
January-24	\$17,905	\$199,323	\$156,376	\$67,744	\$7,200	\$448,548
NET CHGE	\$0	\$31,814	\$1,217	\$3,261	\$7,200	\$43,492
Ltd Incurred	\$91,221	\$265,663	\$272,216	\$124,322	\$7,200	\$760,623
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
December-23	1	0	2	4	0	7
January-24	1	0	2	4	0	7
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$11,680
Year	2020	2021	2022	2023	2024	TOTAL
December-23	\$24,028	\$0	\$36,408	\$8,825	\$0	\$69,261
January-24	\$34,028	\$0	\$36,408	\$11,325	\$0	\$81,761
NET CHGE	\$10,000	\$0	\$0	\$2,500	\$0	\$12,500
Ltd Incurred	\$74,093	\$34,599	\$59,520	\$22,781	\$0	\$190,994
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
December-23	13	18	23	41	0	95
January-24	13	17	22	37	7	96
NET CHGE	0	-1	-1	-4	7	1
Limited Reserves						\$14,238
Year	2020	2021	2022	2023	2024	TOTAL
December-23	\$398,823	\$205,050	\$308,311	\$356,412	\$0	\$1,268,596
January-24	\$484,713	\$196,507	\$300,017	\$372,900	\$12,697	\$1,366,834
NET CHGE	\$85,891	(\$8,543)	(\$8,294)	\$16,488	\$12,697	\$98,238
Ltd Incurred	\$1,375,744	\$812,938	\$826,363	\$783,314	\$13,466	\$3,811,825
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
December-23	16	29	51	75	0	171
January-24	15	29	48	73	16	181
NET CHGE	-1	0	-3	-2	16	10
Limited Reserves						\$11,192
Year	2020	2021	2022	2023	2024	TOTAL
December-23	\$440,756	\$372,566	\$545,385	\$482,493	\$0	\$1,841,201
January-24	\$536,646	\$395,837	\$538,307	\$519,177	\$35,770	\$2,025,737
NET CHGE	\$95,890	\$23,271	(\$7,078)	\$36,684	\$35,770	\$184,536
Ltd Incurred	\$1,642,915	\$1,327,013	\$1,391,300	\$1,156,467	\$44,167	\$5,561,862

2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

January 31, 2024				
FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Monmouth County	0.00	0.58	0.82	0.67
NJ Public Housing Authority	0.00	1.58	2.01	1.73
NJ Utility Authorities	0.00	1.51	1.35	1.37
Ocean County	0.00	1.30	0.90	1.05
Suburban Metro	0.00	1.34	1.25	1.24
Suburban Municipal	0.00	1.17	1.32	1.19
Morris County	0.17	1.54	0.82	1.14
Central New Jersey	0.23	2.04	1.89	1.89
Bergen County	0.23	1.38	1.29	1.29
South Bergen County	0.32	2.41	1.99	2.13
Gloucester, Salem, Cumberland	0.38	1.29	1.17	1.20
Burlington County Municipal JIF	0.58	1.25	0.90	1.06
Atlantic County Municipal JIF	0.61	2.02	1.72	1.82
Professional Municipal Manager	1.37	1.60	1.62	1.60
Camden County	1.84	1.08	1.43	1.28
AVERAGE	0.38	1.47	1.36	1.38
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Professional Municipal Management JOINT INSURANCE FUND									
2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF							
		1/31/2024							
MEMBER_ID	MEMBER	# CLAIMS FOR 1/31/2024	Y.T.D. LOST TIME ACCIDENTS	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2024 - 2022	
1	305 Evesham Township Fire Dist	0	0	0.00	2.56	1.14	1 Evesham Township Fire	1.74	
2	306 Maple Shade	0	0	0.00	1.74	1.65	2 Maple Shade	1.63	
3	307 Moorestown	0	0	0.00	0.64	0.70	3 Moorestown	0.64	
4	308 Willingboro	0	0	0.00	1.81	2.14	4 Willingboro	1.89	
5	304 Evesham	1	1	4.69	1.62	1.73	5 Evesham	1.80	
Totals:		1	1	1.37	1.60	1.62		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									
2023 Loss Time Accident Frequency as of		January 31, 2023		0.00					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :			February 20, 2024			
Total Participating Members		5	5			
Complaint			4			
Percent Compliant			80.00%			
				01/01/24	2024	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/24
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2024 as of February 1, 2024

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2024 Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	N/A
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	Online Filing

February 20, 2024

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending January 31, 2024 for Closed Fund Years 1987 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. 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 \$33,965.10. This generated an average annual yield of 2.88%. However, we have an unrealized net gain of \$128,970.83 adjusting the reported yield to 13.84% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$4,649,081.06.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$1,336.98 with YTD \$1,336.98
Salvage Receipts \$0.00
Overpayment Reimbursements \$0.00
E-JIF Closed Year Dividend \$86,952.00
1st Installment Premium Assessments \$25,50107.66

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 159 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 \$73,254.57.

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 \$ 6,716,184.48 to a closing balance of \$8,728,059.48 showing an increase in the fund of \$2,011,874.90.

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. 24-11

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - FEBRUARY 2024**

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

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

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

FUND YEAR 2023

<u>CheckNumber</u>	VendorName	Comment	InvoiceAmount
002095			
002095	PERMA RISK MANAGEMENT SERVICES	2023 AATRIX 1099 FILINGS	14.95
			14.95
		Total Payments FY 2023	14.95

FUND YEAR 2024

<u>CheckNumber</u>	VendorName	Comment	InvoiceAmount
002096			
002096	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL 1ST INSTALL 2024	219,417.00
			219,417.00
002097			
002097	QUAL-LYNX	CLAIM ADJUSTING SERVICES 02/24	13,184.42
			13,184.42
002098			
002098	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 02/24	2,155.17
			2,155.17
002099			
002099	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/24	48.18
002099	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/24	12,233.58
			12,281.76
002100			
002100	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 02/24	3,615.25
			3,615.25
002101			
002101	QUALCARE, INC.	MANAGED CARE SERVICES INV 70270 2/24	8,155.83
			8,155.83
002102			
002102	THOMAS TONTARSKI	TREASURER FEE 02/24	1,643.33
			1,643.33
002103			

002103	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT 02/24	1,619.42
002103	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 02/24	1,901.17
			3,520.59
002104	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/24	549.75
			549.75
002105	ACCESS	INV 10647868 DEPT 413 12/31/23 FOR JAN	70.92
			70.92
002106	CONNER STRONG & BUCKELEW	RMC- 2 OF 12- 02/24	12,083.33
002106	CONNER STRONG & BUCKELEW	RMC- 1ST OF 12 01/24	12,083.33
			24,166.66
		Total Payments FY 2024	288,760.68
		TOTAL PAYMENTS ALL FUND YEARS	288,775.63

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: 2024											
Month Ending: January											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	1,222.87	1,004,744.82	97,335.71	3,071,891.46	(10,027.52)	6,608.00	(1,329.32)	5,298.10	156,944.97	108,671.12	4,441,360.21
RECEIPTS											
Assessments	107,520.05	139,711.36	28,332.81	750,602.09	223,618.27	13,762.57	33,206.88	865,748.93	383,357.40	4,247.30	2,550,107.66
Refunds	1,336.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,336.98
Invest Pymnts	424.30	5,730.60	555.16	17,520.66	0.00	0.00	0.00	0.00	917.10	619.81	25,767.63
Invest Adj	16.00	216.12	20.94	660.77	0.00	0.00	0.00	0.00	34.59	23.37	971.79
Subtotal Invest	440.30	5,946.72	576.10	18,181.43	0.00	0.00	0.00	0.00	951.69	643.18	26,739.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,952.00	0.00	86,952.00
TOTAL	109,297.33	145,658.08	28,908.91	768,783.52	223,618.27	13,762.57	33,206.88	865,748.93	471,261.09	4,890.48	2,665,136.06
EXPENSES											
Claims Transfers	23,656.21	12,895.52	0.00	36,702.84	0.00	0.00	0.00	0.00	0.00	0.00	73,254.57
Expenses	963.75	0.00	0.00	0.00	0.00	56,698.00	32,583.00	419,638.50	70,123.38	0.00	580,006.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	24,619.96	12,895.52	0.00	36,702.84	0.00	56,698.00	32,583.00	419,638.50	70,123.38	0.00	653,261.20
END BALANCE	85,900.25	1,137,507.37	126,244.62	3,803,972.14	213,590.76	(36,327.43)	(705.44)	451,408.53	558,082.68	113,561.60	6,453,235.07

REPORT STATUS SECTION

Report Month: January

	Balance Differences	
Opening Balances:	Opening Balances are NOT equal	-\$2,274,824.76
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are NOT equal	-\$2,274,824.77
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2024						
	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 & Investment Balance:	\$6,716,184.97	-	1,965,248.11	100,616.92	1,238.88	4,649,081.06	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$971.79	\$0.00	\$0.00	\$0.00	\$0.00	\$971.79
5	Interest Paid - Cash Instr.s	\$19,457.78	\$0.00	\$10,891.07	\$754.00	\$0.00	\$7,812.71
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$6,309.86	\$0.00	\$0.00	\$0.00	\$0.00	\$6,309.86
8	Net Investment Income	\$26,739.43	\$0.00	\$10,891.07	\$754.00	\$0.00	\$15,094.36
9	Deposits - Purchases	\$3,292,488.94	\$0.00	\$2,639,227.74	\$73,254.57	\$580,006.63	\$0.00
10	(Withdrawals - Sales)	-\$1,307,353.50	\$0.00	-\$653,261.20	-\$73,849.12	-\$580,243.18	\$0.00
	Ending Cash & Investment Balance	\$8,728,059.84	\$0.00	\$3,962,105.72	\$100,776.37	\$1,002.33	\$4,664,175.42
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$95,677.11	\$0.00	\$532.07	\$57,249.62	\$37,895.42	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$8,823,736.95	\$0.00	\$3,962,637.79	\$158,025.99	\$38,897.75	\$4,664,175.42

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

Month		January								
Current Fund Year		2024								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2024	Property	0.00	7,628.68	0.00	7,628.68	7,628.68	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	768.80	0.00	768.80	768.80	0.00	0.00	0.00	
	Total	0.00	8,397.48	0.00	8,397.48	8,397.48	0.00	0.00	0.00	
2023	Property	144,217.19	14,623.71	0.00	158,840.90	158,840.90	0.00	0.00	0.00	
	Liability	56,564.91	13.75	0.00	56,578.66	56,578.66	0.00	0.00	0.00	
	Auto	11,456.31	0.00	0.00	11,456.31	11,456.31	0.00	0.00	0.00	
	Workers Comp	382,009.62	28,404.22	0.00	410,413.84	410,413.84	0.00	0.00	0.00	
	Total	594,248.03	43,041.68	0.00	637,289.71	637,289.71	0.00	0.00	0.00	
2022	Property	187,627.03	1,403.82	1,336.98	187,693.87	187,693.87	(0.00)	0.00	(0.00)	
	Liability	108,144.45	7,695.79	0.00	115,840.24	115,840.24	(0.00)	0.00	(0.00)	
	Auto	23,112.00	0.00	0.00	23,112.00	23,112.00	0.00	0.00	0.00	
	Workers Comp	525,175.99	1,170.00	0.00	526,345.99	526,345.99	0.00	0.00	0.00	
	Total	844,059.47	10,269.61	1,336.98	852,992.10	852,992.10	(0.00)	0.00	(0.00)	
2021	Property	213,805.75	0.00	0.00	213,805.75	213,805.75	(0.00)	0.00	(0.00)	
	Liability	61,154.08	5,185.98	0.00	66,340.06	66,340.06	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	610,071.67	6,359.82	0.00	616,431.49	616,431.49	(0.00)	0.00	(0.00)	
	Total	919,630.43	11,545.80	0.00	931,176.23	931,176.23	(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	73,316.24	0.00	0.00	73,316.24	73,316.24	0.00	0.00	0.00	
	Auto	40,065.90	0.00	0.00	40,065.90	40,065.90	0.00	0.00	0.00	
	Workers Comp	891,030.73	0.00	0.00	891,030.73	891,030.73	0.00	0.00	0.00	
	Total	1,106,269.08	0.00	0.00	1,106,269.08	1,106,269.08	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	3,464,207.01	73,254.57	1,336.98	3,536,124.60	3,536,124.60	0.00	0.00	0.00	

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: February 27, 2024

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

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

LOSS CONTROL SURVEYS

- No Loss Control Surveys for the month of January.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of January.

MEETINGS ATTENDED

- Funds Commissioners Meeting on January 24, 2024

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

- PEOSH Recording & Reporting Occupational Injuries & Illnesses
- CDL Clearinghouse Login Changes
- Leadership Skills for Supervisor Workshop
- Lightning PEOSH Safety & Health Alert
- Snowstorm Operations Best Practices
- Lithium-Ion Batteries - Hazards & Best Practices
- 2024 MSI Expo

MSI FIRE & EMS

- PEOSH Recording & Reporting Occupational Injuries & Illnesses for Fire & EMS

MSI LAW ENFORCEMENT

- Training and Policy Considerations in Light of the State Comptroller's Police Training Report

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 Township	13
Moorestown	2
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.



Risk Management Services Report
PMM JIF Executive Meeting
February 27, 2024

Risk Management Team Contacts

Thomas Merchel, Vice President, Governmental Risk Management Practice Leader

Phone: 856-552-4754

tmerchel@connerstrong.com

Jackie Lindsey, Account Manager

Phone: 856-446-9268

jlindsey@connerstrong.com

Katie Walters, Account Manager

Phone: 732-736-5264

kwalters@connerstrong.com

Risk Management Services

- Assist entity in identifying and scheduling insurable Property & Casualty exposures. Recommend professional methods to reduce, assume or transfer the risk of loss, including training of officials and employees.
- Assist entity to understand various coverages available. Review all MEL Bulletins, coverage documents and contracts for compliance with applicable laws and with the terms of the membership agreement and coverage selection.
- Review, recommend and place additional coverages outside normal available coverages where necessary.
- Assist entity in preparation of applications, statement of values and similar documents.
- Review Certificates of Insurance (COIs) from contractors, vendors and professionals when requested by the entity.
- Provide Certificates of Insurance (COIs) on behalf of the entity when requested.
- Review loss data and engineering reports and provide assistance to member's safety committee.
- Assist in the claims settlement process.
- Attend Fund Commissioner meetings.

Highlighted Services

Certificates of Insurance

Certificates of Insurance (COIs) can be requested through your RMC Team. We will review and process accordingly. A form will be sent out to all Fund Commissioners for use when requesting certificates.

Exposure Changes

Exposure changes can be requested through your RMC Team. This includes the additions and deletions of vehicles, equipment, and property (locations). We will make the changes in Origami on your behalf.

We will distribute an Exposure Change Form via email, as well as a Property Addition Form (for new locations).

Origami

Your RMC Team has access to each member's exposure data in Origami. We will assist you with the Annual Underwriting Renewal Process. Not only will we assist with the data collection, but we will also review and enter the data into Origami on your behalf. Additional correspondence on this process will be sent as we approach renewal season.

RMCWIRE

We are excited to provide you with our RMCWIRE, a monthly newsletter from your RMC Team. Our goal with this newsletter is to consolidate the many communications you receive regarding JIF requirements and events. The intention is to provide one resource that houses upcoming requirements and due dates along with clickable links that provide guidance to assist in making meeting requirements as efficient as possible.

Spotlight Discussion

Elected Officials Training - The MEL's annual Elected Officials Training Program is available online through the MEL Safety Institute. If your Elected Officials would prefer an in-person training session, your Risk Manager would be happy to present the training to the Elected Officials before a Council meeting. For 2024, the MEL will reduce each member's assessment by \$250 for each municipal elected official who completes the course by May 2024. The credit is also extended to the member's municipal manager/administrator.

Cyber Risk Compliance – explain tiers & deductibles; MEL's JCFI Banking Best Practices.

Safety Committee Meetings – by member and JIF wide.

Future Topics

* TULIP Coverage * AED Policy & Maintenance * Special Events Best Practices * Protect the Children * Optional Limits Program * Land Use Training * MEL Employment Practice Hotline

Conner Strong - Cert Holder List by Insured

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
Professional Municipal Management JIF	Township of Evesham	Township of Evesham	Evidence of insurance as respects to Statutory Bond coverage for Kathy Merkh - Tax Collector, effective: 01/01/2015.			Marlton	NJ	08053	01/02/2024 19:12:37
Professional Municipal Management JIF	Township of Willingboro	Grapevine Wrestling League	RE: Willingboro - Participation in Various Wrestling Tournaments 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 participation in various tournaments.	230 Hewlings Ave		Riverside	NJ	08073	01/05/2024 20:28:04
Professional Municipal Management JIF	Township of Willingboro	County of Burlington	RE: Use of Facilities for Training Evidence of insurance as respects to use of facilities by Willingboro Township Fire Department, Police Department & Emergency Squad for training purposes during the current calendar year.	Office of Fire Marshall	49 Rancocas Road	PO Box 6000, Westampton	NJ	08060	01/12/2024 20:01:48

Professional Municipal Management JIF	Township of Willingboro	State of New Jersey Dept. of Health Office of EMS	Evidence of Insurance as respects to Willingboro Twp. emergency services vehicles. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	PO Box 360		Trenton	NJ	08625	01/12/2024 19:59:17
Professional Municipal Management JIF	Township of Willingboro	Willingboro Board of Education	Evidence of Insurance.	c/o Business Office	440 Beverly Rancocas Road	Willingboro	NJ	08046	01/10/2024 21:50:04



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
Morris County	31%	24%	44%	11%	44%	44%
Suburban Municipal	30%	30%	40%	20%	40%	40%
NJ Public Housing Authority	28%	42%	29%	22%	49%	29%
Bergen County	21%	18%	61%	5%	34%	61%
Camden County	21%	21%	58%	21%	21%	58%
NJ Utility Authorities	20%	31%	49%	14%	38%	49%
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Suburban Metro	15%	54%	31%	8%	62%	31%
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%
Central New Jersey	0%	38%	63%	0%	38%	63%
Total #	82	114	216	50	146	216
Total %	19.9%	27.7%	52%	12.1%	35.4%	52%

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 Manager	Evesham		
Professional Municipal Manager	Evesham Township Fire District	Approved	Incomplete
Professional Municipal Manager	Maple Shade	Incomplete	Incomplete
Professional Municipal Manager	Moorestown	Incomplete	Incomplete
Professional Municipal Manager	Willingboro	Incomplete	Incomplete



**Professional Municipal Management JIF
Cumulative Savings Summary
2024**

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
January	128	\$88,076.68	\$28,728.51	\$59,348.17	67%
Grand Total	128	\$88,076.68	\$28,728.51	\$59,348.17	67%

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%
NOVEMBER	104	\$132,939.93	\$40,037.95	\$92,901.98	70%
DECEMBER	44	\$27,940.82	\$7,681.47	\$20,259.35	73%
Grand Total	862	\$1,147,229.14	\$516,362.51	\$630,866.63	55%



**Professional Municipal Management JIF
1/1/2024 – 1/31/2024**

Top 10 Providers

	UNITS OF SERVICE	APPROVED
VIRTUA WEST JERSEY HEALTH INC	2	\$6,394.50
ONE CALL CARE DIAGNOSTICS	8	\$3,585.00
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	2	\$2,787.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	29	\$2,710.00
VIRTUA MOUNT HOLLY HOSPITAL	1	\$2,700.00
IVY REHAB NETWORK INC	22	\$2,322.00
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	25	\$2,000.00
VIRTUA MEDICAL GROUP, PA	9	\$1,238.09
CONCENTRA MEDICAL CENTERS	7	\$1,100.67
OPTUM URGENT CARE	5	\$824.00
Grand Total	110	\$25,661.26

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical therapy	76	\$35,587.00	\$7,032.00	\$28,555.00	80%
Hospital	3	\$24,030.12	\$9,094.50	\$14,935.62	62%
MRI/Radiology	8	\$10,244.00	\$3,585.00	\$6,659.00	65%
Emergency Medicine	4	\$5,098.00	\$3,428.61	\$1,669.39	33%
Orthopedic Surgery	10	\$5,028.00	\$1,797.88	\$3,230.12	64%
Occupational Medicine	14	\$3,935.56	\$2,163.88	\$1,771.68	45%
Urgent Care Center	6	\$2,172.00	\$982.60	\$1,189.40	55%
Sports Medicine	2	\$945.00	\$220.22	\$724.78	77%
Neurosurgery	1	\$550.00	\$177.76	\$372.24	68%
Cardiology	1	\$332.00	\$158.55	\$173.45	52%
Internal Medicine	2	\$130.00	\$71.23	\$58.77	45%
Physicians Fees	1	\$25.00	\$16.28	\$8.72	35%
Grand Total	128	\$88,076.68	\$28,728.51	\$59,348.17	67%



Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2024 – 1/31/2024

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	1	2	2	5
EVESHAM TWP FIRE DIST. 1		1		1
MAPLESHADE TOWNSHIP		1	2	3
WILLINGBORO TOWNSHIP		2	2	4
Grand Total	1	6	6	13

Workers' Compensation Covid-19 Claims Reported
None Reported

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JANUARY 23, 2024
MOORESTOWN TOWN HALL
2:00 PM**

Meeting of 2024 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2024 FUND COMMISSIONERS:

Susan Danson, Chairperson	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Present
David Pfeiffer	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

ALTERNATE FUND COMMISSIONER:

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

Mary-Ann Knell	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Crystal M. Chuck
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Treasurer	Thomas J. Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire Joe Stringfellow
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Claims Service	Qual Lynx Karen Beatty Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Tom Merchel, Conner Strong & Buckelew
Katie Walters, Conner Strong & Buckelew

APPROVAL OF MINUTES: November 28, 2023 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 28, 2023:

Moved: Commissioner Carmichael
Second: Commissioner Danson
Vote: 3 Ayes - 0 Nays; 1 Abstain – Commissioner Aberant

CORRESPONDENCE: NONE.

MOTION TO ADJOURN: Chairperson asked Executive Director to Run Meeting

Meeting of the 2024 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

SPECIAL FUND COMMISSIONER:

Mary-Ann Knell Township of Moorestown

MOTION TO NOMINATE SUSAN DANSON TO SERVE AS CHAIRPERSON FOR FUND YEAR 2024:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous

MOTION TO NOMINATE IVY CARMICHAEL TO SERVE AS SECRETARY FOR FUND YEAR 2024:

Moved: Commissioner Danson
Second: Commissioner Aberant
Vote: Unanimous

MOTION TO CLOSE NOMINATIONS FOR CHAIRPERSON AND SECRETARY

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRPERSON AND SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2024

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

EXECUTIVE DIRECTOR:

2024 REORGANIZATION RESOLUTIONS

Enclosed in the agenda were the Resolutions necessary to undertake the 2024 Reorganization of the Fund

The Executive Director reviewed Resolution 24-1 Appointing Professionals and Service Organizations and Resolution 24-2 Designation of Banking Manager

Resolution 24-3 Establishment of Public Meeting Procedures. Executive Director reported that we are naming the Burlington County Times the official newspaper for the FUND.

Resolution 24-4 Establishment of a Fiscal Management Plan. Executive Director asked Commissioner Aberant if he would like to be signatory for the FUND. Commissioner Aberant agreed.

Cash Management Plan year has been updated to reflect the current fund year of 2024.

Res. 24-5 2024 Risk Management Plan and Res.24-6 Placement of POL/EPL Coverage was reviewed with no changes to report.

Motion to adopt Resolutions 24-1 through 24-6

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	4 Ayes - 0 Nays

APPOINTING DEFENSE ATTORNEYS: The Fund received proposals from various law firms to serve on the Fund's defense panel. Mr. Kearns reviewed the responses and has recommended that the firms listed in Resolution 24-7 be re-appointed to serve in this capacity. The rate of compensation is reflected in the resolution.

Motion to Adopt Resolution 24-7 Appointing Defense Attorneys

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	4 Ayes - 0 Nays

SPECIAL FUND COMMISSIONER: Executive Director reported with the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2024, Moorestown has this privilege and they have chosen to appoint Mary-Ann Knell.

RESIDUAL CLAIMS FUND 2024 REORGANIZATION MEETING: The Residual Claims Fund's 2024 Reorganization meeting was held on January 8, 2024 via Zoom. Enclosed in the agenda was a copy of Chairperson Danson's report on the meeting.

E-JIF 2024 REORGANIZATION MEETING: The E-JIF 2024 Reorganization meeting was held on January 8, 2024 at the Forsgate Country Club. Enclosed in the agenda was a copy of Chairperson Danson's report on the meeting.

MEL 2024 REORGANIZATION MEETING: The MEL 2024 Reorganization meeting was held on January 8, 2024. Enclosed in the agenda was a copy of Chairperson Danson's report on the meeting. Executive Director reported that Dave Grubb, long time respected Executive Director of the MEL, has made the decision to step back from his position passed it on to Joe Hrubash. Mr. Grubb will still be around to assist. The Fund thanked Mr. Grubb for his many years of service.

NJ CYBER JIF: The New Jersey Cyber Risk Management Fund conducted its public hearing on the 2024 budget on November 20th via Zoom. Enclosed is a copy of those minutes with the adopted budget. The Cyber JIF also met on December 28th to consider excess limits, including an excess sub-limit for “social engineering”. Those minutes were enclosed in the agenda.

The NJ Cyber JIF website now has a Secure Documents page where members can obtain checklists, incident response plan and other secure information. Registration information was included in the agenda.

CYBER SECURITY STATUS REPORT: D2 Cyber Security will be rolling out the 2024 training and phishing programs in mid-February. The Cyber Security Program is now under the jurisdiction of the NJ Cyber JIF. D2’s year-end report showing the status of each member was distributed at the Fund meeting and discussed during closed session.

2024 ASSESSMENTS: Executive Director reported the 2024 Assessments were mailed to all member towns in late December and that the First Installment payments were due to the Treasurer by January 15, 2024. He asked for a status updated from the Treasurer, Treasurer reported the Fund is in good standing.

2024 BUDGET: In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund’s official newspaper. Executive Director advised, PERMA has sent the budget to member municipalities and will file the same with the State.

POWER OF COLLABORATION: Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlights the **new version** of the MEL app to be downloaded. Executive Director reported on the new MEL and advised be sure to download the new MEL app to receive important news, updates and links to safety related resources.

ELECTED OFFICIALS TRAINING: The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Executive Director stated that the course has been uploaded into the MEL’s Learning Management System. Enclosed in the agenda were the directions to access the program.

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Quarterly Financial Fast-track Accident Frequency, Fast-Track Financial 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 funds Loss Ratio Analysis report, the actuary’s projection for the month of December has the Fund at 66% and the Fund came in at 52%. This time last year the Fund was at 59%. Claims Activity Report showed the fund’s had 12 open claims, 6 of them were WC, for the month of November and 9 less in the month of December, 5 of them being WC). Loss Time Accident Frequency is at 1.63 for the month of November and 1.49 for the month of December.

Executive Director Stokes thanked the Commissioners for PERMA’s reappointment and expressed that he looked forward to working with the Commissioners for another year.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns thanked the fund for his reappointment and advised it is a pleasure to work with this group of people. The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

TREASURER: Mr. Tontarski thanked the Fund for his reappointment and advised that he enjoyed serving the JIF and then reviewed the treasurer’s report with the Fund.

Payment of December 2023 Vouchers Resolution 23-24

Fund Year 2023	380,796.67
Total	380,796.67

Payment of Dividends Bills List Resolution 23-25

Fund Year Closed	25,242.00
Total	25,242.00

Payment of January 2024 Vouchers Resolution 24-8

Fund Year 2023	20,050.96
Fund Year 2024	559,955.67
Total	580,006.63

MOTION TO APPROVE RESOLUTION 23-24 VOUCHER LIST FOR THE MONTH OF DECEMBER, RESOLUTION 23-25 PAYMENT OF THE DIVIDEND BILLS LIST

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

MOTION TO APPROVE RESOLUTION 24-8 VOUCHER LIST FOR THE MONTH OF JANUARY

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

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

November	
2023	257,475.44
2022	19,431.19
2021	6,138.12
2020	6,151.07
2019	2,659.25
Closed	0.00
TOTAL	91,855.07

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

December	
2023	67,325.28
2022	4,933.38
2021	10,482.63
2020	15,264.22
2019	17,752.00
Closed	0.00
TOTAL	115,757.51

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Ed Cooney, advised there was 8 certificates issued from 10/22/2023 to 11/22/2023 & 11/22/2023 to 12/22/2023. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program with 80% of our members approved for the months of November and December. Ed stated that his team will be hosting a webinar to discuss the MEL insurance renewal and market plans for 2024 and encourages attendance. Expect information to be sent out soon.

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month of November and December, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince reviewed the new MEL app NJMEL.org for Androids and for iPhone and advised that all notifications for MSI and MEL can be pushed through those apps and can be department specific. He encourages all to check out the app. Mr. Prince advised the Commissioners that he consulted with the Funds new RMC, Mr. Tom Merchel, and both are suggesting the formation of a Joint Safety Committee for the entire JIF. Mr. Prince and Mr. Merchel would run the meetings, handle the meeting minutes, meeting agenda, meetings could be held on a quarterly basis virtually and committee members can be suggested by Commissioners. Mr. Merchel introduced his team, Katie Walters from the Toms River office and Jaelyn Lindsey from the Camden office and advised Jackie would be the lead account manager. Mr. Merchel stated that this Fund is the perfect size to have a Joint Safety Committee to meet together with Police Officers, Public Workers, Etc.. and to share best practices.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Ms. Beatty reported on the cumulative saving summary reported for the year showing a monthly savings of 55% which is an amount of \$630,866.63. A large portion of those charges come from Hospital charges. Overall, the amount was spent on Emergency Room services. Ms. Beatty advised that an average ER visit typically cost \$4,353 compared to an Urgent Care or Occupational Care visit at \$250. As a reminder, if it's not necessary to use the ER department please remember to utilize the Urgent Care. Worker's Comp Claim Reported 135 claims for the year, 76 of those claims required treatment, and 6 were related to Covid-19. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager, Kathy Kissane, thanked the fund for their reappointment and reported on the updated team and contact list. Ms. Kissane advised she had 4 claims to review in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: Tom Merchel, Fund RMC, advised that he and his team will be sending out emails with contact information and instructions on how to request items such as certificates of insurance, Origami, assistance with renewals, assets, exposures (vehicles/equipment's).

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 4 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 4 Ayes - 0 Nays.

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

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 4 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: 4 Ayes - 0 Nays.

MEETING ADJOURNED: 2:58pm

NEXT REGULAR MEETING: February 27, 2024

Moorestown Town Hall at 2:00PM

Crystal Chuck, Assisting Secretary for
IVY CARMICHAEL, SECRETARY