

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
NOVEMBER 26, 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: NOVEMBER 26, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2024 COMMISSIONERS**
- APPROVAL OF MINUTES:** October 22, 2024 Open Minutes **Appendix I**
October 22, 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 17**
.November 2024 Voucher List – Resolution Nos. 24-24..... **Page 19**
 - SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..... **Page 25**
 - RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc..... Page 30**
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..... **Page 31**
.Cyber Risk Management Compliance – Discussed in closed session
 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 33**
 - 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**
 - Next Meeting – January 28, 2025 – Moorestown**
 - MEETING ADJOURNMENT**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 26, 2024

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2025 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2025 in the amount of \$5,260,871 that represents a 4.91% increase over last year’s budget. The budget decreased by \$734 since introduction as the EJIF’s dividend increased so the revised budget is \$5,260,137. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.
(Page 3)

- Motion to open the Public Hearing on the 2025 Budget.**
- Discussion of Budget & Assessments.**
- Motion to close the Public Hearing.**
- Motion to adopt the 2025 Budget & Certify Assessments.**

Proposed assessments appear on page 4.

- 2024/2025 Elected Officials Seminar:** This year’s elected officials training program will focus on Property and Casualty Losses. Two sessions were held as part the League of Municipalities Conference: Monday, November 18, 2024 at 3:45 pm at Caesars (Empire Room A) and Wednesday, November 20, 2024 at 2:00 pm at the Convention Center (Room 303).

For 2025, the MEL will continue to reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member’s assessment. The credit is also extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director). The notice on **page 5** was emailed to commissioners and risk management consultants.

- MEL:** The MEL held their meeting and the public hearing on the 2025 budget on November 22, 2024 at the Sheraton Hotel in Atlantic City. Commissioner Danson’s report of the meeting will be distributed when complete.

EJIF: The EJIF held their last meeting on November 13th via Zoom. Commissioner Danson’s report of the meeting will be distributed when complete.

RCF 2020 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2020. Enclosed on **Page 6** is **Resolution 24-23** authorizing the transfer of the PMM JIF’s 2019 claim liabilities to the RCF.

Motion to Approve Resolution 24-23 Authorizing the Transfer of Fund Year 2020 to the RCF

MEL, RCF, EJIF & Cyber Representative - The fund should elect its representative to the MEL, RCF, EJIF& Cyber for the 2025 Fund Year.

Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.

Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.

Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the NJ Cyber Risk Management Fund.

Due Diligence Reports:

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POL/EPL Compliance Report	Page 11
Regulatory Affairs Checklist	Page 12

PMM MUNICIPAL JOINT INSURANCE FUND						
2025 PROPOSED BUDGET - Loss Fund Confidence at MID						
Print Date:		14-Nov-24				
APPROPRIATIONS		Annualized 2024	Projected 2025	Projected 2025		
I. Claims and Excess Insurance				\$	%	
				CHANGE	CHANGE	
	Claims	Projected Budget SIR				
1	Property (Deductible =\$2,500)	100K	211,000	242,500	31,500	14.93%
2	Liability	300K	286,000	304,000	18,000	6.29%
3	Auto	300K	58,000	65,000	7,000	12.07%
4	Workers' Comp.	300K	1,473,000	1,531,920	58,920	4.00%
5	Loss Fund Contingency		8,335	8,335	0	0.00%
6						
7						
8	Subtotal - Claims		2,036,335	2,151,755	115,420	5.67%
9	Premiums					
10	Crime		3,855	20,161	16,306	422.98%
11	Environmental Fund		113,959	114,925	966	0.85%
12	EJIF Dividend		(86,951)	(64,746)	22,205	-25.54%
13	Cyber JIF		65,166	67,841	2,675	4.10%
14	MEL		990,323	982,346	(7,977)	-0.81%
15	MEL Property		684,027	737,399	53,372	7.80%
16	SubTotal Premiums		1,770,379	1,857,926	87,547	4.95%
17	Total Loss Fund		3,806,714	4,009,681	202,967	5.33%
18						
19	II. Expenses, Fees & Contingency					
20						
21	Claims Adjustment		158,213	161,377	3,164	2.0%
22	Managed Care		97,870	100,806	2,936	3.0%
23	Loss Fund Management		21,397	21,825	428	2.0%
24	Litigation Mangement		19,433	19,822	389	2.0%
25	Safety Director		20,232	20,637	405	2.0%
26	Law Enforcement Service		5,630	5,743	113	2.0%
27	General Expense		600	600	0	0.0%
28	Safety Incentive Program		10,250	10,250	0	0.0%
29	MEL Safety Institute		20,058	20,223	165	0.8%
30	Administration		125,406	127,914	2,508	2.0%
31	Actuary		43,383	44,251	868	2.0%
32	Auditor		25,534	26,045	511	2.0%
33	Attorney		22,814	23,270	456	2.0%
34	Treasurer		19,720	20,114	394	2.0%
35	Internal Auditor		4,742	4,837	95	2.0%
36	Right to Know		21,114	21,536	422	2.0%
37	Underwriting Manager		6,597	6,729	132	2.0%
38	Property Appraisal		0	10,000	10,000	0.0%
39						
40						
41	Misc. Expense & Contingency		875	875	0	0.00%
42						
43	Total Fund Exp & Contingency		623,868	646,854	22,986	3.68%
44	RMC Fees		145,000	150,000	5,000	3.45%
45						
46						
47	Total JIF Excl POL/EPL		4,575,582	4,806,535	230,953	5.05%
48	XPOL/EPL Premiums					
49	POL/EPL Premium		418,357	432,363	14,006	3.35%
50	Land Use Liability		20,477	21,239	762	3.72%
51	Total POL/EPL Premium		438,834	453,602	14,768	3.37%
52	Total JIF Incl POL/EPL		5,014,416	5,260,137	245,721	4.90%

**PMM MUNICIPAL JOINT INSURANCE FUND
2025 Proposed Assessments**

Member	2024	TOTAL 2025	CHANGE	CHANGE
	A	B	\$ C	% D
EVESHAM	1,346,126	1,416,991	70,865	5.26%
EVESHAM TOWNSHIP FIRE DISTRICT	272,384	284,482	12,098	4.44%
MAPLE SHADE	701,053	734,712	33,659	4.80%
MOORESTOWN	1,015,188	1,060,357	45,169	4.45%
WILLINGBORO	1,679,665	1,763,595	83,930	5.00%
Totals:	5,014,416	5,260,137	245,721	4.90%



Municipal Excess Liability Joint Insurance Fund

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

MEL Events at the 2024 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 109th Annual NJ League of Municipalities Conference which runs November 19th -21st at the Atlantic City Convention Center (ACCC). Make sure to stop by and visit the MEL booth at spot #1136.

Local Government Ethics

A discussion of the Local Government Ethics Law and numerous cases presented by David Grubb, Executive Director Emeritus of the MEL, Paul H. Tomasko, 1st V.P. of NJLM, Chairman of MEL, and Mayor of Alpine Borough and a representative from the NJ Division of Local Government Services. *(Note: This program does not count towards the MEL premium credit.)*

Date: Tuesday, November 19th

Time: 10:45 a.m. – 12 p.m.

Location: Room 303, ACCC, 1 Convention Boulevard, AC

MEL JIF Annual Risk Management Seminar (2 sessions)

Property Casualty Insurance costs New Jersey government \$1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs. By completing one of these two Annual Risk Management Seminar sessions, elected officials from communities that are MEL JIF members will be eligible for a \$250 premium credit (subject to a maximum).

Session I (Smaller session held offsite in conjunction with the beginning of the AEA Conference and anyone can attend this session)

Date: Monday, November 18th

Time: 3:45 p.m.

Location: Empire Room A, Caesar's Atlantic City Hotel & Casino, 2100 Pacific Ave, AC

Session II (General Session held at the Convention Center)

Date: Wednesday, November 20th

Time: 2 p.m. – 3:15 p.m.

Location: Room 303, ACCC

Pre-registration is not required. Attendance will be confirmed by a badge scanner or sign-in sheet.

Annual Professionals Reception

All MEL members and guests are invited to attend this reception.

Date: Wednesday, November 20, 2024

Time: 6 p.m. – 8 p.m.

Legacy Lounge, Bally's Casino & Hotel, 1900 Boardwalk, AC

No RSVP is necessary to attend the reception.

RESOLUTION NO. 24-23

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TRANSFER 2020 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

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

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

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

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2020	WC/GL/AL & PROPERTY	Varies

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

Case Reserves and IBNR as of 12/31/24

Attest:

SUSAN DANSON
Chairperson

IVY CARMICHAEL
Secretary

**PROFESSIONAL MUNICIPAL MANAGEMENT FUND
FINANCIAL FAST TRACK REPORT**

		AS OF	September 30, 2024		
		3RD	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,315,864	3,869,071	103,610,533	107,479,604
2.	CLAIM EXPENSES				
	Paid Claims	331,326	855,904	45,375,252	46,231,156
	Case Reserves	293,832	372,610	2,667,393	3,040,004
	IBNR	(77,758)	318,997	2,213,727	2,532,723
	Aggregate Excess	-	-	-	-
	Recoveries	(23,340)	(26,665)	(513,685)	(540,350)
	Discounted Claim Value	(18,853)	(71,063)	(299,707)	(370,770)
	TOTAL CLAIMS	505,207	1,449,783	49,442,980	50,892,764
3.	EXPENSES				
	Excess Premiums	574,041	1,722,123	30,087,053	31,809,176
	Administrative	192,010	569,326	14,479,248	15,048,575
	TOTAL EXPENSES	766,051	2,291,449	44,566,302	46,857,751
4.	UNDERWRITING PROFIT (1-2-3)	44,605	127,838	9,601,251	9,729,090
5.	INVESTMENT INCOME	202,332	341,275	5,264,413	5,605,688
6.	DIVIDEND INCOME	0	0	2,140,439	2,140,439
7.	PROFIT (4+5+6)	246,937	469,113	17,006,103	17,475,216
8.	DIVIDEND	23,000	23,000	12,419,098	12,442,098
9.	RCF & MEL Additional Assessments	0	0	975,832	975,832
10.	SURPLUS (7-8-9)	223,937	446,113	3,611,174	4,057,287
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	24,543	63,177	2,461,971	2,525,148
	Aggregate Excess LFC	0	0	(0)	(0)
	2020	23,150	44,806	651,713	696,519
	2021	17,630	27,908	314,177	342,085
	2022	46,854	162,519	111,883	274,401
	2023	19,945	(7,343)	71,430	64,087
	2024	91,815	155,047		155,047
	TOTAL SURPLUS (DEFICITS)	223,937	446,113	3,611,174	4,057,287
TOTAL CASH					
8,759,789					
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	42,829,015	42,829,015
	FUND YEAR 2020				
	Paid Claims	32,904	54,515	1,127,294	1,181,810
	Case Reserves	(2,563)	(13,642)	440,756	427,115
	IBNR	(7,475)	(22,151)	74,802	52,651
	Aggregate Excess	-	0	0	0
	Recoveries	(23,340)	(26,665)	(276,062)	(302,727)
	Discounted Claim Value	159	475	(42,369)	(41,894)
	TOTAL FY 2020 CLAIMS	(316)	(7,467)	1,324,421	1,316,954
	FUND YEAR 2021				
	Paid Claims	21,268	173,629	970,540	1,144,170
	Case Reserves	(4,456)	(129,542)	372,566	243,025
	IBNR	(15,510)	(47,660)	186,625	138,965
	Recoveries	0	0	(50,910)	(50,910)
	Discounted Claim Value	1,715	13,561	(42,905)	(29,344)
	TOTAL FY 2021 CLAIMS	3,017	9,989	1,435,916	1,445,905
	FUND YEAR 2022				
	Paid Claims	59,254	88,998	844,059	933,058
	Case Reserves	(12,250)	(47,352)	545,385	498,034
	IBNR	(48,158)	(133,167)	465,560	332,393
	Recoveries	0	0	0	0
	Discounted Claim Value	5,893	13,622	(78,202)	(64,580)
	TOTAL FY 2022 CLAIMS	4,739	(77,898)	1,776,803	1,698,905
	FUND YEAR 2023				
	Paid Claims	98,112	302,882	594,248	897,130
	Case Reserves	96,960	164,593	482,493	647,086
	IBNR	(176,765)	(408,758)	1,136,316	727,558
	Recoveries	0	0	0	0
	Discounted Claim Value	8,493	21,964	(136,231)	(114,267)
	TOTAL FY 2023 CLAIMS	26,799	80,681	2,076,826	2,157,507
	FUND YEAR 2024				
	Paid Claims	119,789	235,879		235,879
	Case Reserves	216,142	398,553		398,553
	IBNR	170,151	930,732		930,732
	Recoveries	0	0		0
	Discounted Claim Value	(35,113)	(120,685)		(120,685)
	TOTAL FY 2024 CLAIMS	470,969	1,444,479		1,444,479
COMBINED TOTAL CLAIMS		505,207	1,449,783	49,442,980	50,892,764

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 \$86,506(Paid: \$24,730, Reserves: \$61,776)

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

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-24		31-Aug-24		30-Sep-23	
PROPERTY	171,000	102,033	59.67%	100.00%	59.67%	100.00%	59.57%	100.00%
GEN LIABILITY	376,171	91,221	24.25%	96.96%	24.25%	96.90%	24.25%	94.71%
AUTO LIABILITY	47,021	75,093	159.70%	95.43%	157.58%	95.15%	85.27%	91.45%
WORKER'S COMP	1,319,715	1,037,832	78.64%	99.80%	78.64%	99.77%	78.36%	99.20%
TOTAL ALL LINES	1,913,907	1,306,179	68.25%	99.15%	68.19%	99.11%	66.22%	98.20%
NET PAYOUT %	\$879,065		45.93%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-24		31-Aug-24		30-Sep-23	
PROPERTY	168,000	209,791	124.88%	100.00%	124.88%	100.00%	135.01%	100.00%
GEN LIABILITY	333,052	238,272	71.54%	94.71%	71.54%	94.32%	62.17%	88.03%
AUTO LIABILITY	52,789	34,599	65.54%	91.45%	65.54%	91.05%	65.54%	85.26%
WORKER'S COMP	1,330,010	853,623	64.18%	99.20%	63.22%	99.12%	58.10%	97.46%
TOTAL ALL LINES	1,883,851	1,336,284	70.93%	98.26%	70.26%	98.12%	65.89%	95.67%
NET PAYOUT %	\$1,093,260		58.03%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-24		31-Aug-24		30-Sep-23	
PROPERTY	164,000	192,460	117.35%	100.00%	117.35%	100.00%	148.08%	98.04%
GEN LIABILITY	286,842	350,072	122.04%	88.03%	124.29%	87.24%	78.60%	75.57%
AUTO LIABILITY	55,642	63,520	114.16%	85.26%	114.16%	84.53%	106.97%	71.98%
WORKER'S COMP	1,353,000	825,039	60.98%	97.46%	56.31%	97.19%	63.55%	90.74%
TOTAL ALL LINES	1,859,484	1,431,092	76.96%	95.86%	73.91%	95.53%	74.62%	88.49%
NET PAYOUT %	\$933,058		50.18%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-24		31-Aug-24		30-Sep-23	
PROPERTY	169,000	248,656	147.13%	98.04%	147.13%	97.72%	101.55%	68.00%
GEN LIABILITY	301,156	219,765	72.97%	75.57%	76.79%	74.17%	38.38%	36.00%
AUTO LIABILITY	51,791	22,581	43.60%	71.98%	43.60%	70.26%	28.44%	35.00%
WORKER'S COMP	1,560,000	1,053,214	67.51%	90.74%	67.18%	89.50%	31.02%	33.00%
TOTAL ALL LINES	2,081,947	1,544,216	74.17%	88.68%	74.47%	87.47%	37.74%	36.32%
NET PAYOUT %	\$897,130		43.09%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-24		31-Aug-24		30-Sep-23	
PROPERTY	211,000	129,450	61.35%	68.00%	42.58%	61.00%	N/A	N/A
GEN LIABILITY	272,732	33,586	12.31%	36.00%	12.43%	30.00%	N/A	N/A
AUTO LIABILITY	55,309	11,249	20.34%	35.00%	22.78%	30.00%	N/A	N/A
WORKER'S COMP	1,481,335	460,148	31.06%	33.00%	18.76%	26.00%	N/A	N/A
TOTAL ALL LINES	2,020,376	634,432	31.40%	37.11%	20.50%	30.30%	N/A	N/A
NET PAYOUT %	\$235,879		11.68%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 09/30/24

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	0	7	6	8	5	26
September-24	0	6	5	8	7	26
NET CHGE	0	-1	-1	0	2	0
Limited Reserves						\$2,925
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$0	\$7	\$7,504	\$11,408	\$24,219	\$43,137
September-24	\$0	\$6	\$7,504	\$11,408	\$57,138	\$76,056
NET CHGE	\$0	(\$1)	(\$0)	\$0	\$32,920	\$32,919
Ltd Incurred	\$102,033	\$209,791	\$192,460	\$248,656	\$129,450	\$882,389
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	1	3	7	15	20	46
September-24	1	3	5	15	19	43
NET CHGE	0	0	-2	0	-1	-3
Limited Reserves						\$11,367
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$14,968	\$81,512	\$224,328	\$155,672	\$32,924	\$509,404
September-24	\$14,968	\$81,498	\$217,870	\$142,638	\$31,820	\$488,794
NET CHGE	\$0	(\$14)	(\$6,458)	(\$13,034)	(\$1,104)	(\$20,610)
Ltd Incurred	\$91,221	\$238,272	\$350,072	\$219,765	\$33,586	\$932,916
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	1	0	2	1	3	7
September-24	1	0	2	1	1	5
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						\$12,319
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$19,294	\$0	\$34,628	\$6,588	\$6,786	\$67,296
September-24	\$19,841	\$0	\$31,478	\$6,588	\$3,686	\$61,594
NET CHGE	\$548	\$0	(\$3,150)	\$0	(\$3,100)	(\$5,702)
Ltd Incurred	\$75,093	\$34,599	\$63,520	\$22,581	\$11,249	\$207,043
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	9	12	15	15	21	72
September-24	9	12	12	14	28	75
NET CHGE	0	0	-3	-1	7	3
Limited Reserves						\$21,165
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$393,305	\$151,929	\$220,776	\$491,166	\$202,894	\$1,460,071
September-24	\$392,305	\$161,520	\$241,182	\$486,452	\$305,908	\$1,587,367
NET CHGE	(\$1,000)	\$9,591	\$20,405	(\$4,714)	\$103,015	\$127,297
Ltd Incurred	\$1,037,832	\$853,623	\$825,039	\$1,053,214	\$460,148	\$4,229,855
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	11	22	30	39	49	151
September-24	11	21	24	38	55	149
NET CHGE	0	-1	-6	-1	6	-2
Limited Reserves						\$14,858
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$427,567	\$233,448	\$487,236	\$664,834	\$266,822	\$2,079,908
September-24	\$427,115	\$243,025	\$498,034	\$647,086	\$398,553	\$2,213,811
NET CHGE	(\$452)	\$9,576	\$10,798	(\$17,749)	\$131,730	\$133,903
Ltd Incurred	\$1,306,179	\$1,336,284	\$1,431,092	\$1,544,216	\$634,432	\$6,252,203

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

September 30, 2024				
FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Monmouth County	0.44	0.69	1.02	0.74
Morris County	0.61	1.73	1.28	1.26
Bergen County	0.79	1.42	1.59	1.30
Suburban Municipal	0.81	1.23	1.26	1.11
Suburban Metro	1.04	1.45	1.85	1.47
Ocean County	1.05	1.47	1.46	1.35
Professional Municipal Manager	1.06	1.95	1.74	1.63
Burlington County Municipal JIF	1.10	1.30	1.43	1.29
Camden County	1.10	1.30	1.49	1.32
South Bergen County	1.11	2.44	2.40	2.06
Central New Jersey	1.16	2.28	2.44	2.00
NJ Public Housing Authority	1.22	1.63	2.01	1.66
Gloucester, Salem, Cumberland	1.67	1.44	1.35	1.47
NJ Utility Authorities	1.70	1.78	1.55	1.68
Atlantic County Municipal JIF	1.78	2.22	2.25	2.11
AVERAGE	1.11	1.62	1.67	1.50

* 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 9/30/2024									
MEMBER_ID	MEMBER	* 9/30/2024	# CLAIMS FOR ACCIDENTS	Y.T.D. LOST TIME	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2024 - 2022
1	306 Maple Shade		0	0	0.00	1.74	1.65	1 Maple Shade	1.27
2	307 Moorestown		0	0	0.00	1.28	1.40	2 Moorestown	0.96
3	308 Willingboro		1	3	1.44	2.53	2.14	3 Willingboro	2.09
4	304 Evesham		1	3	1.56	1.62	1.73	4 Evesham	1.64
5	305 Evesham Township Fire Dist		0	1	1.65	2.56	1.14	5 Evesham Township Fire	1.76
Totals:			2	7	1.06	1.95	1.74		1.63
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		September 30, 2023		1.38					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund								
Data Valued As of : November 12, 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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2024 as of November 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	Filed
<input type="checkbox"/>	Annual Audit	Filed
<input type="checkbox"/>	State Comptroller Audit Filing	Filed
<input type="checkbox"/>	Ethics Filing	Online Filing

November 18, 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 October 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 \$ 27,031.05. This generated an average annual yield of 3.78%. However, we have an unrealized net loss of \$ 51,372.13, adjusting the reported yield to -3.41% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,800.235.61.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 2,568.74 with YTD \$ 26,500.69
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
Covid FY 2020 Recovery \$ 24,730.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 134 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 \$ 128,661.54.

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 \$ 8,759,790.95 to a closing balance of \$ 8,391,964.50 showing a decrease in the fund of \$367,826.45.

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. 24-24

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

VendorName	Comment	InvoiceAmount
EVESHAM FIRE DEPARTMENT	SAFETY PROGRAM 2023	1,500.00 1,500.00
WILLINGBORO TOWNSHIP	2023 SAFETY PROGRAM AWARD 11/24	2,500.00 2,500.00
EVESHAM TOWNSHIP	2023 SAFETY PROGRAM AWARD 11/24	2,500.00 2,500.00
MAPLE SHADE TOWNSHIP	2023 SAFETY PROGRAM AWARD 11/24	2,500.00 2,500.00
MOORESTOWN TOWNSHIP	2023 SAFETY PROGRAM AWARD 11/24	2,500.00 2,500.00
Total Payments FY 2023		11,500.00

FUND YEAR 2024

VendorName	Comment	InvoiceAmount
N.J. MUNICIPAL ENVIRONMENTAL	EJIF- BAL OF 1ST PAYMENT 2024	281.50 281.50
QUAL-LYNX	CLAIM ADJ. SERVICES 11/24	13,184.42 13,184.42
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 11/24	2,155.17 2,155.17
PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/24 EXECUTIVE DIRECTOR 11/24	48.84 12,233.58 12,282.42
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/24	3,615.25 3,615.25
QUALCARE, INC.	MANAGED CARE SERVICES 11/24	8,155.83 8,155.83
THOMAS TONTARSKI	TREASURER FEE 11/24	1,643.33 1,643.33
HELMER, CONLEY & KASSELMAN, P.A. HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 11/24 ATTORNEY FEES 11/24	1,619.42 1,901.17 3,520.59
CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/24	549.75 549.75

ACCESS	INV 11186073 DEPT 413 10/31/24	85.80
ACCESS	INV 11141509 DEPT 413 9/30/24	88.37
		174.17
CONNER STRONG & BUCKELEW	RMC FEE 11 OF 12 11/24	12,083.33
		12,083.33
	Total Payments FY 2024	57,645.76
	TOTAL PAYMENTS ALL FUND YEARS	69,145.76

Chairperson

Attest:

_____ Dated: _____

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

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

Current Fund Year: 2024											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	54,217.04	1,176,212.01	120,954.00	4,432,028.57	(17,410.56)	6,436.11	(2,425.68)	416,765.81	2,451,367.80	121,645.85	8,759,790.95
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	2,568.74	0.00	0.00	24,730.00	0.00	0.00	0.00	0.00	0.00	0.00	27,298.74
Invest Pymnts	(562.94)	(3,359.51)	(369.76)	(12,658.81)	0.00	0.00	0.00	0.00	(7,069.75)	(347.45)	(24,368.22)
Invest Adj	0.63	3.75	0.42	14.10	0.00	0.00	0.00	0.00	7.88	0.39	27.17
Subtotal Invest	(562.31)	(3,355.76)	(369.34)	(12,644.71)	0.00	0.00	0.00	0.00	(7,061.87)	(347.06)	(24,341.05)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,006.43	(3,355.76)	(369.34)	12,085.29	0.00	0.00	0.00	0.00	(7,061.87)	(347.06)	2,957.69
EXPENSES											
Claims Transfers	16,866.78	50,562.09	5,530.68	55,701.99	0.00	0.00	0.00	0.00	0.00	0.00	128,661.54
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143,403.00	98,719.60	0.00	242,122.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,866.78	50,562.09	5,530.68	55,701.99	0.00	0.00	0.00	143,403.00	98,719.60	0.00	370,784.14
END BALANCE	39,356.69	1,122,294.16	115,053.98	4,388,411.87	(17,410.56)	6,436.11	(2,425.68)	273,362.81	2,345,586.33	121,298.79	8,391,964.50

REPORT STATUS SECTION

Report Month: October

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
CURRENT FUND YEAR	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	\$8,759,791.52	-	3,857,677.72	55,326.67	7,098.20	4,839,688.93
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$27.14	\$0.00	\$0.00	\$0.00	\$0.00	\$27.14
5 Interest Paid - Cash Inst	\$27,003.91	\$0.00	\$14,183.47	\$641.95	\$286.82	\$11,891.67
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$51,372.13	\$0.00	\$0.00	\$0.00	\$0.00	-\$51,372.13
8 Net Investment Income	-\$24,341.08	\$0.00	\$14,183.47	\$641.95	\$286.82	-\$39,453.32
9 Deposits - Purchases	\$398,834.99	\$0.00	\$28,050.85	\$128,661.54	\$242,122.60	\$0.00
10 (Withdrawals - Sales)	-\$742,320.39	\$0.00	-\$370,784.14	-\$129,332.56	-\$242,203.69	\$0.00
Ending Cash & Investment	\$8,391,965.04	\$0.00	\$3,529,127.90	\$55,297.60	\$7,303.93	\$4,800,235.61
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$48,273.82	\$0.00	\$0.00	\$39,554.91	\$8,718.91	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,440,238.86	\$0.00	\$3,529,127.90	\$94,852.51	\$16,022.84	\$4,800,235.61

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

Month		October							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	72,311.61	14,366.78	0.00	86,678.39	86,678.39	(0.00)	(0.00)	0.00
	Liability	1,765.64	0.00	0.00	1,765.64	1,765.64	0.00	0.00	0.00
	Auto	7,562.44	0.00	0.00	7,562.44	7,562.44	0.00	0.00	0.00
	Workers Comp	154,239.47	29,160.82	0.00	183,400.29	183,400.29	0.00	0.00	0.00
	Total	235,879.16	43,527.60	0.00	279,406.76	279,406.76	(0.00)	(0.00)	0.00
2023	Property	237,248.16	0.00	0.00	237,248.16	237,248.16	(0.00)	(0.00)	0.00
	Liability	77,127.19	38,500.00	0.00	115,627.19	115,627.19	0.00	0.00	0.00
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90	0.00	0.00	0.00
	Workers Comp	566,761.99	11,289.42	0.00	578,051.41	578,051.41	0.00	0.00	0.00
	Total	897,130.24	49,789.42	0.00	946,919.66	946,919.66	(0.00)	(0.00)	0.00
2022	Property	184,956.20	2,500.00	2,568.74	184,887.46	184,887.46	0.00	(0.00)	0.00
	Liability	132,202.32	811.00	0.00	133,013.32	133,013.32	0.00	0.00	0.00
	Auto	32,042.26	4,720.00	0.00	36,762.26	36,762.26	0.00	0.00	(0.00)
	Workers Comp	583,857.07	4,514.25	0.00	588,371.32	588,371.32	0.00	0.00	0.00
	Total	933,057.85	12,545.25	2,568.74	943,034.36	943,034.36	0.00	0.00	0.00
2021	Property	209,784.55	0.00	0.00	209,784.55	209,784.55	(0.00)	(0.00)	0.00
	Liability	156,773.49	11,251.09	0.00	168,024.58	168,024.58	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	692,102.68	625.00	0.00	692,727.68	692,727.68	(0.00)	(0.00)	0.00
	Total	1,093,259.65	11,876.09	0.00	1,105,135.74	1,105,135.74	(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	76,253.23	0.00	0.00	76,253.23	76,253.23	0.00	0.00	0.00
	Auto	55,252.15	810.68	0.00	56,062.83	56,062.83	0.00	0.00	0.00
	Workers Comp	670,256.66	10,112.50	24,730.00	655,639.16	655,639.16	0.00	0.00	0.00
	Total	903,794.98	10,923.18	24,730.00	889,988.16	889,988.16	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,063,121.88	128,661.54	27,298.74	4,164,484.68	4,164,484.68	(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
TOTAL-APR.						0.00	
TOTAL- YTD							7,861.28
5/8	MAPLE SHADE TWP	2022257683	MAPLE SHADE TWP	PR	2021	4,021.20	
TOTAL-MAY						4,021.20	
TOTAL- YTD							11,882.48
6/3	WILLINGBORO TWP.	2024315059	WILLINGBORO TWP.	PR	2023	6,571.50	
TOTAL-JUNE						6,571.50	
TOTAL- YTD							18,453.98
7/1	WILLINGBORO TWP.	2023301324	WILLINGBORO TWP.	PR	2023	1,220.32	
TOTAL-JULY						1,220.32	
TOTAL- YTD							19,674.30
8/1	MAPLE SHADE TWP	2022276199	MAPLE SHADE TWP	PR	2022	4,257.65	
TOTAL-AUG.						4,257.65	
TOTAL- YTD							23,931.95
TOTAL-SEP.						0.00	
TOTAL- YTD							23,931.95
10/19	EVESHAM TWP.F.D,	2022260048	EVESHAM TWP.F.D,	PR	2022	2,568.74	
TOTAL-OCT						2,568.74	
TOTAL- YTD							26,500.69



Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: November 26, 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

- Loss Control Surveys have been completed for the year.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Fund Commissioners meeting on October 22, 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

- Sports Nets Best Practices
- Fire Prevention Week
- Deer: Avoiding Vehicle Collision Best Practices
- Leaf Collection Best Practices
- Tree Risk Awareness & Best Practices
- Hayrides Best Practices
- School Bus Bill A-2180
- Playground Resources from MSI

MSI FIRE & EMS

- No Fire/EMS Bulletins for the month of October

MSI LAW ENFORCEMENT

- High School Football Games: Violence Mitigation Considerations for Law Enforcement

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
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-and-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 Helpline 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 call the MSI Helpline at 866-661-5120.



Risk Management Services Report
PMMJIF
November 26, 2024

Risk Management Team Contacts

Thomas Merchel, V.P. Gov't Risk Mgmt.
Phone: 856-466-8425
tmerchel@connerstrong.com

Jackie Lindsey, Account Manager
Phone: 856-446-9268
jlindsey@connerstrong.com

Katie Walters, Account Manager
Phone: 732-736-5264
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Spotlight Discussion

Winter Slip and Fall Prevention

Winter is around the corner and public entities should consider safeguard measures against slip and fall injuries for employees and visitors. Enlist your employee's assistance by forwarding the attached bulletin: [Winter Slip Fall Prevention](#). After they review the bulletin, they should be more aware of slip and fall risk posed by snow and ice. Encourage them to report dangerous conditions so they can be addressed before an incident occurs. Your facility supervisor should ensure all entrance ways and hallways are dry and free of slipping hazards. Supervisors should stress that all municipal vehicles be cleared of snow/ice to eliminate slipping when entering/exiting vehicles and that the windows provide clear viewpoints of the roadways. Pay special attention to ensuring all parking lots and walkways are properly maintained for the safety of your employees and the public. Consider blocking off trouble areas that puddle and freeze.

Snow Removal Best Practices

Snow removal is a major function of local government. All local public entities should have a plan in place to identify available resources, staffing shift rotations, snow routes, documentation procedures, etc. The following links are available on this subject: [Snow Salt Removal](#); [Snowstorm Operations](#). Also available for reference, the Best Practices Bulletin for Salt Sheds and Salt Domes can be found: [Here](#).

Winter Weather Building Preparation:

For your convenience the attached Bulletin provides a best practices checklist to ensure necessary steps are taken to protect municipal buildings and mechanical units from freezing temperatures: [Winter Weather Building Preparation](#).

Best Practices for Winter Ice Activities

Frozen bodies of water can attract many residents looking to enjoy one of winter's favorite recreational pastimes. Municipalities struggle with many risk management issues such as supervision vs non-supervision. The attached Bulletins may prove helpful during these considerations: – [Winter Ice Activities](#) – [Ice Skating Temporary Rinks](#).





**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%
May	52	\$26,689.37	\$11,418.77	\$15,270.60	57%
June	8	\$2,642.00	\$1,892.56	\$749.44	28%
July	23	\$60,637.00	\$27,531.16	\$33,105.84	55%
August	74	\$130,025.45	\$60,712.81	\$69,312.64	53%
September	84	\$218,368.85	\$93,723.58	\$124,645.27	57%
October	86	\$63,037.17	\$31,237.39	\$31,799.78	50%
Grand Total	666	\$759,897.35	\$317,374.60	\$442,522.75	58%

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
Workers' Compensation Claims Reported
01/01/2024 – 10/31/2024

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	3	14	15	32
EVESHAM TWP FIRE DIST. 1	1	12	8	21
MAPLESHADE TOWNSHIP		4	5	9
MOORESTOWN		10	3	13
WILLINGBORO TOWNSHIP	4	14	6	24
Grand Total	8	54	37	99



Professional Municipal Management JIF

1/1/2024 – 10/31/2024

Top 10 Providers

	UNITS OF SERVICE	APPROVED
SURGICAL CENTER OF SOUTH JERSEY	4	\$47,284.50
VIRTUA MEMORIAL HOSPITAL	4	\$41,345.66
VIRTUA WEST JERSEY HEALTH INC	10	\$27,994.50
VIRTUA WILLINGBORO HOSPITAL, INC.	8	\$21,600.00
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	19	\$20,399.00
SUMMIT SURGICAL CENTER LLC	3	\$19,874.78
CENTENNIAL SURGERY CENTER LLC	2	\$15,937.25
VIRTUA MEDICAL GROUP, PA	45	\$12,023.36
IVY REHAB NETWORK INC	80	\$8,864.00
CONCENTRA MEDICAL CENTERS	44	\$8,430.38
Grand Total	219	\$223,753.43

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	28	\$226,207.57	\$99,516.37	\$126,691.20	56%
Physical therapy	331	\$157,697.00	\$34,969.68	\$122,727.32	78%
Ambulatory Surgical Center	4	\$97,735.00	\$47,284.50	\$50,450.50	52%
Orthopedic Surgery	76	\$71,515.32	\$39,638.87	\$31,876.45	45%
Physical Medicine & Rehab	12	\$47,552.40	\$6,852.47	\$40,699.93	86%
Occupational Medicine	66	\$36,559.63	\$17,635.89	\$18,923.74	52%
Physical Medicine & Rehabilitation	2	\$30,675.00	\$15,937.25	\$14,737.75	48%
Emergency Medicine	25	\$28,697.00	\$24,130.86	\$4,566.14	16%
MRI/Radiology	25	\$21,714.26	\$8,024.95	\$13,689.31	63%
Anesthesiology	14	\$10,823.50	\$8,507.79	\$2,315.71	21%
Behavioral Health	21	\$9,032.00	\$5,087.70	\$3,944.30	44%
Neurosurgery	13	\$6,600.00	\$2,038.13	\$4,561.87	69%
Urgent Care Center	14	\$3,932.46	\$2,099.34	\$1,833.12	47%
Sports Medicine	9	\$3,727.50	\$880.89	\$2,846.61	76%
Cardiology	12	\$2,457.00	\$1,606.71	\$850.29	35%
Physicians Fees	8	\$2,166.98	\$1,013.17	\$1,153.81	53%
Durable Medical Equipment	1	\$587.33	\$587.33	\$0.00	0%
Internal Medicine	1	\$500.00	\$250.04	\$249.96	50%
General Surgery	1	\$338.00	\$338.00	\$0.00	0%
Grand Total	663	\$758,517.95	\$316,399.94	\$442,118.01	58%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – OCTOBER 22, 2024
WILLINGBORO TOWNSHIP 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
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Joseph Stringfellow
Auditor	Bowman & Company
Claims Service	Qual Lynx
Managed Care	Qual Care
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Tom Merchel, Conner Strong & Buckelew
Maureen Mitchell, Evesham Twp Fire District
Jonathon Tavares, Conner Strong & Buckelew

APPROVAL OF MINUTES: September 24, 2024 Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 24, 2024:

Moved: Commissioner Carmichael

Second: Commissioner Aberant
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2025 Budget Introduction – Enclosed on **Page 3** is the proposed 2025 Budget for review and discussion. The budget is an average 4.91% increase over the 2024 budget for a total of \$5,260,871. Executive Director reviewed the 2025 Budget and said the actuary provides the loss funds with a low, medium and high loss funds. The budget was compiled with the actuary's numbers in the mid-range with the subtotal of claims at a 5.67% increase. The premium for the crime coverage was increased for the increase in coverage from \$1 million to \$2 million. Cyber JIF had a small increase of 3% and the MEL is decreasing by 0.81% last year there was a 20% increase in that line item. MEL Property has at 7.80% increase last year was at 34% so there is a big difference from this year to last year. The total loss funds are at 5.35%. Most fund professionals received a 2% increase except for managed care which received a 3% increase. Line 38 shows funds for Property appraisals which will go out for RFP early next year. RMC fees had a flat increase of \$5,000. Total POL EPL Premium is at 3.37% increase most JIFs had about a 6% increase for that line. Overall, the 2025 Budget is at 4.91% increase in the amount of \$5,260,871.

The 2025 Proposed Assessment were distributed to members. Executive Director asked if there were any questions or comments with none being heard.

MOTION TO INTRODUCE THE 2025 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY, NOVEMBER 26, 2024 AT 2:00 PM

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

2024 Dividends are not being recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year's dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflect an increase in surplus.

D2 Cyber Security Report – The D2 Cyber Security Status Report will be distributed and discussed in closed session. The 2024/25 Cybersecurity Awareness Training kicked off last week with email going out from D2. This year's training is 60 minutes compared to the 90-minute course. The Cyber JIF expects 90% training completion by March 31, 2025.

RCF, EJIF and MEL Meetings: These JIFs all met on October 16th at the Forsgate Country Club in Monroe, NJ. Chairperson Danson's reports will be provided at next month's meeting. A verbal report will be provided at the meeting.

Chairwoman Danson reported at the RCF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 2% increase over last year's budget. A motion was passed asking all members of the RCF Fund to adopt a resolution at their November meeting to transfer their 2020 claim liabilities to the RCF. The Board of Fund Commissioners passed a motion to accept the language of the cash management master agreement with TD Bank. The next meeting is January 6, 2025 at Forsgate.

Chairwoman Danson reported at the EJIF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 1.2% increase. The Department of Banking & Insurance signed off on a \$2.1 million dividend after questioning the amount released from certain fund years. An updated

resolution was adopted and refiled with the State. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The next Meeting is on November 13th via Zoom.

Chairwoman Danson reported at the MEL meeting the 2025 budget was introduced which reflected a 7.7% increase; the public hearing on the budget is set for November 20th at 12:30 at the Sheraton in Atlantic City. Fund Attorney continued his negotiations with TD Bank on its limit on liability and has made progress. TD Bank has now agreed to include its limit on liability for ancillary claims to \$1,000,000. The Underwriting Manager provided an overview of the 2025 renewal saying he is expecting an overall positive renewal, but he cautioned that we are not yet through hurricane season.

NJ Cyber JIF – As discussed last month, the Cyber JIF met on September 19th, a copy of Chairperson Danson's report of the meeting appears on **pages 4 & 5**. The Cyber JIF also met on October 17th, a verbal report will be provided at the meeting. Chairwoman Danson reported the Board introduced the 2025 Budget representing a 4.09% increase over last year. The Operations Committee is reviewing seven RFP responses received for Cybersecurity Consulting and will have a recommendation to the Board at the November meeting of the Fund. The next meeting of the Fund will take place on November 26th at 3:30 via Teams.

2025 MEL Pre-Renewal Presentation: The MEL Underwriting Manager conducted a webinar on October 8, 2024, on the 2025 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website www.njmel.org if you were not able to attend.

Flood Legislation – MEL Letter to Governor Murphy: Enclosed on **pages 6-9** for review is a letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of Amons v Haddonfield. In addition, MEL Fund Attorney has provided enclosed talking points regarding legislation amendments for flooding issues.

The MEL will be issuing the attached Bulletin on Stormwater reporting procedures for Claims Administrators. **Page 10.**

Power of Collaboration - Enclosed on **page 11** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how MEL Training strengthens safety efforts & reduces cost.

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 Loss Ratio Analysis report, the actuary's projection for the month of August has the Fund at 30.30% and the Fund came in at 20.50%. Claims Activity Report showed the Fund had 5 more open claims for August and most of those were work comp. Loss Time Accident Frequency is trending very well at 1.20. Two new time accidents in August and seven for the year. EPL Compliance is at 100%. Regulatory Checklist for informational purposes.

Executive Director's Report Made Part of Minutes.

ATTORNEY: None

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

Payment of October 2024 Vouchers Resolution 24-22

Closed Fund Year	\$ 41,471.00
Fund Year 2020	\$143,403.00
Fund Year 2024	\$ 57,248.60
Total	\$242,122.60

MOTION TO APPROVE RESOLUTION 24-22 VOUCHER LIST FOR THE MONTH OF OCTOBER

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month October 2024:

October 2024	
2024	\$88,442.92
2023	\$11,662.49
2022	\$46,039.19
2021	\$3,162.71
2020	\$1,852.22
Closed	\$0.00
TOTAL	\$151,159.53

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince reviewed the Safety Director’s report enclosed in the Agenda. Meeting Minutes from the Safety Committee Meeting of September 23rd were included in the agenda. Mr. Prince said there may not be another meeting in 2024 but will send out dates to schedule a quarterly meeting in January 2025. Chairwoman Danson asked how EMS should handle a patient with a concealed carry and is there any type of training on this circumstance. Safety Director Prince said he will look into some type of training but recommended they EMS call law enforcement to have them handle the firearm.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed Risk Managers report. The report was also emailed with the links that will take you directly to the Bulletins and can be forwarded to other departments for their information. Risk Manager Merchel discussed Officer Wellness which is a developing area and said it is important for the Chief to document the incident and any details as soon as possible rather than having information months later. Chairwoman Danson said they are Civil Service and they EAS Program that officers can use.

UNDERWRITING MANAGER:

REPORT: Executive Director said the there were 8 certificate issued in the 8/22/2024 to 9/22/2024 time period. Cyber Risk Management reports were distributed to Commissioners and review by the Executive Director.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE: Managed Care reports were attached on pages 33-35 of the agenda.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: NONE

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

MEETING ADJOURNED: 2:20 pm

NEXT REGULAR MEETING: November 26, 2024

Moorestown Town Hall at 2:00PM

Karen Read, Assisting Secretary for
IVY CARMICHAEL, SECRETARY