

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
OCTOBER 22, 2024 – 2:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: OCTOBER 22, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2024 COMMISSIONERS**
- APPROVAL OF MINUTES:** September 24, 2024 Open Minutes **Appendix I**
September 24, 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**
.October 2024 Voucher List – Resolution Nos. 24-22..... **Page 19**
 - SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..... **Page 25**
.Safety Committee Minutes **Page 28**
 - 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 – November 26, 2024 – Moorestown**
 - MEETING ADJOURNMENT**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 22, 2024

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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.

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

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.
- ❑ **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.
- ❑ **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:**

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 12
Claims Activity Report	Page 13
Loss Time Accident Frequency	Page 14
POL/EPL Compliance Report	Page 15
Regulatory Affairs Checklist	Page 16

PMM MUNICIPAL JOINT INSURANCE FUND						
2025 PROPOSED BUDGET - Loss Fund Confidence at MID						
Print Date:		17-Oct-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	206,000	304,000	10,000	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)	(63,349)	23,602	-27.14%
13	Cyber JIF		65,166	67,178	2,012	3.09%
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	1,858,660	88,281	4.99%
17	Total Loss Fund		3,806,714	4,010,415	203,701	5.35%
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	4,807,269	231,687	5.06%
48	XLPOL/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	5,260,871	246,455	4.91%



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: September 19, 2024
To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Chairwoman Danson

Banking Services: In March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024. The NJ Cyber JIF followed the MEL’s lead and in May 2024, adopted a resolution to award banking services to TD Bank. Subsequent to the appointment, while finalizing contract details it was determined that TD Bank insisted on a “Limitation of Liability clause and a Disclaimer of Warranties” clause (LLDW) within the contract. Fund Attorney, representing the MEL, said he discussed the matter with various levels of management at TD Bank without success. Fund Attorney further noted that incumbent also requested these limitations in its response to proposal suggesting that this may now be industry standard. Fund Attorney reported that the MEL has decided to move forward with TD Bank, but will continue efforts to determine if any other banks would provide the needed services without imposing the stated limitations. The Board of Fund Commissioners, after being briefed on the contract developments agreed to also move forward with TD Bank and accepted the proposed language of the cash management master agreement as presented.

Fiscal Management Plan: Following the Banking Services resolution, the NJ Cyber 2024 Fiscal Management Plan was updated by resolution to reflect TD Bank as an authorized depository.

Cybersecurity Consulting Service CCRFP: Following last month’s meeting, the Fund issued a Competitive Contracting RFP for Cybersecurity Consulting. The Fund received 10 proposals of which three were disqualified. A resolution was adopted to reject the vendors that were disqualified as they did not meet state requirements. The Fund office will distribute the responses and rater sheets to the Operations Committee for evaluation.

Claims Review Committee: The Claims Review Committee met on September 13th to review Payment Authority Requests, Claims Activity and Committee Structure. The Board of Fund Commissioners approved the PARs as recommended by the Committee. The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 2 alternates. A resolution will be presented at next month’s meeting to memorialize the change in committee structure.

Operations Committee: The Operations Committee met on September 13th and reviewed a request from D2 Cybersecurity for additional compensation for administrative costs associated with reaching out to members to engage in training and vulnerability scanning – that did not

otherwise formally “opt out” and has not started the training. The additional compensation is well within the contract amount-not-to-exceed. The Board of Fund Commissioners approved the expenditure.

The Committee reviewed preliminary responses to the IT Shared Services survey to identify those members that may provide IT services to other public entities. Based on the 110 members that responded initially, the Committee recommended and the Board of Fund Commissioners authorized the Underwriting Manager begin a marketing process for Tech E&O coverage options. The Executive Director’s office will also issue a reminder to complete the survey to obtain additional feedback.

The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 4 alternates. A resolution will be presented at next month’s meeting to memorialize the change in committee structure.

Next meeting: The NJ Cyber JIF next meeting is scheduled for October 17, 2024 at 3:30 PM via audio / video teleconference.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Governor Philip D. Murphy
State House
Trenton, New Jersey

August 26, 2024

Re: Government Responsibility for floods

Dear Governor:

This will bring to your attention an emerging issue that has the potential of bankrupting many New Jersey municipalities and severely impacting counties, authorities and the State itself.

Facts: In the recent jury decision in Amons v Haddonfield, a jury awarded \$21.5 million in damages against the municipality because flooding damaged four houses during a 2019 microburst. A pipe under a PATCO train line proved inadequate to handle the excessive run-off. While no one was even injured, and the property damage was only \$700,000 in total, the Amons case is the largest award ever against a New Jersey municipality under Title 59. Needless to say, the municipality is appealing.

It is impossible to project the potential exposure against government if this case holds. Imagine the liabilities during a hurricane or other major weather event. Municipalities are either self-insured or members of self-insurance pools known as Joint Insurance Funds (JIFs).

If this case becomes the precedent, no insurer will provide excess coverage to government. This will leave local governments and their JIFs on their own to pay these claims. Counties, authorities, and the State itself have the same exposure. The homeowners in the Amons case could have purchased flood insurance but decided not to.

Public Policy: This case raises a public policy question about the liability of public entities for flood damages to private property in an era where storms are becoming more frequent and severe. When the legislature adopted the Tort Claims Act, it wrote in NJSA 59:1-2 that:

"The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity.

On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done."

The current weather immunity provision is limited. Specifically, NJSA 59:4-7 provides that, "neither a public employee nor a public entity is liable for an injury caused solely by the effect on the use of streets and highways of weather conditions." The word "solely" effectively nullifies the immunity because there are almost always other allegations. Further, the immunity is limited to streets and highways.

Therefore, we propose a new section:

59:4-11. Stormwater Drainage.

Neither a public employee nor a public entity is liable for failure to provide a stormwater drainage system or, if a stormwater drainage is provided, for failure to provide sufficient stormwater drainage.

Fifty years ago, when Title 59 was drafted, no one considered the impact of climate change. Effectively, the Amons decision makes government the flood insurer of last resort. We cannot wait until the next Superstorm Sandy makes government responsible for uninsured flood losses.

We would greatly appreciate the opportunity to talk to appropriate staff concerning this issue.

Sincerely,

David N. Grubb
Executive Director (Emeritus)

Joseph Hrubash
Executive Director

TO: Flood Legislation Group
FROM: Fred Semrau, Esq.
DATE: September 25, 2024
SUBJECT: Talking Points Regarding Legislation Amendments for Flooding Issues

Overview: Significant weather events now occur more frequently and regularly overwhelm public stormwater systems. The legislature originally intended for public entities to have immunity under the Tort Claims Act (Title 59) in these situations. However, the courts have eroded Title 59 immunities creating an unprecedented legal exposure for public entities. If recent decisions hold, local governments will not have the financial resources to pay for these claims.

1. Why is stormwater flooding now an issue?

ANSWER: Recently the Borough of Haddonfield was hit with a jury award of \$21.5 million. The town, despite spending over \$1.2 million for stormwater improvements, experienced severe flooding from an isolated 200-year storm that damaged four homes having a combined value of approximately \$1 million. Most of the \$21.5 million award was for non-economic damages in the amount of \$16.5 million. The homeowners did not purchase flood insurance. This was the largest claim ever against a New Jersey municipality even though no one was even injured.

2. Who will pay these claims?

ANSWER: Taxpayers. New Jersey governmental entities are either self-insured or belong to self-insurance pools (a.k.a. Joint Insurance Funds). Local governments simply do not have the resources to cover this exposure and without state and federal assistance may have to seek bankruptcy.

3. Is this an isolated event?

ANSWER: No. While "flooding" claims have been rare and relatively inexpensive before this year, the Haddonfield decision has already triggered similar lawsuits and will escalate as the word spreads. We are especially concerned about what would happen if a major event such as Super Storm Sandy hits the State.

4. Can this issue wait until Haddonfield finishes its appeals?

ANSWER: No. Appeals may take years. Meanwhile the number of similar lawsuits continue to increase and there is the ever-present risk of a major storm event.

5. Is this just a municipal problem?

ANSWER: No. Counties, government agencies, authorities, and the State itself have similar exposures.

6. Are public entities already protected under Title 59 from liability for bad weather?

ANSWER: Effectively No. N.J.S.A. 59:4-7 provides immunity for injuries caused solely by the effect of weather conditions on the use of streets and highways. This immunity has been effectively nullified because there is almost always an allegation that some other factor contributed to the loss.

7. What new language is being proposed?

ANSWER: The proposed amendments are a simple change that clarifies that public entities are not responsible for weather, stormwater, and flooding, and that under condemnation, like in other states, damages by way of public taking do not include pain and suffering, and emotional distress, for loss of property.

8. Is this change consistent with the intent of Title 59?

ANSWER: Yes. When the legislature adopted the Tort Claims Act, it wrote in N.J.S.A. 59:1-2 that:

"The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity. On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done."

9. Is the current state of the law unduly burdensome on public entities?

ANSWER: Yes. Effectively, the courts are making local government the flood insurer of last resort.

10. Will this legislation harm individual homeowners damaged by floods?

ANSWER: No. Homeowners should have adequate insurance, including flood insurance for their properties. The local taxpayers should not carry the burden for homeowners who fail to purchase insurance.

11. What is the "ask" here?

ANSWER: This is a request for a small amendment to confirm existing law under Title 59 and to avoid an enormous, financial, catastrophic impact on State, county and local government. It is a small ask with a significant and essential impact.



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: ALL CLAIMS ADMINISTRATORS and EXECUTIVE DIRECTORS

**FROM: Fred Semrau, Fund Attorney
Joseph Hrubash, Executive Director**

DATED: October 2, 2024

RE: Stormwater Claims Administration

In light of the significant number of stormwater claims, it is necessary to make sure that we are all handling claims in a consistent manner and protecting the interests of the Fund. Accordingly and effective immediately, I am requesting the following steps be taken:

1. All participating Funds with stormwater type claims should immediately inventory same and provide a status of these pending claims to **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL by November 30, 2024.
2. Any new claims that arise should immediately be sent to **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL for intake, along with an analysis of the claim, including important factors. Each claim should have a short description as to the nature of the claim and/or loss.
3. On a quarterly basis all TPAs are required to update **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL as to the status of all claims.
4. The MEL will be reviewing claims and requesting conferences, where necessary, on claims which require immediate troubleshooting.
5. The MEL will be providing all Funds with updates as to the nature of claims and various strategies that will be imposed in the defense of such claims, as well as an update on case law, preventative measures, and defense strategies.

MEL Training Strengthens Safety Efforts & Reduces Cost



At no additional cost, the MEL Safety Institute provides training to MEL Members. Over 70,000 participants attended MSI training programs last year.

THE RESULT:

MEL has reduced lost time accident rates for municipal and local utility employees by 70% since 1991.



MEL

THE POWER OF
COLLABORATION

njmel.org

Training is Extensive and Easy to Access

MSI LIVE offers online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers. Group participation is available, and courses are interactive so that questions and issues can be discussed with the instructor.

MSI NOW offers 200 streaming training videos on the MEL website available 24/7 on demand.

Law Enforcement Training, Fire Service Training and Support

Over 150 law enforcement training events have been conducted and attended by more than 5,000 officers and employees. Law enforcement training, video briefings, safety bulletins and risk analysis are available on the MEL website. A section for Fire and EMS services includes model policies, forms, checklists, safety bulletins, briefings and training videos.

The MSI Leadership Academy

Over 350 department heads are participating in the MSI Leadership Academy, which offers training designed to strengthen management skills. The curriculum includes six required courses and four electives focused on improving performance.

MSI EXPO

An opportunity for employees to enroll in nine essential training programs on the same day at a single location was offered in eight locations.

MEL Leadership Skills for Supervisors

This two-day program provides innovative, interactive training designed to strengthen supervisor management skills, improve team performance and reduce organizational stress.

Risk Management

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

Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

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

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

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-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%	96.90%	24.25%	96.81%	24.25%	94.32%
AUTO LIABILITY	47,021	74,093	157.58%	95.15%	157.58%	94.86%	85.27%	91.05%
WORKER'S COMP	1,319,715	1,037,832	78.64%	99.77%	85.70%	99.74%	77.57%	99.12%
TOTAL ALL LINES	1,913,907	1,305,179	68.19%	99.11%	73.06%	99.07%	65.67%	98.06%
NET PAYOUT %	\$877,612		45.85%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	168,000	209,792	124.88%	100.00%	124.88%	100.00%	134.86%	100.00%
GEN LIABILITY	333,052	238,272	71.54%	94.32%	77.14%	93.91%	62.17%	87.24%
AUTO LIABILITY	52,789	34,599	65.54%	91.05%	65.54%	90.64%	69.50%	84.53%
WORKER'S COMP	1,330,010	840,883	63.22%	99.12%	63.22%	99.02%	57.91%	97.19%
TOTAL ALL LINES	1,883,851	1,323,545	70.26%	98.12%	71.25%	97.97%	65.85%	95.33%
NET PAYOUT %	\$1,090,097		57.87%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	164,000	192,460	117.35%	100.00%	119.19%	100.00%	146.71%	97.72%
GEN LIABILITY	286,842	336,530	124.29%	87.24%	111.82%	86.42%	78.89%	74.17%
AUTO LIABILITY	55,642	63,520	114.16%	84.53%	114.16%	83.75%	94.39%	70.26%
WORKER'S COMP	1,353,000	761,844	56.31%	97.19%	57.79%	96.90%	62.96%	89.50%
TOTAL ALL LINES	1,859,484	1,374,355	73.91%	95.53%	73.22%	95.16%	73.74%	87.29%
NET PAYOUT %	\$887,119		47.71%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	169,000	248,656	147.13%	97.72%	147.13%	97.40%	114.79%	61.00%
GEN LIABILITY	301,156	231,251	76.79%	74.17%	70.98%	72.70%	36.46%	30.00%
AUTO LIABILITY	51,791	22,581	43.60%	70.26%	43.60%	68.41%	28.44%	30.00%
WORKER'S COMP	1,560,000	1,047,962	67.18%	89.50%	64.14%	88.04%	24.95%	26.00%
TOTAL ALL LINES	2,081,947	1,550,450	74.47%	87.47%	71.35%	86.10%	33.99%	29.52%
NET PAYOUT %	\$885,616		42.54%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	211,000	89,849	42.58%	61.00%	38.53%	53.00%	N/A	N/A
GEN LIABILITY	272,732	33,887	12.43%	30.00%	9.51%	25.00%	N/A	N/A
AUTO LIABILITY	55,309	12,601	22.78%	30.00%	15.37%	25.00%	N/A	N/A
WORKER'S COMP	1,481,335	277,926	18.76%	26.00%	16.08%	19.00%	N/A	N/A
TOTAL ALL LINES	2,020,376	414,263	20.50%	30.30%	17.52%	23.53%	N/A	N/A
NET PAYOUT %	\$147,436		7.30%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 08/31/24

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
July-24	0	7	6	9	5	27
August-24	0	7	6	8	5	26
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$1,659
Year	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$7	\$7,505	\$12,234	\$17,251	\$36,996
August-24	\$0	\$7	\$7,504	\$11,408	\$24,219	\$43,137
NET CHGE	\$0	\$0	(\$1)	(\$826)	\$6,968	\$6,141
Ltd Incurred	\$102,033	\$209,792	\$192,460	\$248,656	\$89,849	\$842,789
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
July-24	1	4	9	18	17	49
August-24	1	3	7	15	20	46
NET CHGE	0	-1	-2	-3	3	-3
Limited Reserves						\$11,074
Year	2020	2021	2022	2023	2024	TOTAL
July-24	\$14,968	\$100,155	\$192,022	\$149,912	\$24,974	\$482,032
August-24	\$14,968	\$81,512	\$224,328	\$155,672	\$32,924	\$509,404
NET CHGE	\$0	(\$18,643)	\$32,306	\$5,760	\$7,950	\$27,372
Ltd Incurred	\$91,221	\$238,272	\$356,530	\$231,251	\$33,887	\$951,162
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
July-24	1	0	2	1	1	5
August-24	1	0	2	1	3	7
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$9,614
Year	2020	2021	2022	2023	2024	TOTAL
July-24	\$21,650	\$0	\$34,628	\$6,588	\$3,686	\$66,553
August-24	\$19,294	\$0	\$34,628	\$6,588	\$6,786	\$67,296
NET CHGE	(\$2,357)	\$0	\$0	\$0	\$3,100	\$743
Ltd Incurred	\$74,093	\$34,599	\$63,520	\$22,581	\$12,601	\$207,395
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
July-24	10	12	15	14	14	65
August-24	9	12	15	15	21	72
NET CHGE	-1	0	0	1	7	7
Limited Reserves						\$20,279
Year	2020	2021	2022	2023	2024	TOTAL
July-24	\$467,665	\$156,414	\$246,637	\$489,497	\$180,904	\$1,541,117
August-24	\$393,305	\$151,929	\$220,776	\$491,166	\$202,898	\$1,460,075
NET CHGE	(\$74,359)	(\$4,485)	(\$25,861)	\$1,669	\$21,994	(\$81,042)
Ltd Incurred	\$1,037,832	\$840,883	\$761,844	\$1,047,962	\$277,926	\$3,966,447
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
July-24	12	23	32	42	37	146
August-24	11	22	30	39	49	151
NET CHGE	-1	-1	-2	-3	12	5
Limited Reserves						\$13,774
Year	2020	2021	2022	2023	2024	TOTAL
July-24	\$504,283	\$256,576	\$480,792	\$658,231	\$226,815	\$2,126,697
August-24	\$427,567	\$233,448	\$487,236	\$664,834	\$266,827	\$2,079,912
NET CHGE	(\$76,716)	(\$23,128)	\$6,444	\$6,603	\$40,012	(\$46,785)
Ltd Incurred	\$1,305,179	\$1,323,545	\$1,374,355	\$1,550,450	\$414,263	\$5,967,792

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

August 31, 2024				
FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Monmouth County	0.50	0.69	1.02	0.76
Morris County	0.68	1.73	1.28	1.30
Bergen County	0.89	1.42	1.59	1.34
Suburban Municipal	0.91	1.23	1.26	1.15
Suburban Metro	1.17	1.45	1.85	1.52
Ocean County	1.18	1.47	1.46	1.39
Professional Municipal Manager	1.20	1.95	1.74	1.68
Burlington County Municipal JIF	1.24	1.30	1.43	1.33
Camden County	1.24	1.30	1.49	1.36
South Bergen County	1.24	2.44	2.40	2.12
Central New Jersey	1.30	2.28	2.44	2.07
NJ Public Housing Authority	1.37	1.63	2.01	1.71
Gloucester, Salem, Cumberland	1.88	1.44	1.35	1.51
NJ Utility Authorities	1.92	1.78	1.55	1.73
Atlantic County Municipal JIF	2.00	2.22	2.25	2.18
AVERAGE	1.25	1.62	1.67	1.54

Professional Municipal Management JOINT INSURANCE FUND

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

DATA VALUED AS OF August 31, 2024

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 8/31/2024	Y.T.D. LOST TIME ACCIDENTS	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2024 - 2022
1	306 Maple Shade	0	0	0.00	1.74	1.65	1 Maple Shade	1.30
2	307 Moorestown	0	0	0.00	1.28	1.40	2 Moorestown	0.99
3	308 Willingboro	1	3	1.62	2.53	2.14	3 Willingboro	2.16
4	304 Evesham	1	3	1.76	1.62	1.73	4 Evesham	1.70
5	305 Evesham Township Fire Dist	0	1	1.85	2.56	1.14	5 Evesham Township Fire	1.82
Totals:		2	7	1.20	1.95	1.74		1.68

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund
 Data Valued As of : **October 14, 2024**

Total Participating Members	5	5
Complaint		5
Percent Compliant		100.00%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/24	2024				Co-Insurance	Land Use	
				EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	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 October 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

October 10, 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 September 30, 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 \$ 27,261.06. This generated an average annual yield of 3.70%. However, we have an unrealized net gain of \$ 29,242.92, adjusting the reported yield to 7.67% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,839.688.93.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 0.00 with YTD \$ 23,931.95
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 248.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 145 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 \$ 151,159.53.

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 \$ 8,911,573.94 to a closing balance of \$ 8,759,790.95 showing a decrease in the fund of \$151,782.99.

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. 24-22

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

VendorName	Comment	InvoiceAmount
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	ADD. ASSESS.FY 2007-ASSESSED 12/22	41,471.00
		41,471.00
	Total Payments FY CLOSED	41,471.00

FUND YEAR 2020

VendorName	Comment	InvoiceAmount
MUNICIPAL EXCESS LIABILITY JIF	ADD. ASSESS FY 2020- ASSESSED 12/21/22	143,403.00
		143,403.00
	Total Payments FY 2020	143,403.00

FUND YEAR 2024

VendorName	Comment	InvoiceAmount
QUAL-LYNX	CLAIM ADJ. SERVICES 10/24	13,184.42
		13,184.42
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 10/24	2,155.17
		2,155.17
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	21.55
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/24	12,233.58
		12,255.13
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/24	3,615.25
		3,615.25
QUALCARE, INC.	MANAGED CARE SERVICES 10/24	8,155.83
		8,155.83
THOMAS TONTARSKI	TREASURER FEE 10/24	1,643.33
		1,643.33
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 10/24	1,619.42
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 10/24	1,901.17
		3,520.59
CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 10/24	549.75
		549.75

ACCESS	INV 11082348 DEPT 413 8/31/24	85.80
		85.80
CONNER STRONG & BUCKELEW	RMC FEE 10 OF 12 10/24	12,083.33
		12,083.33
	Total Payments FY 2024	57,248.60
	TOTAL PAYMENTS ALL FUND YEARS	242,122.60

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: September											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	59,581.06	1,170,956.22	125,435.31	4,539,007.21	(17,410.56)	6,436.11	(2,425.68)	416,765.81	2,492,369.09	120,859.37	8,911,573.94
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	248.00	0.00	0.00	0.00	0.00	0.00	0.00	248.00
Invest Pymnts	1,316.56	7,614.66	868.06	29,516.91	0.00	0.00	0.00	0.00	16,362.83	785.94	56,464.96
Invest Adj	0.91	5.26	0.61	20.38	0.00	0.00	0.00	0.00	11.30	0.54	39.00
Subtotal Invest	1,317.47	7,619.92	868.67	29,537.29	0.00	0.00	0.00	0.00	16,374.13	786.48	56,503.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,317.47	7,619.92	868.67	29,785.29	0.00	0.00	0.00	0.00	16,374.13	786.48	56,751.96
EXPENSES											
Claims Transfers	6,681.49	2,364.13	5,349.98	136,763.93	0.00	0.00	0.00	0.00	0.00	0.00	151,159.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,375.42	0.00	57,375.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,681.49	2,364.13	5,349.98	136,763.93	0.00	0.00	0.00	0.00	57,375.42	0.00	208,534.95
END 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

REPORT STATUS SECTION

Report Month: September

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	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	\$8,911,574.49	-	4,048,146.41	55,328.27	7,118.02	4,800,981.79
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	\$38.99	\$0.00	\$0.00	\$0.00	\$0.00	\$38.99
5 Interest Paid - Cash Inst	\$27,222.07	\$0.00	\$17,044.73	\$671.02	\$81.09	\$9,425.23
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$29,242.92	\$0.00	\$0.00	\$0.00	\$0.00	\$29,242.92
8 Net Investment Income	\$56,503.98	\$0.00	\$17,044.73	\$671.02	\$81.09	\$38,707.14
9 Deposits - Purchases	\$209,556.48	\$0.00	\$1,021.53	\$151,159.53	\$57,375.42	\$0.00
10 (Withdrawals - Sales)	-\$417,843.43	\$0.00	-\$208,534.95	-\$151,832.15	-\$57,476.33	\$0.00
Ending Cash & Investment	\$8,759,791.52	\$0.00	\$3,857,677.72	\$55,326.67	\$7,098.20	\$4,839,688.93
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$139,424.20	\$0.00	\$0.00	\$130,517.89	\$8,906.31	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,899,215.72	\$0.00	\$3,857,677.72	\$185,844.56	\$16,004.51	\$4,839,688.93

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

Month		September							
Current Fund Year		2024							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	65,630.12	6,681.49	0.00	72,311.61	72,311.61	(0.00)	(0.00)	0.00
	Liability	963.41	802.23	0.00	1,765.64	1,765.64	0.00	0.00	(0.00)
	Auto	5,814.68	1,747.76	0.00	7,562.44	7,562.44	0.00	0.00	0.00
	Workers Comp	75,028.03	79,211.44	0.00	154,239.47	154,239.47	0.00	0.00	0.00
	Total	147,436.24	88,442.92	0.00	235,879.16	235,879.16	(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	75,579.04	1,548.15	0.00	77,127.19	77,127.19	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	556,795.55	10,114.34	147.90	566,761.99	566,761.99	0.00	0.00	0.00
	Total	885,615.65	11,662.49	147.90	897,130.24	897,130.24	(0.00)	(0.00)	(0.00)
2022	Property	184,956.20	0.00	0.00	184,956.20	184,956.20	(0.00)	(0.00)	0.00
	Liability	132,202.32	0.00	0.00	132,202.32	132,202.32	0.00	0.00	0.00
	Auto	28,892.26	3,150.00	0.00	32,042.26	32,042.26	0.00	0.00	0.00
	Workers Comp	541,067.98	42,889.19	100.10	583,857.07	583,857.07	0.00	0.00	0.00
	Total	887,118.76	46,039.19	100.10	933,057.85	933,057.85	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	156,759.74	13.75	0.00	156,773.49	156,773.49	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	688,953.72	3,148.96	0.00	692,102.68	692,102.68	(0.00)	(0.00)	(0.00)
	Total	1,090,096.94	3,162.71	0.00	1,093,259.65	1,093,259.65	(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	54,799.93	452.22	0.00	55,252.15	55,252.15	0.00	0.00	0.00
	Workers Comp	668,856.66	1,400.00	0.00	670,256.66	670,256.66	0.00	0.00	0.00
	Total	901,942.76	1,852.22	0.00	903,794.98	903,794.98	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		3,912,210.35	151,159.53	248.00	4,063,121.88	4,063,121.88	(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



Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: October 22, 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 Maple Shade on September 18, 2024.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Safety Committee meeting on September 23, 2024
- Fund Commissioners meeting on September 24, 2024

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- Emotional Support Animals - Making Reasonable Accommodations
- School Bus Safety Best Practices
- National Preparedness Month Best Practices
- TraumaGel: A Tool for Severe Bleeding
- First Amendment Audit Best

MSI FIRE & EMS

- The Anniversary Effect - Recognizing & Managing
- Firefighter Mandatory Qualifications, Training, & Written Policies
- OSHA Issued the Following Statement Regarding its Emergency Response Rulemaking Volunteer Emergency Responder

MSI LAW ENFORCEMENT

- Essential Law Enforcement Training Considerations: Phone and Media Access in the Courtroom
- Beach Vehicle Operational Considerations

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	2

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is that the class attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation to demonstrate to the State agency the student also participated in polls, quizzes, and question-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.

Professional Municipal Management Joint Insurance Fund

September 23, 2024

Safety Committee

Meeting Minutes

Participants

Don Lloyd – Township of Moorestown DPW
Susan Danson – Township of Maple Shade
Maureen Mitchell – Evesham Township Fire District
Christian Chuck – J.A. Montgomery Consulting
Harry Earle – J.A. Montgomery Consulting
Dave Pfeiffer – Township of Evesham DPW
Kathy Kissane – Qual Lynx
Thomas Merchel – Conner Strong and Buckelew
Karen McShane – Township of Maple Shade
Katie Walters – Conner Strong and Buckelew
Joan Serpico – Township of Moorestown Library
Ryan Donnelly – Evesham Fire District
Rob Tobin – Township of Maple Shade EMS
Andrea McVeigh – Township of Maple Shade
Dan Kerr – Township of Maple Shade Fire Department
Will Gray – Woodard and Curran
Ian Bucs – Township of Willingboro Police Department
Jordan Webster – Township of Moorestown DPW
Patrick Lyons – Township of Maple Shade DPW
Marvin Harris – Township of Willingboro DPW
Patrick Reilly – Township of Moorestown Police Department
Damian Gil- Township of Moorestown
Scott Freedman – Evesham Fire District

Chairperson Report:

Among the items that were discussed at this meeting include:

2024 and 2025 meeting schedule
2025 MSI / NJCE Safety Expo Schedule
PEOSH most commonly cited citations from

First Amendment Audit discussion

Safety Director's Bulletins:

Non- Motorized Boating Best Practices
Special Events Best Practices
Juvenile Gatherings and Flash Mobs: Critical Planning Considerations For Educators
Artificial Intelligence Sample Policy and Risk Mitigation Considerations for Local Government Entities

Workers' Compensation Claims:

Kathy Kissane provided information regarding claims, claims reporting

Education and Training:

Virtual training was discussed as well as the MSI NOW safety video streaming service was described. All members were encouraged to visit www.njce.org to review all safety resources and training opportunities. Training schedules for September, October and November, 2024 were included in the agenda packet.

PEOSH Update

The most commonly cited citation from 04-01-24 through 06-30-24 were discussed.

Old Business:

None

New Business:

- Loss Control Visit Discussion for 2025
- Training resources
- Right to Know Program
- Law Enforcement Consultants Report

All Safety Director's Bulletins now being placed on www.mel.org

Open Items: None

Next Meeting: TBD



Risk Management Services Report
PMMJIF
October 22, 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
kwalters@connerstrong.com

Spotlight Discussion

Leaf Collection Season

It's that time of year when the leaves start turning and falling. It is important to remove leaf piles in a timely fashion for aesthetics, public safety and to prevent storm drains from becoming clogged and causing unnecessary flooding. Attached are several MSI Bulletins that should be shared and reviewed by DPW supervisors and employees to ensure their safety while performing this important function. [Leaf Collection Best Practices](#). [Shift-Briefing-Leaf-Collection-Best-Practices](#). [PPE-Best-Practices](#). [Leaf-Collection-Crush-Zones](#)

Mobile Work Zones Temporary Traffic Control

Mobile work zones is also an important consideration while planning temporary traffic control measures with respect to leaf collection season mentioned above. The MEL Safety Bulletin can be found [Here](#).

Election Season Critical Safety Planning

Election season is in full swing with candidates and supporters from both sides aggressively trying to attract voters. Early, in-person voting is just around the corner. It is important to provide safe, secure and trusted voting locations. Please review the MEL Bulletin on this matter found [Here](#).

Officer Wellness

The mental health of our officers is becoming an increasing concern in recent years. The notion of "shake it off" or "get over it" is no longer an acceptable method of dealing with post-traumatic stress issues. Officers should be debriefed soon after experiencing a traumatic event and if necessary, offered assistance to help them process the event. Here is the link to the MEL Bulletin on this matter: [Officer Wellness](#).

Safely Lifting and Moving Patients to reduce Fire and EMS Worker Injuries

Another area where we see many work-related injuries to fire and EMS workers is during the lifting and moving process of patients. The following MEL Bulletin [Patient Lifting](#), should be reviewed to help reduce the occurrence of injury while performing this operation.



Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 8/22/2024 To 9/22/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Emergency I - Township of Maple Shade	Services Training Center 53 Academy Drive Westhampton, NJ 08060	Evidence of Insurance as respects to training.	8/28/2024 #4826961	GL AU EX WC
H - Burlington County Fire Academy I - Evesham Township Fire District	49 Rancocas Rd Eastampton, NJ 08060	Evidence of Insurance	9/5/2024 #4837190	GL AU EX WC
H - Salem County Fire Academy I - Evesham Township Fire District	135 Cemetery Rd Woodstown, NJ 08098	Evidence of Insurance	9/5/2024 #4837191	GL AU EX WC
H - Township of Mount Laurel I - Township of Evesham	750 Centerton Road Mt. Laurel, NJ 08054	RE: Evesham Food Truck Festival. 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 Mount Laurel Townships mobile stage for the Evesham Food Truck Festival. Does not include fireworks or amusements.	9/5/2024 #4837151	GL AU EX WC
H - State of New Jersey I - Township of Moorestown	401 East State Street Trenton, NJ 08608	RE: NJDEP Grant Application 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 NJDEP Grant Application SWM-2022 Mooresto-00168.	9/10/2024 #4840375	GL AU EX WC OTH
H - Board of Education of the Lenape I - Township of Evesham	Regional High School District 93 Willow Grove Road Shamong, NJ 08088	RE: Evesham Fall Harvest Festival 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 Parking Lot and Facilities during the Evesham Fall Harvest Festival. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	9/18/2024 #4854817	GL AU EX WC
H - Board of Education of the Lenape	Regional High School District 93 Willow Grove Road	RE: Evesham Fall Harvest Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General	9/18/2024	GL AU EX WC

09/23/2024

1 of 1

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 8/22/2024 To 9/22/2024

I - Township of Evesham	Tabernacle, NJ 08088	Liability and Excess Liability Policies if required by written contract as respect to Use of Parking Lot and Facilities during the Evesham Fall Harvest Festival. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	#4854791	
H - Evesham Township Board of I - Evesham Township Fire District	Education 25 S. Maple Avenue Marlton, NJ 08053		9/20/2024 #4857497	GL AU EX WC
Total # of Holders: 8				

09/23/2024

1 of 1



**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%
Grand Total	580	\$696,860.18	\$286,137.21	\$410,722.97	59%

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 – 09/30/2024

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	3	13	13	29
EVESHAM TWP FIRE DIST. 1	1	9	7	17
MAPLESHADE TOWNSHIP	0	4	5	9
MOORESTOWN	0	8	2	10
WILLINGBORO TOWNSHIP	4	14	6	24
Grand Total	8	48	33	89



Professional Municipal Management JIF
1/1/2024 – 9/30/2024

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
SUMMIT SURGICAL CENTER LLC	3	\$19,874.78
VIRTUA WILLINGBORO HOSPITAL, INC.	7	\$18,900.00
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	16	\$16,740.89
CENTENNIAL SURGERY CENTER LLC	1	\$12,500.00
VIRTUA MEDICAL GROUP, PA	36	\$9,334.94
IVY REHAB NETWORK INC	80	\$8,864.00
CONCENTRA MEDICAL CENTERS	44	\$8,430.38
Grand Total	205	\$211,269.65

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	27	\$218,805.91	\$96,816.37	\$121,989.54	56%
Physical therapy	301	\$142,233.00	\$31,864.68	\$110,368.32	78%
Ambulatory Surgical Center	4	\$97,735.00	\$47,284.50	\$50,450.50	52%
Orthopedic Surgery	47	\$56,667.56	\$31,705.99	\$24,961.57	44%
Physical Medicine & Rehab	12	\$47,552.40	\$6,852.47	\$40,699.93	86%
Physical Medicine & Rehabilitation	1	\$26,092.00	\$12,500.00	\$13,592.00	52%
Occupational Medicine	49	\$26,053.12	\$10,760.17	\$15,292.95	59%
Emergency Medicine	17	\$21,038.00	\$16,900.89	\$4,137.11	20%
MRI/Radiology	21	\$18,804.00	\$6,828.62	\$11,975.38	64%
Anesthesiology	13	\$9,916.00	\$8,106.09	\$1,809.91	18%
Behavioral Health	21	\$9,032.00	\$5,087.70	\$3,944.30	44%
Neurosurgery	12	\$6,100.00	\$1,844.77	\$4,255.23	70%
Sports Medicine	8	\$3,360.00	\$792.80	\$2,567.20	76%
Urgent Care Center	12	\$3,342.46	\$1,771.71	\$1,570.75	47%
Cardiology	13	\$2,482.00	\$1,622.99	\$859.01	35%
General Surgery	7	\$2,068.00	\$1,887.34	\$180.66	9%
Physicians Fees	5	\$1,990.00	\$920.78	\$1,069.22	54%
Internal Medicine	4	\$932.00	\$528.89	\$403.11	43%
Podiatry	2	\$690.00	\$498.46	\$191.54	28%
Durable Medical Equipment	1	\$587.33	\$587.33	\$0.00	0%
Grand Total	577	\$695,480.78	\$285,162.55	\$410,318.23	59%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 24, 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	Present
Dwyane Harris	Township of Willingboro	Absent

ALTERNATE FUND COMMISSIONER:

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

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

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen Read
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Joseph Stringfellow
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
Managed Care	Qual Care Christine Gallagher
Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earle
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

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

APPROVAL OF MINUTES: July 23, 2024 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JULY 23, 2024:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

EJIF Membership Renewal: The Fund's three-year membership in the EJIF is scheduled to expire on December 31, 2024. Enclosed on **Pages 3 & 4** is Resolution 24-18 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Motion to adopt Resolution 24-18 renewing the Fund's membership in the NJ Environmental Risk Fund for the period of January 1, 2025 through December 31, 2027.

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

RCF Membership Renewal: The Fund's three-year membership in the RCF is scheduled to expire on December 31, 2024. Enclosed on **Pages 5 & 6** is Resolution 24-19 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Motion to adopt Resolution 24-19 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

RCF/MEL/EJIF Meetings: The RCF, MEL & E-JIF all met at the Forsgate Country Club on September 9, 2024. Chairwoman Danson's reports can be found in Appendix II. Chairwoman Danson reviewed the meetings and highlighted the RCF introduced the 2025 Budget with a 2% increase and the public hearing was scheduled for October 16th. The board approved the appointment of Joe Criscuolo from the Central JIF to serve as Secretary of the Fund and the board adopted a resolution amending the Fiscal Management Plan to add CRC as the claims administrator for the Camden JIF; added TD Bank as an authorized bank and added the new secretary as a signer on the account. The next RCF meeting will be held on October 16th at Forsgate.

Chairwoman Danson discussed the EJIF meeting and the 2025 budget was introduced which represents a 1.2% increase and the public hearing was scheduled for October 16, 2024. The board authorized a 2024 dividend in the amount of \$2.1 million subject to State approval. The next EJIF meeting will be held on October 16, 2024 at Forsgate.

Chairwoman Danson discussed the MEL meeting and said the MEL submitted a preliminary 2025 budget which reflected a 5.7% increase before increases in exposures are applied. The Board accepted the Fund Attorney's recommendation to accept the terms of TD Bank's agreement. There were limitations in TD's agreement however it appears the limitations are standard in the financial market. The Board adopted a resolution making amendments to the Fiscal Management Plan to reflect changes to authorized signers for the MEL accounts and banking services provider.

2025 Renewal: Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2025 underwriting renewal on July 25th with an August 31st completion date. We are in the process of following up with members and risk managers. Executive Director said Origami has been locked down as we start to work on 2025 budgets. The MEL is at a 5.7% increase and EJIF at 1.2% increase. Property market has stabilized a little and we will have more information on the PMM JIF 2025 budget at the October meeting. The next MEL meeting will be held on October 16, 2024 at Forsgate.

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

Professional Services Agreements: The Fund’s professional service agreements are up for renewal in 2025. The Fund Office will be sending out the required forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm’s fee request for consideration before budget introduction.

Power of Collaboration - Enclosed on page 7 is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$4 billion savings provided to NJ Taxpayers and the \$391 million in dividends provide to MEL members since inception.

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 on the Financial Fast Track as of June 30, 2024 which shows an increase \$147,000 in surplus, which brings the PMM JIF to a total surplus of \$3.8 million and over \$9.3 million in cash. This shows the PMM JIF is trending very well. Loss Ratio Analysis report, the actuary’s projection for the month of June has the Fund at 18% and the Fund came in at 14% and July the actuary’s projection was 23% and the PMM JIF is at 17%. Claims Activity Report showed the Fund had 10 less open claims for June and then we gained one more back in July which is not bad. Loss Time Accident Frequency is trending very well at 1.14. No lost time accidents in June or July the decrease is 0.98 which is phenomenal on the loss claims front. 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 August 2024 Vouchers Resolution 24-20

Fund Year 2024	\$ 57,352.96
Total	\$ 57,352.96

Payment of September 2024 Vouchers Resolution 24-21

Fund Year 2024	\$ 57,375.42
Total	\$ 57,375.42

MOTION TO APPROVE RESOLUTION 24-20 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 24-21 VOUCHER LIST FOR THE MONTH OF SEPTEMBER

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

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

July 2024	
2024	\$13,236.31
2023	\$29,501.59
2022	\$7,420.50
2021	\$13,620.17
2020	\$23,115.15
Closed	\$0.00
TOTAL	\$86,893.72

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

September 2024	
2024	\$20,310.11
2023	\$58,315.66
2022	\$10,575.54
2021	\$4,484.88
2020	\$7,936.14
Closed	\$0.00
TOTAL	\$101,622.33

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director’s report. Safety Director said Commissioner Pfeiffer scheduled in house training at the Evesham Fire House and all DPW employees were trained. Thank you to everyone for getting the safety committee started and it was a great turn out and these will be conducted quarterly. Chairwoman Danson said her employees thought the information provided was very well received and they look forward into diving into more topics at upcoming meetings. Law Enforcement Services were discussed by Retired Police Chief Harry Earl said an Artificial Intelligence packet and an Elections packet were distributed. The Elections webinar will be held next Wednesday at 1:30 pm with over 400 registered. A bulletin about High School football games will be coming out shortly.

Chairwoman Danson asked if anyone would be interested in becoming the Chair for the PMM JIF Executive Safety Committee meetings. Safety Director said he can continue to run the meeting until the end of the year and then at the end of the year a new Chair can be appointed.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed Risk Managers report beginning on page 31 of the agenda packet. Mr. Merchel discussed the First Amendment Auditor and Land Use training provided through the MEL. Links to the Land Use training were provided in the report. Risk Manager said the land use video is very good and was filmed at Moorestown. Mr. Merchel said members should also conduct their own safety meetings at the local level as well as participating in the PMM JIF-wide safety meeting.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager Jonothan Tavares advised Certificate Report was on page 2 with one certificate being issued and discussed the Renewal Memo for 2025 that was distributed to members. The Cyber Risk Management Report will be discussed in closed session.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Christine Gallagher reported on the Workers Compensation Claims Reported report on pages 36-38.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane did not have a report for open session and the PARs were reviewed in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous

MEETING ADJOURNED: 2:43 pm

NEXT REGULAR MEETING: October 22, 2024

Willingboro Municipal Complex at 2:00PM

Karen Read, Assisting Secretary for
IVY CARMICHAEL, SECRETARY

