

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MAY 28, 2024 – 2:00 PM**

**MAPLE SHADE MUNICIPAL BUILDING
200 STILES AVENUE
MAPLE SHADE, NJ 08052**

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: MAY 28, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2024 COMMISSIONERS**
- APPROVAL OF MINUTES:** April 23, 2024 Open Minutes **Appendix I**
April 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 Report **Page 11**
.May 2024 Voucher List – Resolution Nos. 24-14 **Page 13**
 - SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..... **Page 19**
 - RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc.....Page 23**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..... **Page 26**
.Cyber Risk Management Compliance – Discussed in closed session
 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 28**
 - CLAIMS SERVICE – Qual Lynx**
.Monthly Report..... **Page 31**
 - 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**
 - Next Meeting – June 25, 2024 – Evesham Twp.**
 - MEETING ADJOURNMENT**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 28, 2024

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Actuary Discount Rate** – Since interest rates have increased substantially in the past several years, the actuary has revised the interest rate assumption from 1% to 3% for all Joint Insurance Funds and Insurance Commissions. This has significantly changed our year-end financials, increasing our surplus by \$270,886.

❑ **Banking Best Practices:** The MEL issued “Banking Best Practices” in late 2023 and the Cyber JIF then incorporated these practices into its minimum risk control standards. Since that time, we have been asked for clarification from many of our members. As a result, the Operating Committee of the Joint Cash Management & Investment Program (JCMI) has put together a PowerPoint presentation, which we hope addresses most of the questions raised.

The PowerPoint was issued via email by Jaine Testa on April 24th to all Fund Commissioners and Risk Management Consultants and is now posted to Origami and the member section of the Cyber JIF webpage – www.cyberjif.org.

❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar was conducted virtually on 2 half-day sessions and had over 200 participants each session. Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

Perma is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31st then please contact the Fund Office.

❑ **D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

❑ **MEL Special Meeting** – The MEL held a special meeting on May 14th via Zoom, the meeting was held to discuss various Fund positions. A copy of the report of the meeting appears on Page 3.

❑ **Cyber JIF:** The Cyber JIF met on May 16th via Zoom; Chairwoman Danson’s report will appear in the next agenda.

- ❑ **Elected Officials Seminar** – The Annual Elected Officials Seminar has been uploaded into the MEL’s Learning Management System. The program is available through the end of May.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2023, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

- ❑ **Due Diligence Reports:**

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Loss Time Accident Frequency	Page 8
POL/EPL Compliance Report	Page 9
Regulatory Affairs Checklist	Page 10



Municipal Excess Liability Joint Insurance Fund

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

Date: Tuesday May 14, 2024
To: Professional Municipal Management Joint Insurance Fund
From: Chairwoman Danson
Subject: MEL May 14, 2024 Special Meeting Report

The MEL scheduled a special meeting to discuss the positions of Treasurer, QPA and Southern New Jersey Marketing Consultant. The meeting was advertised in accordance with the regulations and noted that action would be taken.

Treasurer: At the March meeting, the Management Committee made a recommendation to the Board to award the Treasurer contract as a professional service for the period of July 1, 2024 through December 31, 2024 and then again at the 2025 Reorganization for Fund Year 2025. Committee also recommended that the Treasurer position be included the next time the Fund issues its Competitive Contracting RFPs in late 2025. The Fund received a proposal from Matthew Larcy of Larcy Associates, LLC to provide services for the Fund Year 2024. The Board of Fund Commissioners adopted a resolution awarding professional services contract to Matthew Larcy for the period of July 1, 2024 through December 31, 2024 for an annual fee of \$27,779 which will be pro-rated.

Qualified Purchasing Agent (QPA): The MEL QPA tendered his resignation. Since this resignation coincides with that of the Treasurer, a recommendation was made that Board consider aligning the QPA services with the Treasurer or seek these services as a separate procurement. Based on the services and the procurement the MEL is engaged in, the Commissioners recommended this matter be referred to the MEL Management Committee to discuss and provide a recommendation at the next meeting.

Southern New Jersey Marketing Consultant: The MEL's contract with the Southern New Jersey Marketing Consultant was set to expire on May 8, 2024. A Request for Proposals (RFP) was issued and the Fund office received one proposal from PJM Consultants LLC; the MEL Board of Fund Commissioners adopted a resolution awarding services PJM Consultants LLC. Subsequent to the March meeting, it was discovered that certain compliance documents were not submitted timely with the proposal and, as such, the proposal and the award of services was nullified. In addition, the former QPA advised this position should be procured via a Competitive Contract RFP. The Board of Fund Commissioners adopted a resolution authorizing the issuance of a Competitive Contracting RFP for a Marketing Consultant for Southern New Jersey.

Meetings: At the March meeting, a suggestion was made to initiate discussions on the meeting arrangements of the MEL, EJIF, RCF and MEL and RCF Claims Meeting as they currently occur.

These meetings have historically been held all in one day with MEL & RCF Claims holding additional virtual meetings in other months. In addition, the Board was asked to consider changing the order of meetings, so the MEL meeting occurs first since the RCF and EJIF typically adopt initiatives led by the MEL.

Proposed suggestion was: MEL Claims 9:45AM, MEL JIF 10:30AM, EJIF 11:05AM, RCF 11:30AM and lunch would follow; RCF Claims will now be held on June 7th, Sept. 5th and October 9th virtually at 9:30AM. The Board of Fund Commissioners approved the change of meeting order and start times effective for the June 2024 meetings.

PROFESSIONAL MUNICIPAL MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
	AS OF	March 31, 2024		
	1ST QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,269,268	1,269,268	103,610,533	104,879,801
2. CLAIM EXPENSES				
Paid Claims	219,003	219,003	45,375,252	45,594,255
Case Reserves	86,258	86,258	2,667,393	2,753,651
IBNR	218,321	218,321	2,213,727	2,432,048
Aggregate Excess	-	-	-	-
Recoveries	(1,266)	(1,266)	(513,685)	(514,950)
Discounted Claim Value	(30,082)	(30,082)	(299,707)	(329,789)
TOTAL CLAIMS	492,234	492,234	49,442,980	49,935,215
3. EXPENSES				
Excess Premiums	574,041	574,041	30,087,053	30,661,094
Administrative	206,178	206,178	14,479,248	14,685,427
TOTAL EXPENSES	780,219	780,219	44,566,302	45,346,521
4. UNDERWRITING PROFIT (1-2-3)	(3,185)	(3,185)	9,601,251	9,598,066
5. INVESTMENT INCOME	57,795	57,795	5,264,413	5,322,208
6. DIVIDEND INCOME	0	0	2,140,439	2,140,439
7. PROFIT (4+5+6)	54,609	54,609	17,006,103	17,060,713
8. DIVIDEND	0	0	12,419,098	12,419,098
9. RCF & MEL Additional Assessments	0	0	975,832	975,832
10 SURPLUS (7-8-9)	54,609	54,609	3,611,174	3,665,783
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	18,061	18,061	2,461,971	2,480,032
2020	2,642	2,642	651,713	654,355
2021	5,695	5,695	314,177	319,872
2022	45,132	45,132	111,883	157,015
2023	(58,856)	(58,856)	71,430	12,573
2024	41,935	41,935		41,935
TOTAL SURPLUS (DEFICITS)	54,609	54,609	3,611,174	3,665,783
TOTAL CASH				8,242,439
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	42,829,015	42,829,015
FUND YEAR 2020				
Paid Claims	6,612	6,612	1,127,294	1,133,906
Case Reserves	4,831	4,831	440,756	445,587
IBNR	(5,395)	(5,395)	74,802	69,407
Aggregate Excess	-	0	0	0
Recoveries	(1,266)	(1,266)	(276,062)	(277,328)
Discounted Claim Value	(899)	(899)	(42,369)	(43,268)
TOTAL FY 2020 CLAIMS	3,883	3,883	1,324,421	1,328,304
FUND YEAR 2021				
Paid Claims	18,306	18,306	970,540	988,847
Case Reserves	(1,269)	(1,269)	372,566	371,297
IBNR	(16,615)	(16,615)	186,625	170,010
Recoveries	0	0	(50,910)	(50,910)
Discounted Claim Value	1,885	1,885	(42,905)	(41,020)
TOTAL FY 2021 CLAIMS	2,307	2,307	1,435,916	1,438,224
FUND YEAR 2022				
Paid Claims	16,465	16,465	844,059	860,525
Case Reserves	(42,221)	(42,221)	545,385	503,164
IBNR	(36,660)	(36,660)	465,560	428,900
Recoveries	0	0	0	0
Discounted Claim Value	5,536	5,536	(78,202)	(72,666)
TOTAL FY 2022 CLAIMS	(56,880)	(56,880)	1,776,803	1,719,923
FUND YEAR 2023				
Paid Claims	150,187	150,187	594,248	744,435
Case Reserves	68,317	68,317	482,493	550,810
IBNR	(154,121)	(154,121)	1,136,316	982,195
Recoveries	0	0	0	0
Discounted Claim Value	6,676	6,676	(136,231)	(129,555)
TOTAL FY 2023 CLAIMS	71,060	71,060	2,076,826	2,147,885
FUND YEAR 2024				
Paid Claims	27,432	27,432		27,432
Case Reserves	56,601	56,601		56,601
IBNR	431,111	431,111		431,111
Recoveries	0	0		0
Discounted Claim Value	(43,280)	(43,280)		(43,280)
TOTAL FY 2024 CLAIMS	471,864	471,864		471,864
COMBINED TOTAL CLAIMS	492,234	492,234	49,442,980	49,935,215

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 \$355,868

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

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	171,000	102,033	59.67%	100.00%	59.67%	100.00%	63.92%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	96.38%	24.25%	96.23%	24.25%	91.95%
AUTO LIABILITY	47,021	74,093	157.58%	93.62%	157.58%	93.27%	67.85%	88.81%
WORKER'S COMP	1,319,715	1,034,799	78.41%	99.57%	105.38%	99.52%	80.16%	98.57%
TOTAL ALL LINES	1,913,907	1,302,147	68.04%	98.84%	86.63%	98.76%	67.42%	97.16%
NET PAYOUT %	\$856,561		44.75%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	168,000	213,813	127.27%	100.00%	127.27%	100.00%	134.87%	100.00%
GEN LIABILITY	333,052	253,149	76.01%	91.95%	76.01%	91.38%	42.94%	82.70%
AUTO LIABILITY	52,789	34,599	65.54%	88.81%	65.54%	88.30%	98.90%	80.03%
WORKER'S COMP	1,330,010	807,673	60.73%	98.57%	61.12%	98.43%	59.31%	95.33%
TOTAL ALL LINES	1,883,851	1,309,234	69.50%	97.25%	69.78%	97.04%	64.27%	93.08%
NET PAYOUT %	\$937,937		49.79%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	164,000	233,475	142.36%	100.00%	142.20%	100.00%	139.86%	96.43%
GEN LIABILITY	286,842	248,453	86.62%	82.70%	97.52%	81.65%	74.22%	66.07%
AUTO LIABILITY	55,642	59,520	106.97%	80.03%	106.97%	78.92%	60.96%	59.58%
WORKER'S COMP	1,353,000	822,242	60.77%	95.33%	60.77%	94.80%	64.04%	78.67%
TOTAL ALL LINES	1,859,484	1,363,690	73.34%	93.33%	75.00%	92.75%	72.21%	77.72%
NET PAYOUT %	\$860,525		46.28%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	169,000	260,280	154.01%	96.43%	156.24%	96.03%	18.81%	23.00%
GEN LIABILITY	301,156	134,337	44.61%	66.07%	41.82%	64.20%	3.54%	6.00%
AUTO LIABILITY	51,791	22,581	43.60%	59.58%	44.76%	56.96%	17.09%	6.00%
WORKER'S COMP	1,560,000	878,047	56.29%	78.67%	56.16%	74.88%	8.09%	3.00%
TOTAL ALL LINES	2,081,947	1,295,246	62.21%	77.81%	61.93%	74.61%	8.53%	5.13%
NET PAYOUT %	\$744,435		35.76%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	211,000	28,645	13.58%	23.00%	13.81%	13.00%	N/A	N/A
GEN LIABILITY	272,732	20,262	7.43%	6.00%	3.54%	2.50%	N/A	N/A
AUTO LIABILITY	55,309	5,500	9.94%	6.00%	3.62%	2.50%	N/A	N/A
WORKER'S COMP	1,481,335	29,626	2.00%	3.00%	1.48%	2.00%	N/A	N/A
TOTAL ALL LINES	2,020,376	84,033	4.16%	5.58%	3.10%	3.23%	N/A	N/A
NET PAYOUT %	\$27,432		1.36%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 03/31/24

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
February-24	0	7	7	13	3	30
March-24	0	7	7	11	4	29
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$3,545
Year	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$7	\$45,506	\$70,988	\$18,371	\$134,872
March-24	\$0	\$7	\$45,506	\$40,423	\$16,874	\$102,810
NET CHGE	\$0	\$0	\$0	(\$30,565)	(\$1,497)	(\$32,062)
Ltd Incurred	\$102,033	\$213,813	\$233,475	\$260,280	\$28,645	\$838,245
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
February-24	1	5	18	20	8	52
March-24	1	5	15	17	16	54
NET CHGE	0	0	-3	-3	8	2
Limited Reserves						\$7,901
Year	2020	2021	2022	2023	2024	TOTAL
February-24	\$17,905	\$182,608	\$163,501	\$68,302	\$9,636	\$441,953
March-24	\$16,460	\$182,608	\$130,671	\$76,676	\$20,235	\$426,650
NET CHGE	(\$1,446)	\$0	(\$32,830)	\$8,374	\$10,598	(\$15,303)
Ltd Incurred	\$91,221	\$253,149	\$248,453	\$134,337	\$20,262	\$747,423
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
February-24	1	0	2	3	1	7
March-24	1	0	2	1	3	7
NET CHGE	0	0	0	-2	2	0
Limited Reserves						\$11,107
Year	2020	2021	2022	2023	2024	TOTAL
February-24	\$30,994	\$0	\$36,408	\$11,384	\$2,000	\$80,786
March-24	\$30,304	\$0	\$34,958	\$7,489	\$5,000	\$77,751
NET CHGE	(\$691)	\$0	(\$1,450)	(\$3,895)	\$3,000	(\$3,035)
Ltd Incurred	\$74,093	\$34,599	\$59,520	\$22,581	\$5,500	\$196,294
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
February-24	13	17	21	29	10	90
March-24	13	17	21	26	12	89
NET CHGE	0	0	0	-3	2	-1
Limited Reserves						\$14,834
Year	2020	2021	2022	2023	2024	TOTAL
February-24	\$498,794	\$192,856	\$293,514	\$432,775	\$10,491	\$1,428,429
March-24	\$398,823	\$188,682	\$292,029	\$426,222	\$14,492	\$1,320,249
NET CHGE	(\$99,971)	(\$4,174)	(\$1,484)	(\$6,552)	\$4,002	(\$108,180)
Ltd Incurred	\$1,034,799	\$807,673	\$822,242	\$878,047	\$29,626	\$3,572,387
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
February-24	15	29	48	65	22	179
March-24	15	29	45	55	35	179
NET CHGE	0	0	-3	-10	13	0
Limited Reserves						\$10,768
Year	2020	2021	2022	2023	2024	TOTAL
February-24	\$547,694	\$375,471	\$538,929	\$583,448	\$40,498	\$2,086,040
March-24	\$445,586	\$371,297	\$503,165	\$550,810	\$56,601	\$1,927,460
NET CHGE	(\$102,108)	(\$4,174)	(\$35,764)	(\$32,638)	\$16,103	(\$158,580)
Ltd Incurred	\$1,302,147	\$1,309,234	\$1,363,690	\$1,295,246	\$84,033	\$5,354,349

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

March 31, 2024				
FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Morris County	0.17	1.62	1.24	1.29
Bergen County	0.23	1.42	1.57	1.35
Monmouth County	0.23	0.63	1.02	0.76
Burlington County Municipal JIF	0.39	1.30	1.43	1.26
Suburban Municipal	0.41	1.23	1.26	1.14
Professional Municipal Manager	0.46	1.83	1.74	1.64
Ocean County	0.60	1.44	1.44	1.34
Central New Jersey	0.60	2.17	2.23	2.00
Suburban Metro	0.68	1.30	1.66	1.38
NJ Public Housing Authority	0.68	1.63	2.01	1.70
Gloucester, Salem, Cumberland	0.75	1.38	1.38	1.31
South Bergen County	0.96	2.46	2.37	2.26
Camden County	1.10	1.14	1.52	1.31
NJ Utility Authorities	1.23	1.55	1.46	1.48
Atlantic County Municipal JIF	1.50	2.14	2.22	2.11
AVERAGE	0.67	1.55	1.64	1.49

Professional Municipal Management JOINT INSURANCE FUND

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

DATA VALUED AS OF March 31, 2024									
MEMBER_ID	MEMBER	# CLAIMS ** FOR	Y.T.D. LOST TIME	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2024 - 2022	
1	305 Evesham Township Fire District	0	0	0.00	2.56	1.14	1 Evesham Township Fire	1.61	
2	306 Maple Shade	0	0	0.00	1.74	1.65	2 Maple Shade	1.52	
3	307 Moorestown	0	0	0.00	1.28	1.40	3 Moorestown	1.18	
4	308 Willingboro	0	0	0.00	2.17	2.14	4 Willingboro	1.91	
5	304 Evesham	0	1	1.56	1.62	1.73	5 Evesham	1.66	
Totals:		0	1	0.46	1.83	1.74		1.64	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : May 14, 2024									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
				01/01/24	2024	Land Use			
Member Name	* EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/24	Deductible	Co-Insurance	
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000	
EVESHAM TOWNSHIP FIRE D	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000	
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%	\$ 10,000	20% of \$1,000,000	
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000	
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000	
* Member does NOT participate in EPL coverage									

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2024 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	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	Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	Online Filing

May 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 April 30, 2024 for Closed Fund Years 1987 to 2019, and Fund Years 2020, 2021, 2022, 2023and 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 \$ 21,092.71. This generated an average annual yield of 3.22%. However, we have an unrealized net loss of \$ 43,405.16, adjusting the reported yield to -3.41% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,628.791.66.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$0.00 with YTD \$ 7,861.28
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 78 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 \$ 53,200.70.

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 \$ 8,241,909.67 to a closing balance of \$ 7,463,084.08 showing a decrease in the fund \$ 778,825.59.

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. 24-14

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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002135			
002135	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	SUPP. ASSESS. FY 2014 (DOL YR 2010)	8,382.84
002135	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	2023 ASSESSMENT FOR OF CLOSE FY 2019	331,130.28
			339,513.12
		Total Payments FY CLOSED	339,513.12

FUND YEAR 2024

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002136			
002136	NJ CYBER RISK MANAGEMENT FUND	CYBER- 2ND INSTALL 2024	32,583.00
			32,583.00
002137			
002137	QUAL-LYNX	CLAIM ADJ. SERVICES 05/24	13,184.42
			13,184.42
002138			
002138	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 05/24	2,155.17
			2,155.17
002139			
002139	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/24	4.48
002139	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/24	12,233.58
			12,238.06
002140			
002140	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/24	3,615.25
			3,615.25
002141			
002141	QUALCARE, INC.	EXECUTIVE DIRECTOR FEE 05/24	8,155.83
			8,155.83
002142			
002142	THOMAS TONTARSKI	TREASURER FEE 05/24	1,643.33
			1,643.33
002143			
002143	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 05/24	1,619.42
002143	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 05/24	1,901.17
			3,520.59
002144			
002144	CONNOR STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/24	549.75
			549.75
002145			
002145	ACCESS	INV 10812535 DEPT 413 03/31/24	69.02
			69.02

002146
002146

CONNER STRONG & BUCKELEW

RMC 5 OF 12 05/24

12,083.33
12,083.33

Total Payments FY 2024

89,797.75

TOTAL PAYMENTS ALL FUND YEARS

429,310.87

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: April		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE		21,019.23	1,134,201.50	117,517.99	3,758,380.28	(5,826.51)	(36,327.45)	(705.47)	451,407.51	413,315.14	114,103.05	5,967,085.28
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		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		(609.36)	(4,502.23)	(466.49)	(14,918.95)	0.00	0.00	0.00	0.00	(1,655.95)	(452.93)	(22,605.91)
Invest Adj		7.91	58.45	6.06	193.66	0.00	0.00	0.00	0.00	21.49	5.88	293.45
Subtotal Invest		(601.45)	(4,443.78)	(460.43)	(14,725.29)	0.00	0.00	0.00	0.00	(1,634.46)	(447.05)	(22,312.46)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		(601.45)	(4,443.78)	(460.43)	(14,725.29)	0.00	0.00	0.00	0.00	(1,634.46)	(447.05)	(22,312.46)
EXPENSES												
Claims Transfers		10,203.54	15,450.09	3,674.77	23,872.30	0.00	0.00	0.00	0.00	0.00	0.00	53,200.70
Expenses		963.75	0.00	0.00	0.00	219,417.00	0.00	0.00	419,638.50	63,293.20	0.00	703,312.45
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		11,167.29	15,450.09	3,674.77	23,872.30	219,417.00	0.00	0.00	419,638.50	63,293.20	0.00	756,513.15
END BALANCE		9,250.49	1,114,307.63	113,382.79	3,719,782.69	(225,243.51)	(36,327.45)	(705.47)	31,769.01	348,387.48	113,656.00	5,188,259.67

REPORT STATUS SECTION

Report Month: April

		Balance Differences
Opening Balances:	Opening Balances are NOT equal	-\$2,274,827.82
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	-\$2,274,827.83
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
CURRENT FUND YEAR	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 & Investm	\$8,241,913.10	-	3,477,303.42	100,751.24	513.38	4,663,345.06
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$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	\$293.45	\$0.00	\$0.00	\$0.00	\$0.00	\$293.45
5 Interest Paid - Cash Inst	\$20,799.26	\$0.00	\$11,755.22	\$485.73	\$0.00	\$8,558.31
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$43,405.16	\$0.00	\$0.00	\$0.00	\$0.00	-\$43,405.16
8 Net Investment Income	-\$22,312.45	\$0.00	\$11,755.22	\$485.73	\$0.00	-\$34,553.40
9 Deposits - Purchases	\$763,299.92	\$0.00	\$771.99	\$53,200.70	\$709,327.23	\$0.00
10 (Withdrawals - Sales)	-\$1,519,813.07	\$0.00	-\$762,527.93	-\$53,707.64	-\$703,577.50	\$0.00
Ending Cash & Investment	\$7,463,087.50	\$0.00	\$2,727,302.70	\$100,730.03	\$6,263.11	\$4,628,791.66
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$29,319.34	\$0.00	\$0.00	\$25,144.54	\$4,174.80	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,492,406.84	\$0.00	\$2,727,302.70	\$125,874.57	\$10,437.91	\$4,628,791.66

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

Month	April								
Current Fund Year	2024								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	11,770.45	9,928.54	0.00	21,698.99	21,698.99	0.00	0.00	0.00
	Liability	27.50	41.25	0.00	68.75	68.75	0.00	0.00	0.00
	Auto	500.00	769.87	0.00	1,269.87	1,269.87	0.00	0.00	0.00
	Workers Comp	15,133.72	7,132.43	0.00	22,266.15	22,266.15	(0.00)	(0.00)	(0.00)
	Total	27,431.67	17,872.09	0.00	45,303.76	45,303.76	(0.00)	(0.00)	(0.00)
2023	Property	219,857.40	275.00	0.00	220,132.40	220,132.40	0.00	0.00	0.00
	Liability	57,661.16	13.75	0.00	57,674.91	57,674.91	0.00	0.00	0.00
	Auto	15,092.29	0.00	0.00	15,092.29	15,092.29	0.00	0.00	0.00
	Workers Comp	451,824.59	10,816.29	0.00	462,640.88	462,640.88	0.00	0.00	0.00
	Total	744,435.44	11,105.04	0.00	755,540.48	755,540.48	0.00	0.00	0.00
2022	Property	187,968.87	0.00	0.00	187,968.87	187,968.87	(0.00)	(0.00)	0.00
	Liability	117,781.87	2,945.34	0.00	120,727.21	120,727.21	(0.00)	0.00	(0.00)
	Auto	24,562.00	0.00	0.00	24,562.00	24,562.00	0.00	0.00	0.00
	Workers Comp	530,212.14	475.00	0.00	530,687.14	530,687.14	0.00	0.00	0.00
	Total	860,524.88	3,420.34	0.00	863,945.22	863,945.22	(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	70,541.06	12,449.75	0.00	82,990.81	82,990.81	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	618,991.03	2,879.88	0.00	621,870.91	621,870.91	(0.00)	(0.00)	0.00
	Total	937,936.77	15,329.63	0.00	953,266.40	953,266.40	(0.00)	(0.00)	0.00
2020	Property	102,032.94	0.00	0.00	102,032.94	102,032.94	(0.00)	(0.00)	0.00
	Liability	74,761.88	0.00	0.00	74,761.88	74,761.88	0.00	0.00	0.00
	Auto	43,789.80	2,904.90	0.00	46,694.70	46,694.70	0.00	0.00	0.00
	Workers Comp	892,278.96	2,568.70	0.00	894,847.66	894,847.66	0.00	0.00	(0.00)
	Total	1,112,863.58	5,473.60	0.00	1,118,337.18	1,118,337.18	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		3,683,192.34	53,200.70	0.00	3,736,393.04	3,736,393.04	(0.00)	(0.00)	(0.00)

SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/10	WILLINGBORO TWP.	2023285403	WILLINGBORO TWP.	PR	2022	1,336.98	
TOTAL-JAN.						1,336.98	
TOTAL- YTD							1,336.98
3/1	EVESHAM TWP.	2024319230	EVESHAM TWP.	PR	2023	1,259.00	
3/12	WILLINGBORO TWP.	2021238406	ROBERT ROSARIO	WC	2021	5,265.30	
TOTAL-MAR.						6,524.30	
TOTAL- YTD							7,861.28



Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: May 28, 2024

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

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

LOSS CONTROL SURVEYS

- Township of Evesham Fire District on April 8, 2024
- Township of Willingboro on April 10, 2024
- Township of Evesham on April 11, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Fund Commissioners meeting on April 23, 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

- Take Our Kids to Work Day Best Practices
- Overnight Stays & Excursions Best Practices
- Special Events Best Practices
- Falls: Calculating Total Distance
- CBD Oil Risks
- Subrogation Best Practices

MSI FIRE & EMS

- No Fire & EMS for the month of April

MSI LAW ENFORCEMENT

- Personal Vehicle Use - Auto Liability
- Healthcare Heroes Violation Prevention Act - New Legislation
- Artificial Intelligence Risk & Mitigation Consideration
- Subrogation Best Practices

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 Twp Fire District	10
Moorestown	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
May 28, 2024

Risk Management Team Contacts

Thomas Merchel, V.P. Gov't Risk Mgmt. 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
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Action Items & Upcoming Deadlines

Upcoming Renewal

Reminder that the annual renewal process will soon begin. Stacy Russo, CPA will be emailing you to collect data and perform the payroll review for the workers comp section. We are here to assist you for the remaining process of the renewal should you need help inputting data into Origami or have any questions.

Cyber Risk Compliance

A final reminder to complete and return your Cyber JIF Deductible Reduction Checklist by June 30th. If you do not return it by then, you will be left with the standard deductible of \$110,000 (\$50,000 + 20% of the next \$300,000). It is important to meet at least the Basic Security level to reduce your deductible down to \$35,000. Intermediate and Advanced Security levels are more difficult to obtain and should be future goals through strategic planning.

Spotlight Discussion

Optional Limits Program –

Together with the PMMJIF and the MEL's retentions, each entity is insured for General Liability claims up to \$5 million and POL/EPL claims up to \$2 million. The MEL offers an optional limits program for public entities to consider taking advantage of higher coverage limits through the MEL at very reasonable rates. The program lists various coverage levels up to a maximum of \$30 million and \$10 million for General Liability and POL/EPL respectively. This is something each commissioner should seriously evaluate during the upcoming renewal considering some of the recent public entity claims rulings. Please contact us if you would like to obtain pricing through the optional limits program.



Spotlight Discussion (Cont'd)

MEL EPL Hotline:

The MEL has in place an Employment Practices Liability (EPL) Helpline to help provide general guidance to members on employment related issues. The Helpline is staffed by attorneys that specialize in New Jersey Employment Law and understand the MELJIF system. Each member is permitted to list up to two pre-approved administrative employees as the allowable contacts for this service. See the attachment for additional information on this service.

Indemnification Ordinances:

The purpose of this ordinance is to provide legal counsel and indemnification for officials, employees, and appointees of the local unit for certain actions brought against said officials, employees, and appointees. We will email you the MEL's model ordinance, following this meeting.

Approved Plan Design Immunity Resolutions:

Public entities enjoy certain immunity defenses granted through the Tort Claims Act (Title 59). However, the courts are becoming more sympathetic towards plaintiffs by not granting summary judgements and ruling in favor of the plaintiff. In instances where the governing body has adopted resolutions approving the plan design (and any subsequent changes), the courts have upheld the immunity defenses in favor of the public entity. We recommend you incorporate this resolution as part of your meeting agendas when considering major public improvements. We will email the commissioners the model resolution(s) following this meeting.

Future Topics

* AED Policy & Maintenance * Land Use Training * Shared Services Guidelines * Environmental JIF
* Volunteer Accident Policy * First Amendment Auditors * Safety Committee Set-up & Best Practices
* Insurance Requirements for Contractors and Professionals



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
973-845-6700
 Victoria A. Holmes
 Cleary Giacobbe Alferi Jacobs LLC
 955 State Route 34, Suite 200
 Matawan, NJ 07747955

MEL EPL HELPLINE:
609-522-5599
 David S. DeWeese
 The DeWeese Law Firm
 3200 Pacific Avenue
 Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900
 Fred Semrau
 Dorsey & Semrau
 714 Main Street
 Boonton, NJ 07005

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



Conner Strong - Report by Insured Copy

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
4LZ9Q	Professional Municipal Management JIF	Township of Moorestown	NJ DEP	Stormwater Permitting	PO Box 420	Trenton	NJ	08625	Property,Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Public Officials Liability	03/22/2024	RE: GRANT IDENTIFIER: SWM-2022-Mooresto-00168 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 Stormwater Opportunities Study GIS Mapping and Watershed Analysis, GRANT IDENTIFIER: SWM-2022-Mooresto-00168.
OTRS1	Professional Municipal Management JIF	Township of Willingboro	Mercer County Fire Academy	Capt. John T. Dempster Sr. Fire Training Center	350 Lawrence Station Road	Lawrenceville	NJ	08648	Automobile Liability,Workers Compensation and Employers' Liability,Excess Liability,Commercial General Liability	04/03/2024	RE: Use of Facilities Evidence of insurance as respects use of facilities by the Willingboro Township Fire Department for training during the current calendar year.
OU4A M	Professional Municipal Management JIF	Township of Evesham	Evesham Township Board of Education	25 S. Maple Avene		Marlton	NJ	08053	Excess Liability,Automobile Liability,Workers Compensation and Employers' Liability,Property,Commercial General Liability	04/09/2024	
									Excess	04/09/2024	RE: Use of

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									Liability,Commercial General Liability,Property,Automobile Liability,Workers Compensation and Employers' Liability		Premises/Parking Lots 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 use of premises and parking lots for Township sponsored special events/activities/programs during the current calendar year.
Y8EOC	Professional Municipal Management JIF	Township of Moorestown	New Jersey Historic Trust	PO Box 457		Trenton	NJ	08625	Property,Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability,Public Officials Liability	03/25/2024	RE: Project Number 2023.M096 Evidence of insurance as respects to the Moorestown Historic District, Project Number 2023.M096.



**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%
February	116	\$87,591.42	\$34,348.21	\$53,243.21	61%
March	48	\$28,202.45	\$11,142.14	\$17,060.31	60%
April	47	\$54,626.96	\$16,639.47	\$37,987.49	70%
Grand Total	339	\$258,497.51	\$90,858.33	\$167,639.18	65%

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 – 4/30/2024**

Top 10 Providers

	UNITS OF SERVICE	APPROVED
VIRTUA WEST JERSEY HEALTH INC	6	\$17,194.50
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	7	\$9,305.00
VIRTUA WILLINGBORO HOSPITAL, INC.	3	\$8,100.00
IVY REHAB NETWORK INC	71	\$8,094.00
CONCENTRA MEDICAL CENTERS	29	\$5,675.71
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	64	\$5,486.00
KENNEDY HEALTH	3	\$5,086.60
ONE CALL CARE DIAGNOSTICS	11	\$4,855.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	44	\$4,060.00
COASTAL SPINE, PC.	5	\$3,216.58
Grand Total	243	\$71,073.39

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical therapy	180	\$85,622.88	\$17,735.00	\$67,887.88	79%
Hospital	14	\$76,889.35	\$33,134.30	\$43,755.05	57%
Physical Medicine & Rehab	2	\$23,152.40	\$2,800.00	\$20,352.40	88%
Occupational Medicine	40	\$15,159.87	\$7,482.77	\$7,677.10	51%
MRI/Radiology	15	\$14,105.00	\$5,218.28	\$8,886.72	63%
Emergency Medicine	9	\$13,419.00	\$9,946.61	\$3,472.39	26%
Orthopedic Surgery	21	\$9,485.00	\$3,388.73	\$6,096.27	64%
Behavioral Health	14	\$6,272.00	\$3,233.08	\$3,038.92	48%
Anesthesiology	6	\$2,964.00	\$2,389.12	\$574.88	19%
Urgent Care Center	7	\$2,487.01	\$1,147.40	\$1,339.61	54%
Cardiology	11	\$2,432.00	\$1,590.43	\$841.57	35%
Sports Medicine	6	\$2,415.00	\$572.58	\$1,842.42	76%
Neurosurgery	5	\$1,950.00	\$589.80	\$1,360.20	70%
General Surgery	4	\$1,290.00	\$1,169.34	\$120.66	9%
Internal Medicine	3	\$630.00	\$321.27	\$308.73	49%
Podiatry	1	\$199.00	\$123.34	\$75.66	38%
Physicians Fees	1	\$25.00	\$16.28	\$8.72	35%
Grand Total	339	\$258,497.51	\$90,858.33	\$167,639.18	65%



**Professional Municipal Management JIF
 Workers' Compensation Claims Reported
 1/1/2024 – 4/30/2024**

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	1	9	6	16
EVESHAM TWP FIRE DIST. 1		3	5	8
MAPLESHADE TOWNSHIP		1	4	5
MOORESTOWN		2		2
WILLINGBORO TOWNSHIP		5	2	7
Grand Total	1	20	17	38

Workers' Compensation Covid-19 Claims Reported

None Reported



**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
QUAL-LYNX ACCOUNT SERVICE TEAM**

OVERALL ACCOUNT RESPONSIBILITY

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
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WORKERS' COMPENSATION

Caty Lambe WC Unit Manager	Ph: 732-507-6723 Fax: 908-222-2299	catherine.lambe@qual-lynx.com
Tony Jones WC Assistant Supervisor	Ph: 732-562-2826 Fax: 908-222-2299	anthony.jones@qual-lynx.com
Marge Guinane WC Litigation Specialist	Ph: 732-507-6731 Fax: 908-222-2299	marge.guinane@qual-lynx.com
Tyhesia Brown WC Medical Only Adjuster	Ph: 732-507-6795 Fax: 908-222-2299	tyhesia.brown@qual-lynx.com

LIABILITY

Karen Berenato Liability Manager	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
Susan Lovett Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
Shelini Parikh Liability Senior Claim Analyst	Ph: 609-833-9390 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
Donna Crosson Liability Adjuster	Ph: 609-833-2203 Fax: 609-601-3173	donna.crosson@qual-lynx.com
Milan Davis Liability Adjuster	Ph: 609-732-1058 Fax: 609-601-3173	milan.davis@qual-lynx.com

PROPERTY

Joseph Lisciandri Property Supervisor	Ph: 609-601-3191 Fax: 609-601-3192 Cell: 609-402-5218	joseph.lisciandri@qual-lynx.com
Eileen Stasuk Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
Doris Moore Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
Karen Oliva Property Adjuster	Ph: 609-360-2236 Fax: 609-601-3192	karen.oliva@qual-lynx.com



**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
QUAL-LYNX ACCOUNT SERVICE TEAM**

WORKERS' COMPENSATION MANAGED CARE

Christine Gallagher Client Services Manager	Ph: 609-365-4016	christine.gallagher@qual-lynx.com
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NURSE CASE MANAGEMENT

Stephanie Dionisio Nurse Case Manager Supervisor	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com
Wendie Szamreta Nurse Case Manager	Ph: 877-822-9368 x. 22344	wendie.szamreta@qual-lynx.com

SENIOR MANAGEMENT

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
Stephen McNamara Assistant Vice President, Client Services	Ph: 609-833-9256 Fax: 609-653-2928 Cell: 609-626-4230	stephen.mcnamara@qual-lynx.com
Eileen Luterzo Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2815 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
Shelly Long Director, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

<p>Office Address: 100 Decadon Drive Egg Harbor Township, NJ 08234</p>

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – APRIL 23, 2024
MAPLE SHADE MUNICIPAL BUILDING
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	Absent
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, Karen Read
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Treasurer	Thomas J. Tontarski
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Attorney	Helmer, Conley & Kasselman Joseph Stringfellow
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Claims Service	Qual Lynx Claudia Acosta
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Managed Care	Qual Care Karen Beatty Christine Gallagher
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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
Jacyn Lindsey, Conner Strong & Buckelew
Maureen Mitchell, Evesham Twp Fire District

APPROVAL OF MINUTES: February 27, 2024 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 27, 2024:

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Cyber JIF: The Cyber JIF met on March 21, 2024 via Teams; included in the agenda is Chairperson Danson's report of the meeting. Appendix II. Chairwoman Danson said the deadline to complete the D2 CyberSecurity training is June 30th. The Underwriting Manager made updates to the cyber framework to better assist members in achieving compliance in basic, intermediate and advanced tiers. The next meeting will be May 16, 2024 at 3:30 via Zoom.

RCF Report: The RCF met on March 22, 2024 at the Forsgate Country Club; included in the agenda is Chairperson Danson's report of the meeting. Appendix II

EJIF Report: The EJIF met on March 22, 2024 at the Forsgate Country Club; included in the agenda is Chairperson Danson's report of the meeting. Appendix II

MEL Report: The MEL met on March 22, 2024 at the Forsgate Country Club; included in the agenda is Chairperson Danson's report of the meeting. Appendix II. Chairwoman Danson said the Operating Committee issued an RFP for banking services they received three responses and recommended to change banking services from Citizen's Bank to TD Bank. The Board passed a resolution making that effective July 1st.

Banking Services Request for Proposals (RFP): Enclosed of **Page 3** is a memorandum from the MEL regarding banking services. The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and met with the MEL's Investment Committee on March 19th to review results and its recommendation.

The RFP included information on the RCF, EJIF, MEL, MRHIF, NJSEM and Cyber as well as all local MEL affiliated JIFs. The MEL selected TD Bank which will be effective July 1, 2024, they are asking each JIF to consider awarding a contract with TD Bank with-in the next few months.

Executive Director Stokes he spoke with the Treasurer on a possible move for the JIF to TD Bank. Treasurer Tontarski said the TD Bank rates are comparable with Citizen's Bank. Treasurer said there is a lot involved in the process of changing banks but if the Board would like to make that decision, then we can follow the lead of the MEL and switch banks. Mr. Tontarski said that security measures have been changed from Positive Pay to Payee Positive Pay which now checks the payee along with the check number and amount. Risk Manager Merchel said that is now a requirement of the JCMI Best Practices and is recommended to have both now as part of the policy.

2024 PRIMA Conference –2024 PRIMA Conference – As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Nashville, Tennessee from June 6, 2024, through June 9, 2024. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>.

D2 Cyber Security Report – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

2024 MEL, MR HIF & NJCE JIF Educational Seminar: Day two of the 14th annual seminar will be conducted virtually on Friday, April 26th from 9AM to 12PM. The seminar does qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Enclosed on **Page 5** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

2024 Financial Disclosures JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services released notice LFN-2024-08 containing filing instructions with a deadline to file by April 30th. The JIFs roster has been updated for 2024. Executive Director said all Fund Commissioners have filed.

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 6**. 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.

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 February has the Fund at 3.2% and the Fund came in at 3.1%. Claims Activity Report showed the Fund has 2 less open claims, 6 of them were WC, for the month of February. Loss Time Accident Frequency is at 0.68 for the month of February which is right at the MEL average. EPL Compliance is at 100%.

Executive Director said at the MEL meeting there was a discussion of the MEL surplus over \$14.3 million as of the end of last year. Over the past few years, the Fund was hit with an additional assessment for the MEL and RCF in 2021 it was \$494,000 and in 2022 it was \$472,000. Executive Director said he was happy to report that just the RCF will require an additional assessment in the amount of \$8,000. This is a good sign as the next renewal approaches.

Executive Director's Report Made Part of Minutes.

ATTORNEY: None

TREASURER: Mr. Tontarski reviewed the treasurer’s report with the Fund.

Payment of March 2024 Vouchers Resolution 24-12

Fund Year 2023	\$20,430.81
Fund Year 2024	\$57,273.33
Total	\$77,704.14

Payment of April 2024 Vouchers Resolution 24-13

Fund Year 2024	\$703,312.45
Total	\$703,312.45

MOTION TO APPROVE RESOLUTION 24-12 VOUCHER LIST FOR THE MONTH OF MARCH AND RESOLUTION 24-13 FOR THE MONTH OF APRIL

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of February and March 2024:

February	
2024	\$14,875.15
2023	\$68,527.21
2022	\$2,756.80
2021	\$7,851.98
2020	\$4,069.30
Closed	\$0.00
TOTAL	\$98,080.44

March	
2024	\$5,209.04
2023	\$42,077.52
2022	\$4,775.98
2021	\$4,173.86
2020	\$2,542.47
Closed	\$0.00
TOTAL	\$58,778.87

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month. The Police Ad Hoc Committee met last week for the PMM and the Camden JIFs several PMM agencies attended. The Safety Bulletin for National Police Week with resources for law enforcement will be distributed prior to May. A Law Enforcement Bulletin was recently distributed which addressed AI concerns for law enforcement. Mr. Prince attended the Moorestown Safety Committee on March 26th, the Willingboro Safety Committee on April 10th, the Evesham DPW on April 11th and a visit is scheduled for Moorestown Public Works on April 26th.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed the Risk Managers Report. An email was sent by Katie Walters of the risk manager’s office regarding the form for addition and deletion of assets. This is important because member assessments are based upon those assets, and to make sure everything is accurate. Elected Officials training is still available please reach out to Mr. Merchel if any member needs assistance with training. Mr. Merchel reminded members to work on the Cyber Questionnaire to get the better deductible. Mr. Merchel discussed the Spot Light Discussion hyperlinks that were included in the agenda packet. If any

member would like to have the Risk Manager attend any of their Safety meetings, please contact the Risk Manager's office.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 12 certificates issued from 01/22/2024 to 02/22/2024 and 4 certificated issued from 02/22/2024 to 03/22/2024.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Ms. Beatty introduced Christine Gallagher who will be replacing Karen Beatty after her retirement. Ms. Beatty reported on the cumulative saving summary reported for the year showing a monthly savings of 64% which is an amount of \$129,651.69.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Acosta advised there are PARs to review in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

MOTION TO APPROVE CLAIM PAYMENTS FOR PAR #'s 1,2,4 AND 5 AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

MOTION TO APPROVE CLAIM PAYMENTS FOR PAR # 3 AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 2 Ayes - 0 Nays, Chairwoman Danson was not present in the room during this Motion and recused from voting

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Harris
Vote: 3 Ayes - 0 Nays.

MEETING ADJOURNED: 2:32pm

NEXT REGULAR MEETING: May 28, 2024

Maple Shade Municipal Building at 2:00PM

Karen Read, Assisting Secretary for
IVY CARMICHAEL, SECRETARY