

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
APRIL 22, 2025 – 2:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: APRIL 22, 2025**

☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

☐ **ROLL CALL OF 2025 COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** February 25, 2025 Open Minutes.....**Appendix I**
February 25, 2025 Closed Minutes **Distributed**

☐ **CORRESPONDENCE: None**

REPORTS

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
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☐ **ATTORNEY – William J. Kearns, Esquire**

☐ **TREASURER – Thomas Tontarski**
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.March 2025 Voucher List – Ratification of Resolution Nos. 25-11**Page 32**
March 2025 Supplemental Voucher List – Ratification of Resolution Nos. 25-12....**Page 34**
.April 2025 Voucher List – Resolution Nos. 25-13**Page 35**

☐ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
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☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Reports**Page 51**
.Cyber Risk Management Compliance – To be distributed

☐ **MANAGED CARE – Qual Care**
.Monthly Report.....**Page 52**

☐ **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 – May 27, 2025 - Maple Shade**

☐ **MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: April 22, 2025

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **MEL Bylaw Amendment:** Enclosed is correspondence from the MEL providing notice to affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached is a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment. **(Pages 4-6)**
- ❑ **Cyber JIF:** The Cyber JIF met on March 20, 2025 via Zoom; included in the agenda is Chairperson Danson's report of the meeting. **(Page 7)**
- ❑ **RCF Report:** The RCF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Chairperson Danson's report of the meeting. **(Page 8)**
- ❑ **EJIF Report:** The EJIF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Chairperson Danson's report of the meeting. **(Page 9)**
- ❑ **MEL Report:** The MEL met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Chairperson Danson's report of the meeting. **(Page 10-12)**
- ❑ **D2 Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **Employment Practices Compliance Program:** During 2025, members will be asked to update their EPL Compliance. An email notification was sent to members entities on April 16th regarding the program with updates to the personnel manual along with information concerning training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training. A copy of the memorandum appears on **(Pages 13-15)**; a synopsis of changes to the personnel manual appears on **(Page 16)**.
- ❑ **2025 PRIMA Conference** – As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Seattle, Washington from June 1, 2025, through June 4, 2025. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2025/index.cfm>

- ❑ **2025 MEL, MR HIF & NJCE JIF Educational Seminar** - The 15th annual seminar will be conducted virtually on two half-day sessions: Friday, April 25th and Friday, May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Michael Chertoff, former Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. We will also have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. On **(Page 17)** is program & registration information. The registration form to be completed and submitted can be found at:

https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ

- ❑ **Boiler & Machinery Coverage** - Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Below are some summary items from their 2024 Stewardship Report:

- From January 1st through December 31st, 2024, Chubb risk engineers dedicated 3,173 hours visiting 1,093 MEL JIF locations and inspecting 2,516 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 614 hazardous code violations. 61% of said violations have been closed.
- In 2024, Chubb risk engineers made 37 recommendations of which 24% have been complied with and closed.

In addition, attached is a flyer outlining Free Boiler Safety Training they are making available to members. **(Page 18)**

- ❑ **Protecting our Children:** Enclosed on **(Page 19)** is a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care
- ❑ **2025 Financial Disclosures** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services released notice LFN-2025-07 containing filing instructions with a deadline to file by April 30th. The JIFs roster has been updated for 2025.
- ❑ **Elected Officials Training:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appear on **(Page 20)**. The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2025. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

- ❑ **NJLOM Article:** William John Kearns Jr., Esq., was honored as General Counsel Emeritus by the New Jersey State League of Municipalities after over four decades of advancing municipal law, serving as counsel to numerous municipalities, and contributing to key legislation in New Jersey. Throughout his career, Bill has demonstrated an unwavering commitment to advancing municipal law and local government interests in New Jersey, serving as Municipal Attorney for numerous municipalities including Willingboro Township, where he served for over 50 years. Mr. Kearns renowned for his expertise, public service, and leadership in municipal law education, Bill has earned widespread recognition, including the Public Sector Career Recognition Award. (Page 21)

- ❑ **Due Diligence Reports:**

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 22&23
Claims Activity Report	Page 24&25
Loss Time Accident Frequency	Page 26&27
POL/EPL Compliance Report	Page 28
Regulatory Affairs Checklist	Page 29



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 - Fax (201) 881-7633

Date: April 2, 2025

To: Executive Committee
MEL Affiliated Local Joint Insurance Fund

From: Chairman Paul Tomasko
Joseph Hrubash, Executive Director
Municipal Excess Liability Joint Insurance Fund

Subject: Public Hearing – Bylaw Amendment

The Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund adopted a resolution at their March meeting introducing proposed amendments to the Fund's Bylaws. Resolution also waived the requirement that public hearing be held within 45 days from introduction – since the MEL's next regularly scheduled meeting is not until June.

The Public Hearing has been scheduled for June 9, 2025 at 10:30 am in the Forsgate Country Club, 375 Forsgate Drive, Monroe NJ.

Proposed Change language is included in the attached copy of the Resolution.

RESOLUTION #24-25
The Municipal Excess Liability Joint Insurance Fund

Resolution to Amend the By-laws and Schedule a Public Hearing

Whereas: NJAC 11:15-2.26 (a) provides that "No servicing organization of a fund, or producer that may be appointed pursuant to N.J.A.C 11:15-2.6; § 10, or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of that fund or be an employee, officer or director of the administrator, unless notice of such interest has been provided to the fund commissioners and members."

Whereas: The MEL's current bylaws are more restrictive in that they preclude any organization connected to the administrator to act as "Producer for the Placement of Excess and Reinsurance."

Whereas: The Board of Fund Commissioners believes it is in the MEL's interests to conform the bylaws to the state regulations because this would allow the MEL to combine the position of "Producer for the Placement of Excess and Reinsurance" with the position of "Underwriting Manager."

NOW BE IT RESOLVED BY THE BOARD OF FUND COMMISSIONERS that:
(Note: Underlined text is the amendment)

1. The Article III, Organization subsection 3d shall be amended to read as follows: "No individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund, including its employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Fund unless notice of such interest has been provided to the fund commissioners and members."
2. Article III, Organization subsection 3e shall be amended to read as follows: "No administrator of the Fund, or its employees, officers or directors shall have either a direct or indirect financial interest in any individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund unless notice of such interest has been provided to the fund commissioners and members."
3. In accordance with the bylaws, the public hearing on this bylaw amendment shall take place on Monday, June 9, 2025 at 10:30 AM at 375 Forsgate Dr, Monroe Township, NJ. As part of the previously scheduled meeting of the MEL Board of Fund Commissioners.

STATEMENT

Periodically, the MEL releases RFQs for all positions and will undergo this process in the fall of 2025. As part of the process, the Executive Director and the Fund Attorney review the contracts and update as appropriate. This year, an update of the bylaws is needed make the bylaws consistent with the State Regulations and actual practice. This change is recommended by the MEL Board of Fund Commissioners and the MEL Fund Attorney.


Note: The MEL's bylaws provide that:

1. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
2. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Fund Commissioners of the hearing date and shall send all Fund Commissioners a copy of the proposed amendment.
3. The amendment is adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment.
4. If adopted, the amendment shall not take effect until approved by the Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.


Timeline

By May 1:	Introduction on First Reading
June 9:	Hearing and adoption on second reading
September 8:	Ratification and submission to DOBI and DCA
November 1:	Approval by DOBI and DCA and release of RFQ
December 1:	Receipt of RFQ
January 9:	Contract award

Adopted this 21st of March 2025



Paul Tomasko, MEL Chairman



John Clarke, MEL Secretary



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: March 20, 2025

To: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Susan Danson

Subject: Summary of Topics Discussed at the March Cyber JIF Meeting

The Cyber JIF met on March 20th. Below is an overview of items discussed:

Operations Committee: The Executive Director provided an overview of discussion items from the Operations Committee's February 25, 2025. The discussion items were:

Risk Control Program Training: The Underwriting Manager gave an overview of his upcoming 2025 Cyber Education training initiatives, which will focus on helping more members achieve Basic Compliance level. The training and education will include a combination of webinars, email blasts, short training videos. This will emphasize information on "The Basics of Basic" (security control group), Incident Response, utilization of the insurer's (AXA XL) Cyber Portal, emphasis on good Passwords, and implementing secure banking controls established by the JCMI.

Common Interest Agreement: Fund Attorney drafted an agreement that is being considered as a tool to help the Fund get access to claims information with the intention of using that to focus on prevention of claims. Fund Attorney and Underwriting Manager will continue discussions with the excess carrier on the use of this agreement

Technology E&O Coverage: It was reported that coverage has been requested by six members.

Claim Appeal Process: Fund Attorney is drafting an appeal process for consideration for when a member has a difference of opinion in meeting requirements found in the compliance checklist. We will be scheduling a meeting of the Operations Committee to review further.

Claims Committee: The Claims Committee met virtually at 2:00pm on March 20, 2025, to discuss Payment Authority Requests (PARs). Board accepted committee's recommendation for payments.

Financial Disclosures: The JIF Commissioners were instructed to anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. In the past the Division of Local Government Services has distributed a notice with filing instruction with a deadline to file by April 30th.

Next Meeting Date: Thursday, May 15, 2025 at 3:30 PM via video / audio teleconference.



Municipal Excess Liability Residual Claims Fund

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

March 21, 2025

Memo to: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Susan Danson

Re: RCF March 2025 Meeting

Executive Director reported on the following:

Crime Bond Renewal: The Board passed a motion to renew Selective Insurance policy for commercial crime coverage for the Fund's Executive Director, Treasurer and Claims as of 5/1/2025 for a premium of \$1,514.00.

Competitive Contract/Procurement Process: The Fund will begin the competitive contracting/procurement process for the professional contracts expiring on December 31, 2025. A Contract Review Committee was formed to review and score the responses.

Financial Disclosures: JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April. Typically the deadline for filing is April 30th.

Claims Committee: The Claims Review Committee met on March 18, 2025 and recommended PARs were approved.

Next Meeting: The next meeting of the RCF is scheduled for June 9, 2025 at 11:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 21, 2025

TO: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Susan Danson

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Revised 2025 Budget and Related 2025 Professional Fee Amendments: The EJIF 2025 budget was adopted on October 16, 2024. The budget has been revised to reflect two new members: Morris Township and Cumberland County Improvement Authority and one member Oldmans Township who terminated their membership, effective January 1, 2025. The change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

Competitive Contract/Procurement Process: Numerous professional contracts with the E-JIF expire on December 31, 2025. The Fund will begin the competitive contracting/procurement process for the professional positions. The Board adopted Resolution #18-25 which authorizes the hiring of the various fund professionals.

Marketing: The EJIF is entering our 30th year of operation and recommended a refresh of our logo as well as some marketing material(s). Princeton Strategic Communications has agreed to assist us with this project. A motion was passed to approve funding to develop updated marketing materials and refresh the EJIF's logo.

Financial Disclosures: JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30th.

Next Meeting - The next meeting of the EJIF is scheduled for Monday June 9, 2025 at Forsgate Country Club, Monroe Twp, N.J



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 - Fax (201) 881-7633

Date: Friday March 21, 2025

To: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Susan Danson

Subject: March Report of the MEL JIF Meeting

Bylaw Amendment: Fund Attorney and Executive Director provided proposed wording for a bylaw amendment impacting contracts during Executive Session. In Open Session, the board adopted a resolution, including a provision to waive the requirement that public hearing be held within 45 days of introduction, given that next MEL meeting is in June.

The Board scheduled a public hearing on the bylaw amendment for:

June 9, 2025 at 10:30 am.

Forsgate Country Club

375 Forsgate Drive

Monroe Township, NJ 08831

MEL, EJIF and RCF Meeting Schedules: Submitted for information was a revised meeting notice modifying the location for three meetings of the MEL, EJIF and RCF during 2025.

Safety & Education Committee: Committee met on February 28, 2025 at 11:00AM; copies of the meeting minutes were submitted for information.

- **Police Accreditation** - Representatives from PERMA and J.A. Montgomery met with Benchmark Analytics to kick off the 2nd phase of the police accreditation study. Safety Director is working with the firm to review the data, develop questions related to police operations and is also collaborating with the NJ State Association of Chiefs of Police (NJSACOP)

Risk Mgmt. Information System (RMIS) - The current contract with Origami Risk is set to expire and a competitive contract was issued on February 28th with responses due by March 20th. Qualified Purchasing Agent (QPA) confirmed only one response from the incumbent firm was received and submitted fee increases of 7%, 10% and 8% over a three-year contract period. Response will be provided to the Evaluation Committee for review and scoring.

Legislative Committee: Committee met on February 14, 2025 at 11:00AM; submitted for information were the minutes of the meeting. Committee is scheduled to meet next on April 4, 2025 at 11:00AM.

Submitted for information was a copy of proposed legislation A-2145 (Moen) which provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Also submitted was a copy of the League Article written by Chairman Tomasko and David Grubb concerning this bill; the article notes the MEL's opposition to this bill as it is completely unnecessary and will only serve to open the workers' compensation system to lawsuits that include civil fines and attorney fees. Executive Director, Chairman Tomasko and David Grubb recently met with Assemblywoman Swain for a productive discussion and plan to continue discussions on with Senator Beach on this matter.

Annual Retreat Ad-hoc Committee: Commissioners Nolan, Criscuolo and Franz met on January 10, 2025; submitted for information were the meeting minutes. The ad-hoc committee recommended each MEL committee annually provide the Board with a summary written report on their activities in March of the following year.

Claims Committee: This committee last met on January 6, 2025; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee met the morning of March 21st.

2024/2025 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has now been uploaded into the MEL's Learning Management System. Directions to access the programs were submitted for information.

2025 MEL, MR HIF & NJCE JIF Educational Seminar: The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice to all members and risk managers including a registration link was sent via email on February 19, 2025 and has been posted to the MEL website.

The keynote speaker for Friday April 25th is Michael Chertoff, former US Secretary of Homeland Security. Enclosed was the latest in the series of Power of Collaboration advertisement published in the League of Municipalities magazine which highlights the educational seminar.

Employment Practices Compliance Program: During 2025, members will be asked to update their Personnel Manuals and complete training. Drafts of the expected modifications to the manual are being reviewed and the Fund office is on target to distribute the changes to members in April which will include information on training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training.

Residual Claims Fund (RCF): The RCF conducted its 2025 Reorganization meeting on January 6, 2025; submitted for information was a copy of Commissioner Clarke's report on the meeting.

NJ Cyber JIF: The NJ Cyber JIF conducted its 2025 Reorganization on January 16, 2025. Submitted for information was a copy of the report on the meeting.

The Cyber JIF met on March 20th and a verbal report on the major discussion items was provided. For 2025, the Underwriting Manager will focus on historical cyber claim experience as well as develop an information campaign to highlight basic security controls for members. Lastly, discussions will be held with the cyber carriers and vendors to obtain greater understand the cause of cyber claims.

Stormwater Management Program: In January, the MEL Board of Fund Commissioners adopted a resolution to create a procedure to support MEL members with stormwater management claims. As previously reported, the MEL's commercial carriers have agreed to provide funding for assistance with design immunity to reduce the risk of stormwater claims being filed against members. The law firm of Methfessel and Werbel will provide up to 3 hours of professional time to members requesting assistance including sub-contracting with an engineering firm. The program is no cost to the MEL or its members.

Fund Attorney reported a task force met to review the procedure and draft applicable documents to be distributed to MEL members as part of the Stormwater Professional Assistance Program. In addition, Methfessel and Werbel conducted a presentation for the local JIF Executive Directors on the anticipated services to be provided including registration process, which if used will be subject to attorney-client privileges. Mr. Grubb said an effective defense against these claims is design immunity, but noted important records are often misplaced or lost over time. The documents to be distributed to MEL members will include a model resolution evoking scarce resources defense, which ties into new regulations introduced by the NJ Department of Environmental Protection.

Protecting our Children: Submitted for information was a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care. It was noted there are currently 135 sexual molestation claims in the MEL-wide system with a total incurred of approximately \$2 million.

2025 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Government Services will distribute a notice in March including filing instructions with a deadline to file by April 30th.

2025 Post-Renewal Webinar: The Underwriting Manager held a webinar on March 14, 2025 to detail the successes marketing the program and coverage changes to be aware of for 2025. There were 122 attendees; copies of the presentation may be obtained from the Fund office or downloaded from MEL Coverage Bulletin #25-02.

Excess Workers' Compensation Claims: Fund Attorney said for 2025, efforts continue to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991-2002 via the special counsel authorized by the MEL Board during October 2024.

Next Meeting: The next meeting of the MEL JIF is scheduled for Monday June 9, 2025 10:30AM at the Forsgate Country Club in Monroe, NJ



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: Joseph P. Hrubash, Executive Director

Date: April 15, 2025

Re: **2025-2026 Employment Practices Liability (EPL) Program & Training Requirements**

Please allow this memorandum to serve as official notice that the 2025-2026 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents. If your handbook is current, the proposed changes can be accomplished by an amendment and corresponding resolution authorizing same.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents OR Click this link to the program: <https://njmel.org/insurance-and-claims/#public-officials-employment-practices>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2025** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.

- a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. Attached is a memorandum with the schedule to date – with a link to register.
- 7. Police Chief, Captains and Lieutenants Training:** Since Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video has been uploaded to the MEL website. Attached are the directions to complete.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- **Synopsis of Changes**
- **Checklist**
- **Flyer – Non Supervisory Training**
- **Manager & Supervisors Training Schedule**
- **MEL Helpline**

CLEARY | GIACOBBE | ALFIERI | JACOBS LLC

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

To: Member Entities
From: Matthew J. Giacobbe, Esq.
Nicholas DelGaudio, Esq.
Fred Semrau, Esq.
Date: March 13, 2025
Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund ("MEL") has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual ("PPPM") for our members' consideration. Below is a brief explanation of the changes that have been made.

- Additions to the Americans with Disabilities Policy to include language relating to the federal Pregnant Workers Fairness Act which was passed in 2023 and had regulations issued in 2024
- Additions to the Policy Against Harassment to include language about hostile work environments arising from conduct occurring outside of the workplace and even in non-work related contexts if it affects the workplace, which was contained in guidance issued by the EEOC in 2024
- Change in language to the Vacation Leave Policy in order to be more in line with the Comptroller's Report/State Law regarding carrying over vacation leave for one year only and only when it cannot be used due to business demands.
- Addition of an Acknowledgement of Receipt page at the end of each manual and handbook

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

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15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

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

The seminar is pending approval for the following continuing education credits:

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

TO REGISTER

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

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AGENDA



KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

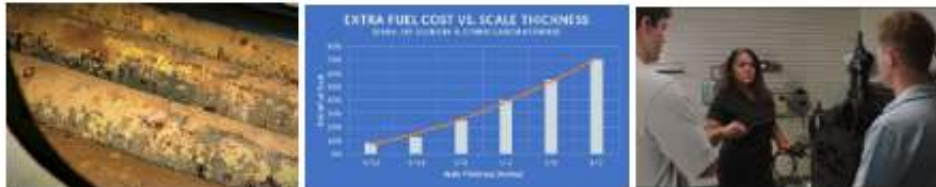
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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**



Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 th (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 th (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9th (1 PM ET)
Water Treatment - Virtual	December 9th (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24th (9 AM ET), October 9th (1 PM ET)

Boiler Controls and Safety Devices - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

Water Treatment - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.

Legal



David Grubb: Executive Director Emeritus,
Municipal Excess Liability Joint Insurance Fund,
and Paul Shives: Safety Director, Municipal
Excess Liability Joint Insurance Fund

New Jersey Courts Get Serious About Child Abuse

Recently, a New Jersey jury awarded a \$25 million verdict against the State in a child sexual molestation case involving a child in foster care. This is a warning that juries treat these cases very seriously.

A 2019 change in the law increased the potential liability to both governmental entities and officials personally. Under this legislation, local public officials can be held personally responsible if they fail to act. This issue has rocked many venerable institutions including churches, sports programs, youth organizations, and medical facilities. All local officials must address this problem as well.

In the case of the sexual abuse of children, the legislature has extended the statute of limitations to age 55, or later under some circumstances. This means that officials who fail to implement reasonable controls can be sued personally years or decades after they leave office. Since the new law was adopted, several municipalities have been sued for cases that go back to the 70s and 80s.

Your municipality probably has arrangements for your defense and indemnification. However, you should talk with your municipal attorney to understand exactly how these defense and indemnification procedures work.

Requirements for Government Officials

As a governmental official, you are legally required to report suspected child abuse. This requirement includes all governmental officials, employees AND volunteers. In fact, unlike other states, New Jersey law specifically provides that: "Any person having reasonable cause to believe that a child is being subjected to abuse shall report this immediately."

Child sexual abusers are not always easy to spot. Though 7 out of 8 molesters are male, they match the general population in ethnicity, religion, education, and marital status. There is no stereotype, especially since abusers go to great lengths to blend in. Adult-to-child abuse is thought out and planned, requiring access, privacy, and control. These three factors demand a very specific type of relationship and setting, meaning that 90% of juvenile sexual abuse victims know their abuser.

The scope of the problem is massive: by age 18, 1 in 4 girls and 1 in 6 boys have experienced sexual abuse. Research shows that children often delay reporting sexual

abuse. They should not be disbelieved just because they waited a long time to seek help.

Model Policies

All governmental entities must have policies and procedures to deal with child abuse. A model policy and procedure can be found on the MEL website. Written documentation is critical and should be kept for at least 65 years.


Background Checks: An effective program to protect children must start with background checks of all prospective employees and volunteers including:

- Fingerprint identification.
- Reference checks in both personal and professional capacities.
- The Megan's Law directory for New Jersey and any other state in which the applicant has lived.

The MEL's website lists qualified firms that perform these checks in a timely fashion. The link is <https://tinyurl.com/yck4x82e>. Any negative or questionable results must be dealt with before the individual is hired or begins to work with minors, and no provisional hiring should be permitted.

Training: Everyone must be trained, beginning with elected officials. The MEL provides a complete package of training programs including:

- Managers and supervisors.
- A special training course for police command officers.
- Programs for all other employees and volunteers.
- Volunteer coaches must also complete the Rutgers SAFETY Clinic Course that provides partial civil immunity under "The Little League Law."

The Department of Children and Families maintains a hot line to report child abuse. The number is: 877-NJ ABUSE (652-2873). Failure to report is a misdemeanor and could expose you to a lawsuit for damages. Fortunately, any person who, in good faith, reports suspected abuse or testifies in a child abuse hearing is immune to any criminal or civil liability that may result. You can choose anonymous reporting as well. (N.J.S.A. 9:6-8.13) 



This seminar will discuss how municipal leaders can protect their communities and themselves from lawsuits. Municipal elected officials, authority commissioners, and a member's chief operating officer (i.e., municipal manager/administrator or executive director) who completes this course by May 2025 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2025 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2024-2025 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have any questions or need assistance, contact the **MSI Help Line** at **(866) 661-5120**.

League Honors William John Kearns Jr., Esq., For Distinguished Service as General Counsel

William John "Bill" Kearns Jr., Esq., has retired after serving with distinction as General Counsel to the New Jersey State League of Municipalities for more than four decades, and was named General Counsel Emeritus at the December NJLM Executive Board meeting.

Throughout his career, Kearns has demonstrated an unwavering commitment to advancing municipal law and local government interests in New Jersey, serving as Municipal Attorney for numerous municipalities including Willingboro Township, where he served for over 50 years. He is currently Of Counsel at Helmer Conley & Kasselman.

Since graduating from Saint Peter's University and Rutgers University School of Law-Newark, Kearns has exemplified the highest standards of professionalism, integrity, and dedication to public service. He is a Past President of the Burlington County Bar Association and a Past President and Director Emeritus for Life of the Burlington County Chamber of Commerce. During his career, he has served as the Municipal Attorney for Beverly City, Bordentown Township, Delanco Township, Edgewater Park Township, Florence Township, and Willingboro Township. He has served as counsel to other public bodies. He has held public office as a member of the Willingboro Township Council and as Mayor of Willingboro. In August 2009, he was appointed as a member of the NJ Governor's Task Force on Local Government Ethics. He served as Attorney for the Transition Task Force preparing for the consolidation of Princeton Borough and Princeton Township into a single municipality.

Kearns has been a pillar of municipal law education in New Jersey, regularly conducting educational sessions at the League's Annual Conference, authoring numerous articles for the *New Jersey Municipalities* magazine and contributing to various League publications on municipal law. He has served as Chair of the Local Government Law Section of the New Jersey State Bar Association and has been recognized as a preeminent authority on the Open Public Meetings Act, the Local Public Contracts Law, and numerous other areas of municipal law. Most recently, he was honored at the League Conference with the Public Sector Career Recognition Award, which is presented to individuals who have devoted their professional lives to excellence in Local Government, providing municipal officials with assistance, innovations, and guidance.

Kearns has played an instrumental role in drafting and



reviewing significant municipal legislation, providing testimony before legislative committees, serving as the League's representative on various stakeholder groups, and working tirelessly to protect the interests of New Jersey's 564 municipalities. His expertise and counsel have been invaluable in helping municipalities navigate complex legal challenges, including interpretation of state statutes, compliance with regulations, and adaptation to evolving municipal law.

"The League is profoundly grateful and appreciative of Kearns' exemplary service as General Counsel and his countless contributions to the advancement of municipal government in New Jersey. We thank him wholeheartedly for his lifetime of work toward the betterment and the benefit of New Jersey's local governments," said League Executive Director Michael Cerra. 📌

Professional Municipal Mgmt Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
			1/31/2025					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	49 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	168,000	206,658	123.01%	100.00%	123.01%	100.00%	127.27%	100.00%
GEN LIABILITY	333,052	194,800	58.49%	95.99%	66.30%	95.70%	79.77%	90.78%
AUTO LIABILITY	52,789	34,599	65.54%	92.93%	65.54%	92.58%	65.54%	87.77%
WORKER'S COMP	1,330,010	838,646	63.06%	99.46%	63.97%	99.40%	61.12%	98.27%
TOTAL ALL LINES	1,883,851	1,274,702	67.66%	98.71%	69.69%	98.61%	70.44%	96.81%
NET PAYOUT %	\$1,135,009		60.25%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	37 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	164,000	192,519	117.39%	100.00%	117.39%	100.00%	142.20%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	90.78%	118.98%	90.15%	94.90%	80.55%
AUTO LIABILITY	55,642	248,491	446.59%	87.77%	381.89%	87.18%	106.97%	77.72%
WORKER'S COMP	1,353,000	813,569	60.13%	98.27%	60.14%	98.10%	61.08%	94.20%
TOTAL ALL LINES	1,859,484	1,629,733	87.64%	96.95%	83.89%	96.71%	74.82%	92.11%
NET PAYOUT %	\$1,070,575		57.57%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	25 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	169,000	243,774	144.25%	100.00%	144.73%	100.00%	133.76%	95.63%
GEN LIABILITY	301,156	246,108	81.72%	80.55%	71.92%	79.39%	41.28%	62.24%
AUTO LIABILITY	51,791	19,056	36.79%	77.72%	36.79%	76.44%	43.99%	54.16%
WORKER'S COMP	1,560,000	1,018,991	65.32%	94.20%	64.04%	93.51%	50.21%	70.13%
TOTAL ALL LINES	2,081,947	1,527,930	73.39%	92.28%	71.05%	91.57%	55.55%	70.66%
NET PAYOUT %	\$992,584		47.68%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	13 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	211,000	168,666	79.94%	95.63%	80.05%	95.24%	11.14%	6.00%
GEN LIABILITY	272,732	66,018	24.21%	62.24%	22.34%	60.18%	2.64%	1.00%
AUTO LIABILITY	55,309	13,374	24.18%	54.16%	24.32%	51.17%	0.00%	1.00%
WORKER'S COMP	1,481,335	675,357	45.59%	70.13%	39.03%	64.07%	0.91%	0.50%
TOTAL ALL LINES	2,020,376	923,414	45.71%	71.29%	40.66%	66.45%	2.19%	1.16%
NET PAYOUT %	\$405,932		20.09%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	1 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED	-11 Actual	MONTH TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	242,500	5,450	2.25%	6.00%	0.00%	0.00%	0.00%	0.00%
GEN LIABILITY	289,882	0	0.00%	1.00%	0.00%	0.00%	0.00%	0.00%
AUTO LIABILITY	61,981	3,150	5.08%	1.00%	0.00%	0.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	3,000	0.19%	0.50%	0.00%	0.00%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	11,600	0.54%	1.21%	0.00%	0.00%	0.00%	0.00%
NET PAYOUT %	\$498		0.02%					

Professional Municipal Mgmt Joint Insurance Fund

**CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED
			28-Feb-25		31-Jan-25		29-Feb-24	
PROPERTY	168,000	206,658	123.01%	100.00%	123.01%	100.00%	127.27%	100.00%
GEN LIABILITY	333,052	194,800	58.49%	96.23%	58.49%	95.99%	76.01%	91.38%
AUTO LIABILITY	52,789	34,599	65.54%	93.27%	65.54%	92.93%	65.54%	88.30%
WORKER'S COMP	1,330,010	835,787	62.84%	99.52%	62.94%	99.46%	61.12%	98.43%
TOTAL ALL LINES	1,883,851	1,271,843	67.51%	98.81%	67.59%	98.71%	69.78%	97.04%
NET PAYOUT %	\$1,138,463		60.43%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED
			28-Feb-25		31-Jan-25		29-Feb-24	
PROPERTY	164,000	192,519	117.39%	100.00%	117.39%	100.00%	142.20%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	91.38%	130.79%	90.78%	97.52%	81.65%
AUTO LIABILITY	55,642	248,491	446.59%	88.30%	446.59%	87.77%	106.97%	78.92%
WORKER'S COMP	1,353,000	813,536	60.13%	98.43%	60.13%	98.27%	60.77%	94.80%
TOTAL ALL LINES	1,859,484	1,629,700	87.64%	97.17%	87.64%	96.95%	75.00%	92.75%
NET PAYOUT %	\$1,221,375		65.68%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED
			28-Feb-25		31-Jan-25		29-Feb-24	
PROPERTY	169,000	243,774	144.25%	100.00%	144.25%	100.00%	156.24%	96.03%
GEN LIABILITY	301,156	242,849	80.64%	81.65%	81.72%	80.55%	41.82%	64.20%
AUTO LIABILITY	51,791	15,993	30.88%	78.92%	36.79%	77.72%	44.76%	56.96%
WORKER'S COMP	1,560,000	1,018,334	65.28%	94.80%	65.32%	94.20%	56.16%	74.88%
TOTAL ALL LINES	2,081,947	1,520,951	73.05%	92.92%	73.39%	92.28%	61.93%	74.61%
NET PAYOUT %	\$1,003,796		48.21%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED
			28-Feb-25		31-Jan-25		29-Feb-24	
PROPERTY	211,000	168,666	79.94%	96.03%	79.94%	95.63%	13.81%	13.00%
GEN LIABILITY	272,732	75,224	27.58%	64.20%	24.21%	62.24%	3.54%	2.50%
AUTO LIABILITY	55,309	12,749	23.05%	56.96%	24.18%	54.16%	3.62%	2.50%
WORKER'S COMP	1,481,335	678,146	45.78%	74.88%	45.59%	70.13%	1.48%	2.00%
TOTAL ALL LINES	2,020,376	934,785	46.27%	75.16%	45.71%	71.29%	3.10%	3.23%
NET PAYOUT %	\$447,465		22.15%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED
			28-Feb-25		31-Jan-25		29-Feb-24	
PROPERTY	242,500	8,146	3.36%	13.00%	2.25%	6.00%	0.00%	0.00%
GEN LIABILITY	289,882	3,000	1.03%	2.50%	0.00%	1.00%	0.00%	0.00%
AUTO LIABILITY	61,981	4,909	7.92%	2.50%	5.08%	1.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	11,640	0.75%	2.00%	0.19%	0.50%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	27,694	1.29%	3.33%	0.54%	1.21%	0.00%	0.00%
NET PAYOUT %	\$20,511		0.96%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
AS OF 01/31/25						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
December-24	4	4	6	6	0	20
January-25	4	4	6	6	1	21
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$2,335
Year	2021	2022	2023	2024	2025	TOTAL
December-24	\$4	\$7,503	\$8,549	\$27,771	\$0	\$43,827
January-25	\$4	\$7,503	\$8,549	\$27,521	\$5,450	\$49,027
NET CHGE	\$0	\$0	\$0	(\$250)	\$5,450	\$5,200
Ltd Incurred	\$206,658	\$192,519	\$243,774	\$168,666	\$5,450	\$817,067
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
December-24	3	4	13	22	0	42
January-25	3	3	10	25	0	41
NET CHGE	0	-1	-3	3	0	-1
Limited Reserves						\$8,712
Year	2021	2022	2023	2024	2025	TOTAL
December-24	\$42,775	\$126,334	\$94,762	\$59,136	\$0	\$323,007
January-25	\$12,621	\$156,488	\$124,278	\$63,799	\$0	\$357,186
NET CHGE	(\$30,154)	\$30,154	\$29,516	\$4,663	\$0	\$34,178
Ltd Incurred	\$194,800	\$375,154	\$246,108	\$66,018	\$0	\$882,079
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
December-24	0	1	1	2	0	4
January-25	0	1	1	3	1	6
NET CHGE	0	0	0	1	1	2
Limited Reserves						\$35,645
Year	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$165,846	\$3,063	\$5,886	\$0	\$174,796
January-25	\$0	\$201,846	\$3,063	\$5,811	\$3,150	\$213,871
NET CHGE	\$0	\$36,000	\$0	(\$75)	\$3,150	\$39,075
Ltd Incurred	\$34,599	\$248,491	\$19,056	\$13,374	\$3,150	\$318,670
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
December-24	11	7	13	34	0	65
January-25	10	5	14	32	4	65
NET CHGE	-1	-2	1	-2	4	0
Limited Reserves						\$17,580
Year	2021	2022	2023	2024	2025	TOTAL
December-24	\$142,745	\$193,387	\$383,816	\$337,111	\$0	\$1,057,059
January-25	\$127,068	\$193,321	\$399,456	\$420,350	\$2,502	\$1,142,697
NET CHGE	(\$15,677)	(\$66)	\$15,640	\$83,239	\$2,502	\$85,638
Ltd Incurred	\$838,646	\$813,569	\$1,018,991	\$675,357	\$3,000	\$3,349,563
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
December-24	18	16	33	64	0	131
January-25	17	13	31	66	6	133
NET CHGE	-1	-3	-2	2	6	2
Limited Reserves						\$13,254
Year	2021	2022	2023	2024	2025	TOTAL
December-24	\$185,524	\$493,070	\$490,190	\$429,905	\$0	\$1,598,690
January-25	\$139,692	\$559,158	\$535,346	\$517,482	\$11,102	\$1,762,780
NET CHGE	(\$45,832)	\$66,088	\$45,155	\$87,577	\$11,102	\$164,091
Ltd Incurred	\$1,274,702	\$1,629,733	\$1,527,930	\$923,414	\$11,600	\$5,367,379

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
AS OF 02/28/25						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	4	4	6	6	1	21
February-25	4	4	6	6	1	21
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$2,036
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$4	\$7,503	\$8,549	\$27,521	\$5,450	\$49,027
February-25	\$4	\$7,503	\$8,549	\$26,692	\$0	\$42,748
NET CHGE	\$0	\$0	\$0	(\$829)	(\$5,450)	(\$6,279)
Ltd Incurred	\$206,658	\$192,519	\$243,774	\$168,666	\$8,146	\$819,762
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	3	3	10	25	0	41
February-25	3	3	7	23	2	38
NET CHGE	0	0	-3	-2	2	-3
Limited Reserves						\$9,257
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$12,621	\$156,488	\$124,278	\$63,799	\$0	\$357,186
February-25	\$12,621	\$156,052	\$112,753	\$67,330	\$3,000	\$351,756
NET CHGE	\$0	(\$436)	(\$11,525)	\$3,530	\$3,000	(\$5,430)
Ltd Incurred	\$194,800	\$375,154	\$242,849	\$75,224	\$3,000	\$891,027
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	0	1	1	3	1	6
February-25	0	1	0	2	1	4
NET CHGE	0	0	-1	-1	0	-2
Limited Reserves						\$14,018
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$201,846	\$3,063	\$5,811	\$3,150	\$213,871
February-25	\$0	\$51,846	\$0	\$4,186	\$41	\$56,073
NET CHGE	\$0	(\$150,000)	(\$3,063)	(\$1,625)	(\$3,109)	(\$157,798)
Ltd Incurred	\$34,599	\$248,491	\$15,993	\$12,749	\$4,909	\$316,741
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	10	5	14	32	4	65
February-25	9	5	14	29	8	65
NET CHGE	-1	0	0	-3	4	0
Limited Reserves						\$16,966
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$125,596	\$193,321	\$399,456	\$420,350	\$2,502	\$1,141,225
February-25	\$120,755	\$192,924	\$395,853	\$389,111	\$4,143	\$1,102,786
NET CHGE	(\$4,841)	(\$397)	(\$3,603)	(\$31,239)	\$1,641	(\$38,439)
Ltd Incurred	\$835,787	\$813,536	\$1,018,334	\$678,146	\$11,640	\$3,357,444
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	17	13	31	66	6	133
February-25	16	13	27	60	12	128
NET CHGE	-1	0	-4	-6	6	-5
Limited Reserves						\$12,136
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$138,221	\$559,158	\$535,346	\$517,482	\$11,102	\$1,761,309
February-25	\$133,380	\$408,325	\$517,155	\$487,319	\$7,183	\$1,553,363
NET CHGE	(\$4,841)	(\$150,833)	(\$18,191)	(\$30,163)	(\$3,919)	(\$207,946)
Ltd Incurred	\$1,271,843	\$1,629,700	\$1,520,951	\$934,785	\$27,694	\$5,384,974

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			January 31, 2025	
FUND	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE * 2025 - 2023
Bergen County	0.00	1.16	1.42	1.24
Camden County	0.00	0.83	1.30	1.02
Morris County	0.00	1.20	1.72	1.40
NJ Public Housing Authority	0.00	1.43	1.74	1.52
NJ Utility Authorities	0.00	1.89	1.74	1.74
Ocean County	0.00	1.43	1.50	1.41
Professional Municipal Manager	0.00	1.25	1.83	1.48
South Bergen County	0.00	1.55	2.44	1.92
Suburban Municipal	0.00	1.06	1.23	1.09
Monmouth County	0.24	0.82	0.69	0.74
Suburban Metro	0.42	1.73	1.52	1.58
Burlington County Municipal JIF	0.58	1.80	1.30	1.51
Central New Jersey	0.65	1.68	2.30	1.91
Gloucester, Salem, Cumberland	0.75	1.95	1.47	1.67
Atlantic County Municipal JIF	1.02	2.10	2.23	2.12
AVERAGE	0.24	1.46	1.63	1.49
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				
Professional Municipal Management JOINT INSURANCE FUND				
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS				
		DATA VALUED AS OF	January 31, 2025	
		# CLAIMS ** FOR	Y.T.D. LOST TIME	2025 LOST TIME
		* 1/31/2025	ACCIDENTS	FREQUENCY
MEMBER_ID	MEMBER			2024 LOST TIME FREQUENCY
				2023 LOST TIME FREQUENCY
				MEMBER
				TOTAL RATE 2025 - 2023
1	304 Evesham	0	0	0.00
2	305 Evesham Township Fire Dist	0	0	0.00
3	306 Maple Shade	0	0	0.00
4	307 Moorestown	0	0	0.00
5	308 Willingboro	0	0	0.00
Totals:		0	0	0.00
				1.25
				1.83
				1.48
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				
2024 Loss Time Accident Frequency as of		January 31, 2024		1.37

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			February 28, 2025	
FUND	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE * 2025 - 2023
Camden County	0.00	0.83	1.30	0.98
Professional Municipal Manager	0.00	1.25	1.95	1.47
Suburban Municipal	0.00	1.27	1.23	1.15
Ocean County	0.09	1.47	1.50	1.37
Monmouth County	0.24	0.84	0.67	0.72
Gloucester, Salem, Cumberland	0.37	1.95	1.47	1.61
Bergen County	0.45	1.18	1.42	1.23
NJ Utility Authorities	0.51	1.94	1.74	1.74
Morris County	0.74	1.28	1.73	1.45
Suburban Metro	0.83	1.73	1.52	1.57
Burlington County Municipal JIF	0.87	1.84	1.30	1.52
Central New Jersey	0.87	1.83	2.35	1.97
Atlantic County Municipal JIF	0.92	2.16	2.28	2.13
NJ Public Housing Authority	0.99	1.43	1.74	1.54
South Bergen County	1.13	1.63	2.44	1.97
AVERAGE	0.54	1.51	1.64	1.49
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Professional Municipal Management JOINT INSURANCE FUND										
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS										
DATA VALUED AS OF February 28, 2025										
			# CLAIMS	Y.T.D.	2025	2024	2023			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME				RATE
MEMBER_ID	MEMBER	*	2/28/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2025 - 2023
1	304 Evesham		0	0	0.00	1.17	1.62	1 Evesham		1.29
2	305 Evesham Township Fire Dist		0	0	0.00	3.70	2.56	2 Evesham Township Fire		2.89
3	306 Maple Shade		0	0	0.00	0.00	1.74	3 Maple Shade		0.84
4	307 Moorestown		0	0	0.00	0.00	1.28	4 Moorestown		0.59
5	308 Willingboro		0	0	0.00	1.81	2.53	5 Willingboro		1.99
Totals:			0	0	0.00	1.25	1.95	1.47		
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										
2024 Loss Time Accident Frequency as of			February 28, 2024		0.68					

Data Valued As of :				April 9, 2025
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Total Participating Members	5	5
Complaint		5
Percent Compliant		100.00%

					01/01/25		2025	
	*	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible		POL Deductible	Co-Insurance 01/01/25
Member Name								
EVESHAM		Yes	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D		Yes	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000		\$ 10,000	0%
MOORESTOWN		Yes	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of April 1, 2025

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2025 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	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	Online Filing

April 16, 2025

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two-month period ending March 31, 2025 for Closed Fund Years 1987 to 2020, and Fund Years 2021, 2022, 2023, 2024 and 2025. 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 \$ 50,984.01. This generated an average annual yield of 3.21%. However, we have an unrealized net gain of \$ 50,353.18, adjusting the reported yield to 6.74% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,903,341.44.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 29,264.46 with YTD \$ 30,082.45

Salvage Receipts \$ 0.00

Overpayment Reimbursements \$ 5,863.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 79 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 \$33,149.12.

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 \$ 9,785,838.75 to a closing balance of \$ 9,443,476.25 showing a decrease in the fund of \$ 342,362.50.

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. 25-11

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - MARCH 2025**

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 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
J.A. MONTGOMERY CONSULTING	RTK SERVICES FOR 2024	21,114.00
		21,114.00
	Total Payments FY 2024	21,114.00

FUND YEAR 2025

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	QUAL-LYNX	CLAIM ADJUSTING SERVICES 03/25	13,448.08
			13,448.08
	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 03/25	2,198.33
			2,198.33
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25	50.16
	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/25	12,478.25
			12,528.41
	THE ACTUARIAL ADVANTAGE	ACTUARY FEES 03/25	3,687.58
			3,687.58
	QUALCARE, INC.	WC-ACCESS/UM 03/25	8,400.50
			8,400.50
	THOMAS TONTARSKI	TREASURER FEE 03/25	1,676.17
			1,676.17
	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT 03/25	1,651.83
	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 03/25	1,939.17
			3,591.00
	GANNETT PENNSYLVANIA LOCALIQ	A# 791111 INV 6950897- 11011107 2/6/25	35.00
			35.00

CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE 03/25	560.75
		560.75
ACCESS	INV 11368533 DEPT 413 1/31/25	76.83
		76.83
CONNER STRONG & BUCKELEW	RMC FEE 03/25	12,500.00
		12,500.00
	Total Payments FY 2025	58,702.65
	TOTAL PAYMENTS ALL FUND YEARS	79,816.65

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 25-12

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND SUPPLEMENTAL BILLS LIST - MARCH 2025

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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL 2ND INSTALL 1/25-1/26 03/25	224,335.50
		224,335.50
	Total Payments FY 2025	224,335.50
	TOTAL PAYMENTS ALL FUND YEARS	224,335.50

Chairperson

Attest:

Dated:

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

Treasurer

RESOLUTION NO. 25-13

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND BILLS LIST - APRIL 2025

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

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

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

FUND YEAR CLOSED

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
MUNICIPAL EXCESS LIABILITY RCF	2024 ASSESSMENT FOR CLOSE FY 2020	518,094.21
		518,094.21
	Total Payments FY CLOSED	518,094.21

FUND YEAR 2025

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	MUNICIPAL EXCESS LIABILITY JIF	FPB Q2 2025	5,040.25
			5,040.25
	MUNICIPAL EXCESS LIABILITY JIF	PROP 2ND QTR. 2025	184,349.75
	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR. 2025	245,586.50
			429,936.25
	QUAL-LYNX	CLAIM ADJ. SERVICES-QL25-0332 04/25	13,448.08
			13,448.08
	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 04/25	2,198.33
			2,198.33
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	50.47
	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/25	12,478.25
			12,528.72
	THE ACTUARIAL ADVANTAGE	ACTUARY FEES 04/25	3,687.58
			3,687.58
	QUALCARE, INC.	MANAGED CARE SER. INV 10338957 04/25	8,400.50
			8,400.50
	THOMAS TONTARSKI	TREASURER FEE 04/25	1,676.17
			1,676.17
	HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT 04/25	1,651.83
	HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 04/25	1,939.17
			3,591.00

MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2025	5,055.75
		5,055.75
CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE 04/25	560.75
CONNER STRONG & BUCKELEW	SELECTIVE BOND RENEWAL 5/1/25-5/1/26	1,094.00
		1,654.75
ACCESS	INV 11420437 DEPT 413 2/28/25	92.21
		92.21
CONNER STRONG & BUCKELEW	RMC FEE 04/25	12,500.00
		12,500.00
	Total Payments FY 2025	499,809.59
	TOTAL PAYMENTS ALL FUND YEARS	1,017,903.80

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: 2025											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	58,163.97	866,313.40	149,459.43	4,466,843.85	2,863.42	33,511.54	34,560.33	531,053.62	3,579,892.34	63,176.85	9,785,838.75
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,493.06	6,601.14	1,138.85	34,036.54	0.00	0.00	0.00	0.00	27,459.86	481.40	71,210.85
Invest Adj	5.64	24.94	4.31	128.64	0.00	0.00	0.00	0.00	103.77	1.83	269.13
Subtotal Invest	1,498.70	6,626.08	1,143.16	34,165.18	0.00	0.00	0.00	0.00	27,563.63	483.23	71,479.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,219.00	0.00	11,219.00
TOTAL	1,498.70	6,626.08	1,143.16	34,165.18	0.00	0.00	0.00	0.00	38,782.63	483.23	82,698.98
EXPENSES											
Claims Transfers	8,974.82	14,377.81	155,868.47	47,791.27	0.00	0.00	0.00	0.00	0.00	0.00	227,012.37
Expenses	0.00	0.00	0.00	0.00	0.00	57,463.00	33,920.50	0.00	58,683.62	0.00	150,067.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,974.82	14,377.81	155,868.47	47,791.27	0.00	57,463.00	33,920.50	0.00	58,683.62	0.00	377,079.49
END BALANCE	50,687.85	858,561.67	(5,265.88)	4,453,217.76	2,863.42	(23,951.46)	639.83	531,053.62	3,559,991.35	63,660.08	9,491,458.24
REPORT STATUS SECTION											
Report Month: February											
						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					

PMM JOINT INSURANCE FUND											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2025 Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	50,687.85	858,561.67	(5,265.88)	4,453,217.76	2,863.42	(23,951.46)	639.83	531,053.62	3,559,991.35	63,660.08	9,491,458.24
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	29,264.46	0.00	0.00	5,863.00	0.00	0.00	0.00	0.00	0.00	0.00	35,127.46
Invest Pymnts	599.61	2,731.52	426.46	14,167.89	0.00	0.00	0.00	0.00	11,401.98	202.54	29,530.00
Invest Adj	6.63	30.18	4.72	156.55	0.00	0.00	0.00	0.00	126.00	2.24	326.32
Subtotal Invest	606.24	2,761.70	431.18	14,324.44	0.00	0.00	0.00	0.00	11,527.98	204.78	29,856.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,870.70	2,761.70	431.18	20,187.44	0.00	0.00	0.00	0.00	11,527.98	204.78	64,983.78
EXPENSES											
Claims Transfers	2,414.85	54.00	6,394.89	24,285.38	0.00	0.00	0.00	0.00	0.00	0.00	33,149.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,816.65	0.00	79,816.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,414.85	54.00	6,394.89	24,285.38	0.00	0.00	0.00	0.00	79,816.65	0.00	112,965.77
END BALANCE	78,143.70	861,269.37	(11,229.59)	4,449,119.82	2,863.42	(23,951.46)	639.83	531,053.62	3,491,702.68	63,864.86	9,443,476.25
REPORT STATUS SECTION											
Report Month: March											
						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	February					
CURRENT FUND YEAR	2025					
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	\$9,785,839.22	-	4,841,030.93	101,513.25	7,683.32	4,835,611.72
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	\$269.12	\$0.00	\$0.00	\$0.00	\$0.00	\$269.12
5 Interest Paid - Cash Inst	\$23,815.59	\$0.00	\$15,343.90	\$610.55	\$372.31	\$7,488.83
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$47,395.28	\$0.00	\$0.00	\$0.00	\$0.00	\$47,395.28
8 Net Investment Income	\$71,479.99	\$0.00	\$15,343.90	\$610.55	\$372.31	\$55,153.23
9 Deposits - Purchases	\$389,534.67	\$0.00	\$12,455.09	\$227,012.37	\$150,067.21	\$0.00
10 (Withdrawals - Sales)	-\$755,395.25	\$0.00	-\$377,079.58	-\$227,582.25	-\$150,733.42	\$0.00
Ending Cash & Investment	\$9,491,458.63	\$0.00	\$4,491,750.34	\$101,553.92	\$7,389.42	\$4,890,764.95
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$296,989.91	\$0.00	\$0.00	\$185,802.82	\$111,187.09	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$9,788,448.54	\$0.00	\$4,491,750.34	\$287,356.74	\$118,576.51	\$4,890,764.95
			860,637.0	\$163,112.45	-\$128,464.83	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
CURRENT FUND YEAR	2025					
	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	\$9,491,458.63	-	4,491,750.34	101,553.92	7,389.42	4,890,764.95
Opening Interest Accrua	\$0.00	-	-	-	-	-
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discov	\$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
4	Accretion	\$326.31	\$0.00	\$0.00	\$0.00	\$326.31
5	Interest Paid - Cash Inst	\$26,572.09	\$0.00	\$16,136.79	\$127.83	\$9,292.28
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$2,957.90	\$0.00	\$0.00	\$0.00	\$2,957.90
8	Net Investment Income	\$29,856.30	\$0.00	\$16,136.79	\$127.83	\$12,576.49
9	Deposits - Purchases	\$149,076.09	\$0.00	\$36,110.32	\$79,816.65	\$0.00
10	(Withdrawals - Sales)	-\$226,914.40	\$0.00	-\$112,965.77	-\$80,188.96	\$0.00
Ending Cash & Investment	\$9,443,476.62	\$0.00	\$4,431,031.68	\$101,958.56	\$7,144.94	\$4,903,341.44
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$227,121.08	\$0.00	\$0.00	\$176,323.58	\$50,797.50	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$9,670,597.70	\$0.00	\$4,431,031.68	\$278,282.14	\$57,942.44	\$4,903,341.44

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		February				
Current Fund Year		2025				
		1.	2.	3.	4.	5.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru
		Last Month	February	February	February	February
2025	Property	0.00	8,145.60	0.00	8,145.60	8,145.60
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	4,868.47	0.00	4,868.47	4,868.47
	Workers Comp	498.01	6,999.02	0.00	7,497.03	7,497.03
	Total	498.01	20,013.09	0.00	20,511.10	20,511.10
2024	Property	141,144.35	829.22	0.00	141,973.57	141,973.57
	Liability	2,218.39	5,675.86	0.00	7,894.25	7,894.25
	Auto	7,562.44	1,000.00	0.00	8,562.44	8,562.44
	Workers Comp	255,006.50	34,028.58	0.00	289,035.08	289,035.08
	Total	405,931.68	41,533.66	0.00	447,465.34	447,465.34
2023	Property	235,225.44	0.00	0.00	235,225.44	235,225.44
	Liability	121,830.39	8,265.95	0.00	130,096.34	130,096.34
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	619,535.00	2,946.25	0.00	622,481.25	622,481.25
	Total	992,583.73	11,212.20	0.00	1,003,795.93	1,003,795.93
2022	Property	185,015.90	0.00	0.00	185,015.90	185,015.90
	Liability	218,665.99	436.00	0.00	219,101.99	219,101.99
	Auto	46,644.76	150,000.00	0.00	196,644.76	196,644.76
	Workers Comp	620,248.64	363.50	0.00	620,612.14	620,612.14
	Total	1,070,575.29	150,799.50	0.00	1,221,374.79	1,221,374.79
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	182,178.93	0.00	0.00	182,178.93	182,178.93
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	711,578.02	3,453.92	0.00	715,031.94	715,031.94
	Total	1,135,009.48	3,453.92	0.00	1,138,463.40	1,138,463.40
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
	TOTAL	3,604,598.19	227,012.37	0.00	3,831,610.56	3,831,610.56

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		March				
Current Fund Year		2025				
		1.	2.	3.	4.	5.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March
2025	Property	8,145.60	0.00	0.00	8,145.60	8,145.60
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	4,868.47	4,596.39	0.00	9,464.86	9,464.86
	Workers Comp	7,497.03	8,102.13	0.00	15,599.16	15,599.16
	Total	20,511.10	12,698.52	0.00	33,209.62	33,209.62
2024	Property	141,973.57	854.73	0.00	142,828.30	142,828.30
	Liability	7,894.25	54.00	0.00	7,948.25	7,948.25
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	289,035.08	9,669.39	0.00	298,704.47	298,704.47
	Total	447,465.34	10,578.12	0.00	458,043.46	458,043.46
2023	Property	235,225.44	1,560.12	25,000.00	211,785.56	211,785.56
	Liability	130,096.34	0.00	0.00	130,096.34	130,096.34
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	622,481.25	4,246.00	5,863.00	620,864.25	620,864.25
	Total	1,003,795.93	5,806.12	30,863.00	978,739.05	978,739.05
2022	Property	185,015.90	0.00	4,264.46	180,751.44	180,751.44
	Liability	219,101.99	0.00	0.00	219,101.99	219,101.99
	Auto	196,644.76	1,798.50	0.00	198,443.26	198,443.26
	Workers Comp	620,612.14	910.50	0.00	621,522.64	621,522.64
	Total	1,221,374.79	2,709.00	4,264.46	1,219,819.33	1,219,819.33
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	182,178.93	0.00	0.00	182,178.93	182,178.93
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	715,031.94	1,357.36	0.00	716,389.30	716,389.30
	Total	1,138,463.40	1,357.36	0.00	1,139,820.76	1,139,820.76
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
TOTAL		3,831,610.56	33,149.12	35,127.46	3,829,632.22	3,829,632.22

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/20	EVESHAM TWP.	2023297097	EVESHAM TWP.	PR	2023	817.99	
TOTAL-JAN.						817.99	
TOTAL- YTD							817.99
3/3	EVESHAM TWP.	2024319230	EVESHAM TWP.	PR	2023	25,000.00	
3/19	WILLINGBORO TWP.	2023284086	WILLINGBORO TWP.	PR	2022	4,264.46	
TOTAL-MAR.						29,264.46	
TOTAL- YTD							30,082.45

MANAGER UPDATE – MEL JOINT INS FUND | 4Q 2024

The bond market fell during the quarter, lowering the index's total return for the year to a modest gain of 2.44%. The fourth quarter proved challenging as a sharp rise in U.S. Treasury yields negatively impacted fixed income assets. The yield on the benchmark 10-year U.S. Treasury note rose 79 basis points from 3.78% at the end of September to finish the year at 4.57%. Despite the volatility, the MEL Portfolio managed to outperform, finishing the year up 3.55%

After inflation cooled in the summer the Fed began its rate cutting cycle in September after being on hold for over a year. Ironically, that was the bottom in 10-year rates as they reached a 3.6% in the day after the Fed began its rate cutting cycle with a 50bps cut in the Fed Funds rate. During that time with the yield curve severely inverted and with intermediate and longer rates at yearly lows we held off on buying 5-10yr bonds and invested maturities in 1 year NJ BANS from 4.5-4.65% to wait for a better entry. The cool inflation numbers didn't last long, and stubborn inflation ticked higher in October and has continued to creep higher into year end. The market anticipated this and the 10yr moved 100bps higher into year end. As rates moved higher, we began locking in higher rates beginning in mid-October and into year-end at rates of 4.4-4.86%.

Our outlook remains contingent on our base case expectations for resilient, albeit slowing, economic growth and moderating inflation. However, it's increasingly difficult to state that view with high conviction as headline risks – both economic and policy-related – amplify market reactions and shorten the feedback loop between data releases and asset prices. While we maintain our view that the 10-year Treasury yield should trade within a 4% to 5% range, recent moves toward the lower end of that range highlight how quickly sentiment can shift when growth concerns take center stage. Ultimately, the path forward for the curve will be dictated by the evolving interplay between upcoming policy expectations and the follow through impacts on economic data. And, while we still lean toward a positive outcome for the economy and risk assets in the near term, we do have harboring concerns around mid-year. Those concerns are now creeping forward, as changing investor expectations and shifting policy dynamics accelerate the timeline for potential volatility. Now is not the time to make outsized bets, but to remain cautious and focus on quality.

Muni Excess Liability Joint Insurance Fund

Characteristics

As of 1/31/2025		
Portfolio Total Par	\$	350,598,000
Principal Market Value	\$	324,671,278
Accrued Interest	\$	11,647,860
Market Value Plus Accrued	\$	336,319,138
Total Revenue YTD	\$	1,578,469
NAV	\$	10.1096
Average Maturity (yrs)		3.39
Modified Duration		2.87
Book Yield		2.51%
Yield to Maturity / Call		4.45%
Projected Coupon Income	\$	7,715,029

Performance

As of 1/31/25	MEL (Gross)	BB Govt Intermediate
QTD	0.56%	0.54%
1YR	3.79%	2.77%
S.I.*	3.76%	2.96%

*Funding Inception 2/3/23

Eagle Trades

As of 2/28/25	Total Trades*
Buys	93
Sells	8
Matured	88
Total	189
BANs as % of Buys	24%

*Funding Inception 2/3/23

Legacy Long-Term Unrealized G/L

Maturity	% of Total Original Unrealized G/L
2025	6.84%
2026	18.54%
2027	9.47%
2028	9.86%
2029	7.05%
2030	2.24%
2031	1.51%
Total Remaining	55.51%

Bond Anticipation Notes

BANs	Purchased	% Member Issuers
Total #	132*	73%
Par Value	\$289MM*	85%

*Account Inception (including pre-Eagle)

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: April 22, 2025

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.) Associate Director Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Associate Director rgarish@jamontgomery.com Office: 856-552-4650	Tina M. Zaverzence Risk Control Specialist 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 – Feb & Mar

- Township of Evesham on February 10, 2025
- No Loss Control Surveys for the month of March.

LAW ENFORCEMENT LOSS CONTROL SURVEYS – Feb & Mar

- Township of Maple Shade on February 10, 2025
- No Law Enforcement Loss Control Surveys for the month of March.

MEETINGS ATTENDED – Feb & Mar

- Fund Commissioners meeting on February 25, 2025
- No meetings in March.

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 – Feb & Mar

- 2025 MSI Expo Schedule
- Secure Ballast During Snow Plow Operations
- Schools: Dyslexia New Jersey Department of Education Regulatory Training & Resources
- PEOSH Most-Cited Standards from October 1st - December 31st in 2024
- MSI School Crossing Guard Resources
- Schools: Harassment Intimidation & Bullying (HIB) Resources & Best Practices
- Schools: Student Transportation Regulations & Best Practices
- Fitness Room Best Practices
- Avian Influenza (Bird Flu) Best Practices
- Landscape Material Combustible Mulch
- Concession Stand Best Practices
- Scissor Lift & Vertical Mast Elevated Work Platforms Best Practices
- Good Housekeeping Best Practices
- Confined Spaces - Permit-Required Best Practices

MSI FIRE & EMS – Feb & Mar

- No Fire/EMS Bulletins for the month of February.
- No Fire.EMS Bulletins for the month of March

MSI LAW ENFORCEMENT – Feb & Mar

- Crossing Guards - Recent Tragedies Highlights the Critical Need for Action
- Swatting - Critical Training and Mitigation Consideration

MSI NOW – Feb & Mar

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Evesham Township	1
Moorestown	3
Willingboro	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 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 or email MSI@jamontgomery.com.

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 or email MSI@jamontgomery.com.



Risk Management Services Report

PMM JIF Executive Meeting

April 22, 2025

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 Discussions

Cyber Deductible

The good news is that all members have qualified for at least Basic Security Level reducing their deductible down from \$110,000 maximum per claim to \$35,000, \$20,000 or even \$zero depending upon the security level achieved. The next step we would like to take is to ensure that each member has a secured, bound, paper hard copy, documenting the support for the security level you certified. This would be available in the unfortunate event a cyber incident occurred, and you were unable to access your data to provide the required supporting documentation proving the controls you had in place prior to the incident. A copy of this documentation is attached and will be briefly discussed at the meeting.

Parks, Playgrounds & Recreational Areas

Spring is here and every municipality needs to ensure their parks, playgrounds and recreational areas are safe for the public to enjoy. Properly inspect and maintain all facilities to be sure they are free of hazards. Provide a safe environment for the children by making sure all staff, coaches and counselors have background checks and are aware of the Safe Treatment of Minors Policies. See the following link to these resources - [Protection & Safe Treatment of Minors Policy – MEL Safety Institute](#)

Special Events Considerations

Special events are a great way for your residents and the visiting public to celebrate your town and patronize local businesses. A lot of planning ([Special Events Best Practices](#)) goes into these events to ensure they are fun and safe. Additional insurance requirements are necessary to approve coverage for fireworks and amusements ([Fireworks & Amusements Requirements](#)). Many parades showcase fire apparatus and should take into consideration these safety measures – [Non-Fire Fighters on Fire Apparatus](#) And of course you also have to plan for possible trouble - [Juvenile Gatherings & Flash Mobs](#)

Upcoming Event Reminder

Stormwater Management In-Person Training – June 17 @ 10:00; Moorestown Twp

Rich Erickson, Environmental Engineer for the Environmental Joint Insurance Fund, will be there to speak with our members about each town's obligation under New Jersey's Stormwater Management Regulations. This one-hour+ session will be held on Tuesday, June 17th at 10:00 AM in Moorestown Township's Council Chambers. Sign-in starts at 9:45. We recommend Township Managers, DPW Directors, Stormwater Coordinators and DPW Stormwater Supervisors attend. We received CPE credit for CPWM – 1.0 Technical and 0.5 Government and CMFO – 1.5 Office Management and Ancillary subjects. We applied to DEP for Water/Wastewater TCH credits.

Deductible Reduction Supporting Documentation:

1. Cyber training completion certificates or signed attendance. (No need to document at this time. This information can be requested from D2 or Executive Director later)
2. Screen shots of antivirus coverage. (IT to provide for servers, workstations, laptops and tablets - provide sample of like machines – i.e. X runs on all servers and Y runs on all laptops)
3. Screen shots of patches. (IT should provide)
4. Screen shot of system's asset inventory. (IT should provide)
5. Back-up reports showing off-network backups. (IT should provide)
6. Copy of adopted Incident Response Plan and Technology Practices Policy. (Model policy available on Cyber JIF website)
7. Email warning label screenshot (IT should provide)
8. List of staff or contractors that support technology
9. Copies of adopted policies:
 - a) Access, use & control policy
 - b) PII & PHI encryption policy
 - c) Password policy
 - d) Banking Control Policy (*see below)
 - e) Remote access policy
 - f) Technology Business Continuity policy

- The above should be kept in a secure binder for each separate network.

- *JCMl Banking Best Practices – review policy and implement with Bank and financial software vendor.
Recommend adding following language to your annual Cash Management Plan:

The "(Municipality)" will follow the MEL's JCMl Banking Best Practices governing Wire Transfers, ACH Payments and Check Issuance. The Finance Office will further confirm that its financial institutions adhere to these requirements.

- Refer to Cyber Framework document on Cyber JIF website for additional information.

Professional Municipal Management JIF

From 2/22/2025 To 3/22/2025

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	RE: Holiday Drive Evidence of insurance as respects a Holiday Drive along Main Street in Marlton from Marlton Greene Shopping Center to St. Joan of Arc Church. Does not include amusements or fireworks.	2/28/2025 #5113583	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Commissioners 49 Rancocas Road PO Box 6000 Eastampton, NJ 08060	RE: Harvest Fest 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 Harvest Fest along Main Street. Does not include amusements or fireworks.	2/28/2025 #5113581	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	RE: Harvest Fest Evidence of insurance as respects Harvest Fest along Main Street. Does not include amusements or fireworks.	2/28/2025 #5113582	GL AU EX WC
H - County of Burlington, Dept. of I - Township of Evesham	Public Works Division of Engineering 49 Rancocas Road Mt. Holly, NJ 08060	RE: Annual 4th of July Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the annual 4th of July parade being held on Main Street, Marlton NJ. Does not include amusements or fireworks.	3/6/2025 #5134764	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	RE: Marlton Day & Harvest Fest Evidence of insurance as respects Marlton Day & Harvest Fest along Main Street. Does not include amusements or fireworks.	3/6/2025 #5134758	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Commissioners 49 Rancocas Road PO Box 6000 Eastampton, NJ 08060	RE: Road Closures- Evesham Township Events 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 road closures along Main Street for Evesham Township sponsored events including but not limited to the July 4th parade/events, and Harvest Fest. Does not include amusements or fireworks.	3/6/2025 #5134679	GL AU EX WC
Total # of Holders: 6				



**Professional Municipal Management JIF
Cumulative Savings Summary
2025**

2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
January	58	\$33,599.92	\$13,938.29	\$19,661.63	59%
February	74	\$76,540.33	\$32,744.85	\$43,795.48	57%
March	64	\$52,984.70	\$18,955.57	\$34,029.13	64%
Grand Total	196	\$163,124.95	\$65,638.71	\$97,486.24	60%

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%
November	76	\$121,672.30	\$54,101.17	\$67,571.13	56%
December	71	\$45,983.61	\$18,714.99	\$27,268.62	59%
Grand Total	813	\$927,553.26	\$390,190.76	\$537,362.50	58%



**Professional Municipal Management JIF
1/1/2025 – 3/31/2025**

Top 10 Providers

	UNITS OF SERVICE	APPROVED
VIRTUA MEMORIAL HOSPITAL	5	\$13,500.00
KENNEDY UNIVERSITY HOSPITAL INC.	1	\$12,179.67
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	6	\$6,262.66
OCCUPATIONAL HEALTH CENTERS	33	\$6,024.69
VIRTUA MEDICAL GROUP	6	\$5,080.12
REHAB CLINICS	44	\$4,817.71
IVY REHAB NETWORK INC	35	\$3,225.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	19	\$2,009.29
PREMIER ORTHOPAEDIC ASSOCIATES	6	\$1,616.72
COOPER UNIVERSITY HOSPITAL	1	\$1,404.00
Grand Total	156	\$56,119.86

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	98	\$43,242.00	\$10,052.00	\$33,190.00	77%
Occupational Medicine	40	\$30,174.81	\$10,997.87	\$19,176.94	64%
Orthopedic Surgery	19	\$8,768.64	\$4,465.07	\$4,303.57	49%
MRI/Radiology	7	\$3,655.85	\$1,323.10	\$2,332.75	64%
Neurosurgery	4	\$1,900.00	\$632.94	\$1,267.06	67%
Behavioral Health	7	\$2,150.00	\$1,636.54	\$513.46	24%
Emergency Medicine	5	\$4,003.40	\$3,751.68	\$251.72	6%
Physical Medicine & Rehabilitation	1	\$350.00	\$144.08	\$205.92	59%
Durable Medical Equipment	3	\$1,501.98	\$1,447.17	\$54.81	4%
Grand Total	184	\$95,746.68	\$34,450.45	\$61,296.23	64%



**Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2025 – 3/31/2025**

Workers' Compensation Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
EVESHAM TOWNSHIP	7	1	8
EVESHAM TWP FIRE DIST. 1	0	2	2
MAPLESHADE TOWNSHIP	2	1	3
MOORESTOWN	2	0	2
WILLINGBORO TOWNSHIP	6	1	7
Grand Total	17	5	22

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 25, 2025
MAPLE SHADE MUNICIPAL BUILDING
2:00 PM**

Meeting of 2025 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2025 FUND COMMISSIONERS:

Susan Danson, Chairperson	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Absent
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:

Patrick Lyons	Township of Moorestown	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Crystal M. Chuck
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Treasurer	Thomas J. Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Claims Service	Qual Lynx Kathy Kissane
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Managed Care Organization	QualCare Christine Gallagher
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Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earl
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Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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ALSO PRESENT:

Tom Merchel, Conner Strong & Buckelew

APPROVAL OF MINUTES: January 28, 2025, Open & Closed Minutes
MOTION TO APPROVE CLOSED MINUTES OF JANUARY 28, 2025:

Moved: Commissioner Carmichael
Second: Commissioner Pfeiffer
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2025 PRIMA CONFERENCE – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. Executive Director reported that the next PRIMA convention will take place in Seattle from June 1st thru the 4th and advised if anyone was interested in attending to reach out to him or Crystal Chuck at the fund office. Resolution 25-8 authorizing travel expense was enclosed in the agenda with the following link for information on the conference <https://conference.primacentral.org/2025/index.cfm>

**MOTION TO ADOPT RESOLUTION 25-8 AUTHORIZING
CONFERENCE ATTENDANCE**

Moved: Commissioner Carmichael
Second: Commissioner Pfeiffer
Vote: 3 Aye - 0 Nays

2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Executive Director stated the 15th annual seminar will be conducted virtually on two half-day sessions: Friday, April 25th and Friday, May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Executive Director said that on April 25th, the keynote speaker will be Michael Chertoff, the former United States Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. He also stated we will have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. Enclosed in the agenda was the program & registration information, Executive Director encouraged members to attend as this is an opportunity to obtain CEUs and TCH.

PROPERTY APPRAISALS/TRENDING – Executive Director said the MEL has mandated that all JIFs who have not performed physical property appraisals in the past 5 years, to look at procuring a vendor to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure characteristics (COPE) information for owned properties valued at \$500,000 and above. He stated that the PMM JIF last performed appraisals in 2020 so we will need to procure a vendor to perform this work and advised that the fund has allocated money in the budget specifically for property appraisals.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR
PROPERTY APPRAISAL SERVICES**

Moved: Commissioner Carmichael
Second: Commissioner Pfeiffer
Vote: 3 Ayes - 0 Nays

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Executive Director stated every two years members are asked to update their Personnel Manuals and attend Police Command Staff Training and Managers and Supervisors Training, during 2025, PMM members will be asked to update their Personnel Manuals and complete training. We expect to distribute information in the next few months. He said last year the fund did a revision of the whole manual so this year expect only three or four sections to need updates.

D2 CYBERSECURITY TRAINING: The monthly status report from D2, recapping members' participation and training to date, was discussed in closed session.

ELECTED OFFICIALS TRAINING: Executive Director said that the MEL's Annual Elected Officials Seminar was available through the MEL Safety Institute. Directions on how to access the course was included in the agenda. He encouraged elected officials to sign up as the MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2025. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

MARCH MEETING CANCELLATION – Executive Director reminded everyone that the Fund will not be meeting in March and that the next meeting will be on April 22nd. Enclosed in the agenda was Resolution 25-9 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

MOTION TO ADOPT RESOLUTION 25-9 CANCELLATION OF MARCH MEETING

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes - 0 Nays

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 said that the quarterly Financial Fast-Track report for the month of December shows the year-end actuarial numbers at about \$49,000 in reserves for the forth quarter which brings total surplus to \$4.1m. Executive Director reported on the funds Loss Ratio Analysis report, the actuary's projection for the month of December has the Fund at 66.45% and the Fund came in at 40.66%. This time last year the Fund was at 51.72%. Claims Activity Report showed the fund's had 2 less open claims for the month of December. Loss Time Accident Frequency is at 1.14 for the month of December. Executive Director reported the annual regulatory filing is up to date, account manager Ms. Chuck, has submitted top of the year filings to the state.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns had no report at this time.

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

PAYMENT OF FEBRUARY 2025 VOUCHERS RESOLUTION 25-10

Fund Year 2024	\$17.99
Fund Year 2025	\$150,049.13
Total	\$150,067.12

MOTION TO APPROVE RESOLUTION 25-10 VOUCHER LIST FOR THE MONTH OF FEBRUARY

Motion: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes – 0 Nays

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS FOR THE MONTH OF JANUARY 2025:

January	
2025	\$498.01
2024	\$14,375.51
2023	\$4,629.39
2022	\$3,709.50
2021	\$7,638.73
Closed	0.00
TOTAL	\$30,851.14

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince advised that all training opportunities through April 30 are available at njmel.org and have also been emailed. Safety Committee will meet next March 18th at 10am via Zoom. An agenda will be sent out in advance. Mr. Prince said the Expo schedule and Leadership Skills for Supervisors program notifications has been sent out. Harry Earl reviewed the Law Enforcement updates, Upcoming Risk Management for Command Staff training is set for May 19th at Collins Community Center; notices to be sent soon. Evesham officers have an extra training opportunity on March 20th, thanks to an invite from the Bureau of Communications. Mr. Earl advised a Crossing Guard Bulletin was recently issued due to recent fatalities. It included: advisory from PEOSH, compliance visits planned for local police departments, a video by Tom Riley included in the bulletin, advice for towns outsourcing to private contractors on insurance and risk management.

RISK MANAGER CONSULTANT:

REPORT: RMC, Tom Merchel, advised local governments should plan to leverage AI effectively while safeguarding against misuse. More details are available in the "AI Bulletin posted to MSI. Mr. Merchel gave tips for preventing common office injuries like slips, falls, and poor ergonomics are provided and provided "Office Safety Work Station Ergonomics" link. He said employees should be trained on proper ladder use, and ladders must be inspected regularly to prevent injuries. Refer to the "Ladder Best Practices" bulletin located on MSI website for guidance. Mr. Merchel advised that Employers are generally responsible for covering vaccination costs for fire and EMS personnel and also advised that an in-person session on New Jersey's stormwater regulations will be held on June 17th at Moorestown Township. Relevant personnel are encouraged to attend.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Jonathon Tavares, advised there was 5 certificates issued from 1/22/2025 to 2/22/2025. He then went on to advise coverage bulletins from 2025 are now available for review, the renewal webinar discussing marketplace details and renewal changes is scheduled for the second week of March. Mr. Tavares said there's an increase in phishing emails requesting changes to banking routing numbers. Employees should verify such requests by contacting the person on file directly, not through the email provided.

MANAGED CARE:

REPORT: Ms. Gallagher reported on the cumulative saving summary reported for the year showing a monthly savings of 59%, \$33,599.92 billed and \$19,661.63 saved. Virtual Medical Group PA is the Top Medical Provider for the month of January and physical therapy saved 77% for the month of January.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised she had 2 claims to review in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

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

MOTION TO INTO OPEN SESSION

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

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

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

MOTION TO ADJOURN MEETING:

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

MEETING ADJOURNED: 2:24pm

NEXT REGULAR MEETING: April 22, 2025

Maple Shade Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY