

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
JUNE 24, 2025 – 2:00 PM**

**EVESHAM MUNICIPAL BUILDING  
984 TUCKERTON ROAD  
MARLTON, NJ 08053**

**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: JUNE 24, 2025**

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

☐ **ROLL CALL OF 2025 COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** May 27, 2025 Open Minutes ..... **Appendix I**  
May 27, 2025 Closed Minutes ..... **Distributed**

☐ **CORRESPONDENCE: None**

**REPORTS**

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report..... **Page 1**

☐ **ATTORNEY – William J. Kearns, Esquire**

☐ **TREASURER – Thomas Tontarski**  
.Treasurer's Report ..... **To be Provided**  
.June 2025 Voucher List – Resolution Nos. 25-19 ..... **Page 21**

☐ **SAFETY DIRECTOR – J.A. Montgomery Consulting**  
.Monthly Report..... **Page 23**

☐ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc**  
.Monthly Report..... **To Be Distributed**

☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report..... **Page 26**  
.Cyber Risk Management Compliance – Discussed in closed session

☐ **MANAGED CARE – Qual Care**  
.Monthly Report..... **Page 32**

☐ **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 – July 22, 2025 – Willingboro Twp.**

☐ **MEETING ADJOURNMENT**

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## Professional Municipal Management Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: June 24, 2025

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Audit Report as of December 31, 2024** – The Auditor’s Report as of December 31, 2024 has been sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 25-17 approving year end financials along with the Group Affidavit.  
**(Pages 4-6)**

- ☐ **Motion to Approve Year-End Financials as of December 31, 2024 as presented, Adopt Resolution 25-17 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

- ☐ **MEL Bylaw Amendment:** The MEL conducted a public hearing June 9, 2025 on a proposed bylaw amendment, which was introduced at their March 21, 2025 meeting. Notices on the public hearing were distributed to all MEL affiliated local joint insurance funds in April. According to the bylaw amendment procedure, the amendment is adopted by the Fund when the governing bodies of three-fourths of the local JIF members approve the amendment within six (6) months of the hearing on the amendment.

Enclosed is the MEL notice on the bylaws including a resolution to approve the amendment.  
**(Pages 7 & 8)**

- ☐ **Motion to adopt Resolution 25-18 approving the revised bylaws of the Municipal Excess Liability Joint Insurance Fund.**
- ☐ **MEL JIF:** The MEL met on Wednesday, June 9, 2025 at Forsgate Country Club. Chairperson Danson’s report is included in Appendix II.
- ☐ **Residual Claims Fund:** The RCF met on Wednesday, June 9, 2025 at Forsgate Country Club. Chairperson Danson’s report is included in Appendix II.

- ❑ **EJIF:** The EJIF met on Wednesday, June 9, 2025 at Forsgate Country Club. Chairperson Danson's report is included in Appendix II.
- ❑ **NJ Cyber JIF:** The Cyber JIF met via Zoom on May 15<sup>th</sup> and conducted a special meeting on June 12<sup>th</sup> to certify the 2024 audit. Chairperson Danson's reports are included in Appendix II.
- ❑ **D2 Cyber Security Report:** The D2 Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **Employment Practices Compliance Program:** Members have been asked to update their EPL Compliance. An email notification was sent to members entities on April 15<sup>th</sup> 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 9-11)**.
- ❑ **Stormwater Management:** Included on **pages 12 & 13** is a memorandum from Joseph Hrubash (MEL Executive Director) and Frederick Semrau, Esq. (Fund Attorney) announcing a program supported by the MEL's excess carriers assisting members with a Flood Risk Control Program.

The MEL worked with its' excess carriers, underwriter and professional staff to develop a program where members can access up to three hours of legal services and three hours of engineering services at no cost to members.

- ❑ **Property Appraisals:** Withum was awarded the contract to perform property appraisals on member's location valued over \$1,000,000. They will be contacting members points of contact (POC) in the next two weeks. Your POC will receive an email from Withum with a list of properties to be appraised and a suggested date and time for the walkthrough. They would like to conduct visits for the fieldwork during the weeks of July 7<sup>th</sup> & July 21<sup>st</sup>.
- ❑ **Power of Collaboration:** Enclosed is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL model policies and procedures provided to members – at no additional cost – on issues ranging from personnel, safety, environmental risk management, fire and police accreditation.

In addition, enclosed in the agenda on **pages 14 & 15** is an article published in the League Magazine that highlights the importance of municipalities to address drainage issues following a large jury award of \$21.5 million due to a microburst storm. The article includes a link to a model resolution municipalities can adopt. *(Please note the resolution is the same one circulated in the JIF notice to members dated May 8, 2025 on the Flood Risk Control Program)*

<b>□ Due Diligence Reports:</b>	
<b>Financial Fast Track</b>	<i>Distributes Quarterly</i>
<b>Loss Ratio Analysis</b>	<b>Page 16</b>
<b>Claims Activity Report</b>	<b>Page 17</b>
<b>Loss Time Accident Frequency</b>	<b>Page 18</b>
<b>POL/EPL Compliance Report</b>	<b>Page 19</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 20</b>

**RESOLUTION NO. 25-17**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2024**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2024 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments and Recommendations

and

**WHEREAS**, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments and Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

**WHEREAS**, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 24, 2025.

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**ATTEST**

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Date

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF EXECUTIVE**  
**COMMITTEE**

**of the**  
**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.
- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2023.
- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS - RECOMMENDATIONS**

\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)

Attest:

\_\_\_\_\_  
**IVY CARMICHAEL**, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.



## **PROPOSED MEL BYLAW AMENDMENT:**

(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.

**RESOLUTION NO. 25-18**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**APPROVING A BYLAWS AMENDMENT OF THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**WHEREAS**, The **Professional Municipal Management Joint Insurance Fund** is a member of the Municipal Excess Liability Joint Insurance Fund, and;

**WHEREAS**, The Board of Fund Commissioners of Municipal Excess Liability Joint Insurance Fund proposed language amending the bylaws on the March 21, 2025 and conducted a public hearing on June 9, 2025; and

**WHEREAS**, the Board of the of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund approved the language and asked their member joint insurance funds to adopt resolutions approving the amendments as attached; and

**WHEREAS**, These revised bylaws must be ratified by at least three fourths of the member JIF's before they can become effective.

**NOW, THEREFORE BE IT RESOLVED**, by the governing body of **Professional Municipal Management Joint Insurance Fund** hereby approves the attached language modifying the Bylaws of the Municipal Excess Liability Joint Insurance Fund.

Adopted:

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**Attest**



## **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**

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**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](http://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**





## **Municipal Excess Liability Joint Insurance Fund**

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

To: Mayors and Administrators

Date: May 8, 2025

Re: **Flood Risk Control Program/ MEL members are entitled to specialized Legal /Engineering consultation and assistance at no cost.**

From: Joseph Hrubash, Executive Director  
Frederick Semrau, Esq. Fund Attorney

As you may know, there has been a rash of lawsuits against communities alleging that residents suffered large losses because towns are negligent in controlling flood waters. The MEL's underwriters are ready to provide legal and engineering resources to assist MEL members, at no cost, in their efforts to implement flood risk control programs. Methfessel & Werbel has been retained to provide members with legal services and Boswell has been retained to provide engineering assistance. **Methfessel & Werbel, P.C. will begin accepting calls on Monday, May 12<sup>th</sup>. Please reach out by July 31<sup>st</sup>.**

To enroll in this program, contact:

Joseph C. Falk | Counsel  
Methfessel & Werbel, P.C.  
2025 Lincoln Highway | Suite 200 | Edison, NJ 08818  
Direct: 732-379-5015  
Fax: 732-248-2355 | [www.methwerb.com](http://www.methwerb.com)

### **Background:**

In a recent decision, a jury awarded \$21.5 million in damages against a municipality because flooding damaged four houses during a 55-minute microburst that exceeded the standard for a 200-year storm. While the town had recently spent over \$1 million on stormwater improvements, the system proved inadequate to handle the excessive run-off. No one was even injured, and the property damage was less than \$400,000 in total. Yet, this case is now the largest award ever against a New Jersey municipality. The municipality is appealing. It is impossible to project the potential exposure against local government if this case holds. Imagine the potential liabilities during a hurricane or other major weather event.

The challenge faced by local government is that the drainage system covers the entire community, and conditions constantly change. It is not realistically possible to keep the system up to date.

When it adopted Title 59, the New Jersey Legislature recognized this problem and provided broad immunity for claims caused by obsolete designs if they were properly approved when first built or subsequently updated.

To utilize this design immunity, the governmental entity must establish that the design was in fact approved by the governing body or other appropriate authority before construction began. Approval also must be granted before any change orders. This should be done by resolution so there is a permanent record. The problem is that most towns lack complete records and therefore often can not qualify for this immunity.

Fortunately, Title 59 provided another way to qualify for immunity even if records are missing. Specifically, the Act provides that:

“A public entity is not liable for the exercise of discretion when, in the face of competing demands, it determines whether or not to utilize or apply existing resources ... unless a court concludes that the determination of the public entity was “palpably unreasonable.”

This means that local government can take a reasonable amount of time to correct deficiencies. (See attached Model Resolution). For this reason, each year the five and ten-year capital budgets should update all infrastructure projects - including drainage. The New Jersey Department of Environmental Protection also requires towns to enact a Watershed Improvement Plan (WIP). These plans will need to be upgraded under the DEP's new MS4 regulations. The deadline for the first phase of the MS4 regulation is December 31st of this year.

#### **Legal Services:**

The MEL is offering its members legal services to assist with guidance for design immunity and scarce resource immunity defenses to stormwater/flooding claims. This consultation can be customized to an individual member's needs, i.e., questions and concerns with respect to certain projects that may or may not have been completed over the years. Additionally, the attorneys will discuss current case law on stormwater and flooding claims, as well as the interplay of the New Jersey Tort Claims Act. **Each member will receive up to three hours of legal services at no cost.**

#### **Engineering Services:**

**The program also provides members with three hours of engineering consultation at no cost.** Boswell Engineering will review a municipality's compliance with the NJDEP Municipal Separate Stormwater Sewer System (MS4) permit from an engineering perspective and identify any shortcomings and recommendations for cost effective solutions to meet the requirements.

cc: Risk Management Consultants  
JIF Fund Attorneys



# A Long-Range Plan to Address Drainage Issues

Consider adopting a resolution for your municipality

Michael L. Razze Jr., Mayor, Pitman Borough; Joseph Hrubash, Executive Director, MEL

**I**n a recent decision, a jury awarded \$21.5 million in damages against a municipality because flooding damaged four houses during a 55-minute microburst that exceeded the standard for a 200-year storm. While the town had recently spent over \$1 million on stormwater improvements, the system proved inadequate to handle the excessive run-off. No one was injured, and the property damage was less than \$400,000 in total.

Yet, this case is now the largest award ever against a New Jersey municipality. The municipality is appealing. It is impossible to project the potential exposure against local government if this case holds. Imagine the potential liabilities during a hurricane or other major weather event.

The challenge faced by local government is that the drainage system covers the entire community, and conditions constantly change. It is not realistically possible to keep the entire system up to date at all times. When it adopted Title 59, the New Jersey Legislature recognized this problem and provided broad immunity for claims caused by obsolete designs if they were properly approved when first built or subsequently updated. However, most municipalities lack complete records and, therefore, often cannot qualify for this immunity.


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This means that local governments can take a reasonable amount of time to correct deficiencies. (See Model Resolution box). Each year the five and 10-year capital budgets should update all infrastructure projects—



including drainage. The New Jersey Department of Environmental Protection (NJDEP) also requires towns to enact a Watershed Improvement Plan (WIP).

These plans will need to be upgraded under the NJDEP's new MS4 regulations. The deadline for the first phase of the MS4 regulation is December 31 this year. 

## Model Resolution

A practical way to protect your community is to adopt a model resolution creating a long-range drainage plan.

A downloadable resolution is available at <https://tinyurl.com/23yums8h>





# MEL Provides Model Policies to Members At No Additional Cost

*Developing policies and procedures is time consuming and expensive. A broad range of easily adaptable models and procedures addressing essential requirements are available.*

## PERSONNEL

The MEL Model Personnel Policies and Procedures including training programs are updated every two years—the most recent version is now available

## POLICE ACCREDITATION

Drafting and releasing model policies required for accreditation is underway and over 100 will be available

## FIRE ACCREDITATION

This comprehensive accreditation program was developed by the Bergen, South Bergen and Sub-Metro JIFS

## SAFETY

The MEL Safety Institute offers 45 model policies on a wide range of health and safety topics including Protecting Minors from Abuse, Transitional Duty and Artificial Intelligence

## CYBER SECURITY

A comprehensive risk management program including security services and bulletins addressing this serious risk is available from the Cyber JIF

## ENVIRONMENTAL RISK MANAGEMENT

Regulatory requirements, standard operating procedures and guidance, checklists and tutorials addressing a broad range of environmental issues are available from the E-JIF

This information can be downloaded from the MEL, Cyber JIF and E-JIF websites. For assistance contact your JIF Executive Director or the MSI Help Line (866) 661-5120 during business hours.

"The MEL saves its members millions by providing the tools needed to meet regulatory requirements and ensure that our communities are safe, secure and environmentally responsive."



**JOSEPH CRISCUOLO**

Business Administrator  
Township of East Brunswick

## MEMBERSHIP

To apply for membership in a local joint insurance fund participating in the MEL, contact:

**The Municipal  
Excess Liability Joint  
Insurance Fund**  
njmel.org  
(201) 881-2632

**MEL**



THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

## Professional Municipal Mgmt Joint Insurance Fund

## CLAIMS MANAGEMENT REPORT

## EXPECTED LOSS RATIO ANALYSIS

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	53 Actual 31-May-25	MONTH TARGETED	52 Actual 30-Apr-25	MONTH TARGETED	41 Actual 00-Jan-00	MONTH TARGETED
PROPERTY	168,000	206,657	123.01%	100.00%	123.01%	100.00%	0.00%	100.00%
GEN LIABILITY	333,052	212,194	63.71%	96.63%	58.49%	96.51%	0.00%	92.99%
AUTO LIABILITY	52,789	34,599	65.54%	94.26%	65.54%	93.94%	0.00%	89.77%
WORKER'S COMP	1,330,010	837,052	62.94%	99.66%	62.84%	99.62%	0.00%	98.81%
TOTAL ALL LINES	1,883,851	1,290,502	68.50%	99.00%	67.51%	98.95%	0.00%	97.64%
NET PAYOUT %	\$1,148,179		60.95%					

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	41 Actual 31-May-25	MONTH TARGETED	40 Actual 30-Apr-25	MONTH TARGETED	29 Actual 00-Jan-00	MONTH TARGETED
PROPERTY	164,000	184,670	112.60%	100.00%	112.42%	100.00%	0.00%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	92.99%	130.79%	92.48%	0.00%	84.65%
AUTO LIABILITY	55,642	202,443	363.83%	89.77%	446.59%	89.30%	0.00%	82.02%
WORKER'S COMP	1,353,000	813,536	60.13%	98.81%	60.13%	98.70%	0.00%	96.21%
TOTAL ALL LINES	1,859,484	1,575,803	84.74%	97.75%	87.20%	97.57%	0.00%	94.34%
NET PAYOUT %	\$1,225,638		65.91%					

**FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	29 Actual 31-May-25	MONTH TARGETED	28 Actual 30-Apr-25	MONTH TARGETED	17 Actual 00-Jan-00	MONTH TARGETED
PROPERTY	169,000	194,136	114.87%	100.00%	129.27%	100.00%	0.00%	96.87%
GEN LIABILITY	301,156	297,699	98.85%	84.65%	98.98%	83.56%	0.00%	69.55%
AUTO LIABILITY	51,791	15,993	30.88%	82.02%	30.88%	81.06%	0.00%	64.31%
WORKER'S COMP	1,560,000	1,094,052	70.13%	96.21%	68.17%	95.79%	0.00%	84.23%
TOTAL ALL LINES	2,081,947	1,601,880	76.94%	94.49%	76.66%	94.00%	0.00%	82.64%
NET PAYOUT %	\$967,815		46.49%					

**FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	17 Actual 31-May-25	MONTH TARGETED	16 Actual 30-Apr-25	MONTH TARGETED	5 Actual 00-Jan-00	MONTH TARGETED
PROPERTY	211,000	224,357	106.33%	96.87%	86.61%	96.65%	0.00%	37.00%
GEN LIABILITY	272,732	181,393	66.51%	69.55%	69.50%	67.85%	0.00%	14.00%
AUTO LIABILITY	55,309	13,117	23.71%	64.31%	22.15%	62.03%	0.00%	15.00%
WORKER'S COMP	1,481,335	658,803	44.47%	84.23%	43.33%	81.73%	0.00%	9.00%
TOTAL ALL LINES	2,020,376	1,077,670	53.34%	83.02%	50.80%	80.87%	0.00%	12.76%
NET PAYOUT %	\$505,531		25.02%					

**FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	5 Actual 31-May-25	MONTH TARGETED	4 Actual 30-Apr-25	MONTH TARGETED	-7 Actual 00-Jan-00	MONTH TARGETED
PROPERTY	242,500	88,382	36.45%	37.00%	17.94%	30.00%	0.00%	0.00%
GEN LIABILITY	289,882	33,045	11.40%	14.00%	10.06%	10.00%	0.00%	0.00%
AUTO LIABILITY	61,981	17,210	27.77%	15.00%	19.49%	10.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	49,157	3.18%	9.00%	2.39%	6.00%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	187,794	8.78%	13.02%	5.69%	9.38%	0.00%	0.00%
NET PAYOUT %	\$69,697		3.26%					

**Professional Municipal Mgmt Joint Insurance Fund**  
**CLAIM ACTIVITY REPORT**  
**AS OF 05/31/25**

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	3	4	4	5	4	20
May-25	3	4	3	5	6	21
NET CHGE	0	0	-1	0	2	1
Limited Reserves						<b>\$5,456</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	\$3	\$3	\$5,834	\$26,787	\$26,870	\$59,497
May-25	\$3	\$3	\$3,585	\$45,117	\$65,878	\$114,586
NET CHGE	\$0	\$0	(\$2,249)	\$18,329	\$39,008	\$55,088
Ltd Incurred	\$206,657	\$184,670	\$194,136	\$224,357	\$88,382	\$898,201
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	3	3	7	21	9	43
May-25	2	3	7	24	15	51
NET CHGE	-1	0	0	3	6	8
Limited Reserves						<b>\$10,709</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	\$8,078	\$156,052	\$165,206	\$181,334	\$29,150	\$539,820
May-25	\$25,473	\$154,408	\$161,916	\$173,184	\$31,177	\$546,157
NET CHGE	\$17,395	(\$1,644)	(\$3,291)	(\$8,150)	\$2,027	\$6,336
Ltd Incurred	\$212,194	\$375,154	\$297,699	\$181,393	\$33,045	\$1,099,485
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	0	1	0	1	2	4
May-25	0	1	0	2	2	5
NET CHGE	0	0	0	1	0	1
Limited Reserves						<b>\$3,160</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	\$0	\$50,048	\$0	\$3,686	\$2,618	\$56,352
May-25	\$0	\$4,000	\$0	\$4,554	\$7,245	\$15,799
NET CHGE	\$0	(\$46,048)	\$0	\$868	\$4,627	(\$40,553)
Ltd Incurred	\$34,599	\$202,443	\$15,993	\$13,117	\$17,210	\$283,361
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	9	5	15	23	14	66
May-25	9	5	15	23	21	73
NET CHGE	0	0	0	0	7	7
Limited Reserves						<b>\$15,620</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	\$118,744	\$192,591	\$438,466	\$336,907	\$8,409	\$1,095,117
May-25	\$116,847	\$191,755	\$468,564	\$349,285	\$13,798	\$1,140,249
NET CHGE	(\$1,897)	(\$837)	\$30,099	\$12,378	\$5,388	\$45,132
Ltd Incurred	\$837,052	\$813,536	\$1,094,052	\$658,803	\$49,157	\$3,452,601
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	15	13	26	50	29	133
May-25	14	13	25	54	44	150
NET CHGE	-1	0	-1	4	15	17
Limited Reserves						<b>\$12,112</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
April-25	\$126,825	\$398,694	\$609,506	\$548,714	\$67,047	\$1,750,786
May-25	\$142,323	\$350,165	\$634,065	\$572,139	\$118,098	\$1,816,790
NET CHGE	\$15,498	(\$48,529)	\$24,559	\$23,425	\$51,050	\$66,004
Ltd Incurred	\$1,290,502	\$1,575,803	\$1,601,880	\$1,077,670	\$187,794	\$5,733,649



2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			May 31, 2025	
FUND	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE * 2025 - 2023
Camden County	0.00	1.90	2.84	1.96
Monmouth County	0.57	0.90	0.73	0.77
Suburban Municipal	0.72	1.27	1.23	1.15
NJ Utility Authorities	0.72	2.07	1.74	1.70
Professional Municipal Manager	0.80	1.25	2.06	1.51
Morris County	0.83	1.34	1.73	1.41
Ocean County	0.98	1.60	1.52	1.46
South Bergen County	1.04	1.74	2.46	1.92
NJ Public Housing Authority	1.06	1.43	1.80	1.52
Suburban Metro	1.25	1.80	1.52	1.59
Gloucester, Salem, Cumberland	1.35	1.98	1.53	1.68
Bergen County	1.38	1.22	1.44	1.34
Atlantic County Municipal JIF	1.39	2.27	2.31	2.14
Central New Jersey	1.44	2.02	2.39	2.05
Burlington County Municipal JIF	1.96	1.89	1.30	1.66
AVERAGE	1.03	1.65	1.77	1.59
* 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		May 31, 2025				
		# CLAIMS	Y.T.D.	2025	2024	2023			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 5/31/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2025 - 2023
1	305 Evesham Township Fire Dist		0	0	0.00	3.70	2.56	1 Evesham Township Fire	2.59
2	307 Moorestown		0	0	0.00	0.00	1.28	2 Moorestown	0.53
3	308 Willingboro		1	1	0.82	1.81	2.89	3 Willingboro	2.07
4	304 Evesham		0	1	0.95	1.17	1.62	4 Evesham	1.32
5	306 Maple Shade		0	1	2.24	0.00	1.74	5 Maple Shade	1.13
Totals:			1	3	0.80	1.25	2.06		1.51
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			May 30, 2024		1.37				

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>							
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund</b>							
<b>Data Valued As of :</b>		<b>June 18, 2025</b>					
<b>Total Participating Members</b>	<b>5</b>		<b>5</b>				
Complaint			<b>5</b>				
Percent Compliant			<b>100.00%</b>				
					01/01/25	2025	
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance	
Member Name	*					01/01/25	
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 June 1, 2025**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<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	Filed

## RESOLUTION NO. 25-19

### PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND BILLS LIST - JUNE 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>
BOWMAN & COMPANY, LLP	AUDIT OF FINANCIAL STMT FOR 2024 Y/E	23,959.00
		<b>23,959.00</b>
	<b>Total Payments FY 2024</b>	<b>23,959.00</b>

#### FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2025	5,040.25
		<b>5,040.25</b>
MUNICIPAL EXCESS LIABILITY JIF	PROP 3RD QTR 2025	184,349.75
MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2025	245,586.50
		<b>429,936.25</b>
QUAL-LYNX	CLAIM ADJ SERVICES QL25-0570 06/25	13,448.08
QUAL-LYNX	2025 PERFORMANCE BOND- QL25-0468	202.00
		<b>13,650.08</b>
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 06/25	2,198.33
		<b>2,198.33</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	50.97
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/25	12,478.25
		<b>12,529.22</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 06/25	3,687.58
		<b>3,687.58</b>
QUALCARE, INC.	WC-MANAGED CARE SERVICES 06/25	8,400.50
		<b>8,400.50</b>

THOMAS TONTARSKI	TREASURER FEE 06/25	1,676.17 <b>1,676.17</b>
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 06/25	1,651.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 06/25	1,939.17 <b>3,591.00</b>
MUNICIPAL EXCESS LIABILITY JIF	MSI- 3RD QTR 2025	5,055.75 <b>5,055.75</b>
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT 06/25	560.75 <b>560.75</b>
ACCESS	INV 11526796 DEPT 413 4/30/25	88.37 <b>88.37</b>
CONNER STRONG & BUCKELEW	RMC FEE 06/25	12,500.00 <b>12,500.00</b>
	<b>Total Payments FY 2025</b>	<b>498,914.25</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>522,873.25</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated:

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

\_\_\_\_\_  
Treasurer





## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** June 24, 2025

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

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

#### LOSS CONTROL SURVEYS

- Township of Maple Shade on May 2, 2025

#### LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

#### MEETINGS ATTENDED

- Fund Commissioner's Meeting on May 27, 2025

### ***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***

- Work Zones - Short-Term Stationary
- S:ERVE - Safety Emergency Responder Vehicle Education
- CDL: Fentanyl Added to the Drug Testing Panel
- School Bus Driver & School Bus Aides Training
- Playground Unitary Surfacing Contracts Best Practices
- Library Best Practices

### ***MSI FIRE & EMS***

- Animal Interaction Best Practices

### ***MSI LAW ENFORCEMENT***

- National Police Week – Officer Safety Resources

### ***MSI NOW***

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

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Evesham Twp	6
Moorestown	5
Willingboro	1

### ***MSI LIVE***

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

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

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and out. Also, we can track participation to demonstrate to the State agency that 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](mailto: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](mailto:MSI@jamontgomery.com).



# Professional Municipal Management JIF

## Certificate of Insurance Monthly Report

From 4/22/2025 To 5/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Yamaha Motor Finance I - Township of Evesham	Corporation, USA 6555 Katella Avenue Cypress, CA 90630	RE: Contract #M23025605 The Certificate Holder, and its successors and assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Contract #M23025605 for the lease of 75 DR2E AC Golf Carts, with a total value of \$293,580.	5/7/2025 #5340279	GL AU WC OTH
H - Maple Shade Board of Education I - Township of Maple Shade	170 Frederick Ave Maple Shade, NJ 08052	Re: For All Training Events conducted by the Maple Shade Police Department for and with the Maple Shade Board of Education, Its Staff and Personnel. Evidence of insurance as respects all training events conducted by the Maple Shade Police Department for Maple Shade Board of Education, its staff and personnel. and with the	5/13/2025 #5347384	GL AU WC OTH
H - Woodbury High School I - Township of Willingboro	25 N. Broad Street Woodbury, NJ 08096	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351554	GL AU WC OTH
H - Winslow I - Township of Willingboro	498 Evergreen Avenue Winslow, NJ 08009	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351552	GL AU WC OTH
H - Winslow Twp Donio Park I - Township of Willingboro	675 Chews Landing Road Sicklerville, NJ 08081	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351553	GL AU WC OTH
H - Willingboro Kennedy Center I - Township of Willingboro	429 JFK Way Willingboro, NJ 08046	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351551	GL AU WC OTH
H - Whitman Park Field	Sayrs Avenue and Davis Street Camden, NJ 08103	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of	5/20/2025	GL AU WC OTH

## **Professional Municipal Management JIF**

### **Certificate of Insurance Monthly Report**

**From 4/22/2025 To 5/22/2025**

I - Township of Willingboro		premises and participation in games/events during the current calendar year.	#5351549	
H - Wilbur Watts Intermediate School I - Township of Willingboro	550 High Street Burlington, NJ 08016	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351550	GL AU WC OTH
H - Vineland Youth Football Field I - Township of Willingboro	61 W. Landis Avenue Vineland, NJ 08380	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351548	GL AU WC OTH
H - Shallom Royal Field I - Township of Willingboro	1600 N. Ohio Avenue Atlantic City, NJ 08401	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351546	GL AU WC OTH
H - Sterling High School I - Township of Willingboro	501 S. Warwick Avenue Somerdale, NJ 08083	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351547	GL AU WC OTH
H - Salem High School I - Township of Willingboro	Walnut Street Salem, NJ 08079	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351545	GL AU WC OTH
H - Pleasantville Max Manning I - Township of Willingboro	Complex 618 Fernwood Avenue Pleasantville, NJ 08232	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351543	GL AU WC OTH

## **Professional Municipal Management JIF**

### **Certificate of Insurance Monthly Report**

**From 4/22/2025 To 5/22/2025**

H - Rancocas Valley Westampton I - Township of Willingboro	Sports Complex 315 Bridge Street Westampton, NJ 08060	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351544	GL AU WC OTH
H - Pittsgrove Greenbranch I - Township of Willingboro	299 Upper Neck Road Pittsgrove, NJ 08318	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351542	GL AU WC OTH
H - Mount Laurel Memorial Turf I - Township of Willingboro	235 Mount Laurel Road Mt. Laurel, NJ 08054	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351540	GL AU WC OTH
H - Pennsville Youth Football Field I - Township of Willingboro	33 Industrial Park Road Pennsville, NJ 08070	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351541	GL AU WC OTH
H - Monroe Owens Sports Complex I - Township of Willingboro	700 North Tuckahoe Road Williamstown, NJ 08094	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351539	GL AU WC OTH
H - Marlton Recreation Park I - Township of Willingboro	123 Marlton Road Pilesgrove, NJ 08098	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351537	GL AU WC OTH
H - Mays Landing Underhill Park I - Township of Willingboro	140 Old Egg Harbor Road Mays Landing, NJ 08330	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351538	GL AU WC OTH



# **Professional Municipal Management JIF**

## **Certificate of Insurance Monthly Report**

From 4/22/2025 To 5/22/2025

H - Lumberton Administration Offices I - Township of Willingboro	35 Municipal Drive Lumberton, NJ 08048	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351536	GL AU WC OTH
H - Kingsway Hidden Acres Park I - Township of Willingboro	280 Jessup Mills Road Clarksboro, NJ 08020	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351534	GL AU WC OTH
H - Lindenwold High School I - Township of Willingboro	801 Egg Harbor Road Lindenwold, NJ 08021	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351535	GL AU WC OTH
H - Judge Robert Johnson Park I - Township of Willingboro	8th & Carl Miller Street Camden, NJ 08030	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351533	GL AU WC OTH
H - Franklin Sports Complex I - Township of Willingboro	456 Pennsylvania Avenue Franklinville, NJ 08322	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351531	GL AU WC OTH
H - Holly City Millville Youth I - Township of Willingboro	Football Field 2 Sharp Street Millville, NJ 08332	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351532	GL AU WC OTH
H - Frank Sarino Field	438 Woodbury - Turnersville Road Blackwood, NJ 08080	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of	5/20/2025	GL AU WC OTH

## **Professional Municipal Management JIF**

### **Certificate of Insurance Monthly Report**

From 4/22/2025 To 5/22/2025

I - Township of Willingboro		premises and participation in games/events during the current calendar year.	#5351530	
H - Eastern I - Township of Willingboro	1000 Victor Blvd Voorhees, NJ 08043	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351528	GL AU WC OTH
H - Frank Diluzio Field I - Township of Willingboro	Grande Blvd Delran, NJ 08075	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351529	GL AU WC OTH
H - Deptford Township I - Township of Willingboro	Ed "Moose" Chester Jr. Mem Field 8 Taylor Lane Deptford, NJ 08096	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351527	GL AU WC OTH
H - Bridgeton Youth Football Field I - Township of Willingboro	4 Burt Street Bridgeton, NJ 08302	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351525	GL AU WC OTH
H - Camden Stockton Station Field I - Township of Willingboro	590 Dudley Street Camden, NJ 08101	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351526	GL AU WC OTH
H - Bellmawr Midget Football I - Township of Willingboro	Bell & Creek Road Bellmawr, NJ 08031	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351524	GL AU WC OTH



# Professional Municipal Management JIF

## Certificate of Insurance Monthly Report

From 4/22/2025 To 5/22/2025

H - Anthony Willis Memorial Field I - Township of Willingboro	152 South Delsea Drive Glassboro, NJ 08028	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351522	GL AU WC OTH
H - Autumn Pasquale Park I - Township of Willingboro	99 East Avenue Clayton, NJ 08312	RE: Willingboro Panthers Football League Evidence of insurance as respects to the Willingboro Panthers Football League's use of premises and participation in games/events during the current calendar year.	5/20/2025 #5351523	GL AU WC OTH
Total # of Holders: 35				



**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%
April	75	\$69,414.70	\$14,715.05	\$54,699.65	79%
May	39	\$25,220.73	\$10,389.78	\$14,830.95	59%
<b>Grand Total</b>	<b>310</b>	<b>\$257,760.38</b>	<b>\$90,743.54</b>	<b>\$167,016.84</b>	<b>65%</b>

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%
<b>Grand Total</b>	<b>813</b>	<b>\$927,553.26</b>	<b>\$390,190.76</b>	<b>\$537,362.50</b>	<b>58%</b>



**Professional Municipal Management JIF**  
**1/1/2025 – 5/31/2025**

***Top 10 Providers***

	UNITS OF SERVICE	APPROVED
VIRTUA MEMORIAL HOSPITAL	6	\$16,200.00
KENNEDY UNIVERSITY HOSPITAL INC.	1	\$12,179.67
OCCUPATIONAL HEALTH CENTERS	51	\$9,207.42
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	6	\$6,262.66
VIRTUA MEDICAL GROUP	12	\$6,120.15
REHAB CLINICS	50	\$5,447.77
IVY REHAB NETWORK INC	53	\$5,025.00
STRIVE PHYSICAL THERAPY	39	\$3,510.00
PREMIER ORTHOPAEDIC ASSOCIATES	12	\$2,879.08
LOURDES IMAGING ASSOCIATES PA	4	\$2,765.82
<b>Grand Total</b>	<b>234</b>	<b>\$69,597.57</b>

***Savings By Specialty***

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	160	\$76,379.00	\$15,902.06	\$60,476.94	79%
Occupational Medicine	65	\$43,031.44	\$15,856.06	\$27,175.38	63%
Orthopedic Surgery	29	\$12,021.02	\$6,247.95	\$5,773.07	48%
MRI/Radiology	12	\$10,686.66	\$5,934.58	\$4,752.08	44%
Behavioral Health	14	\$5,792.00	\$3,643.08	\$2,148.92	37%
Neurosurgery	5	\$2,200.00	\$759.62	\$1,440.38	65%
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%
<b>Grand Total</b>	<b>294</b>	<b>\$155,965.50</b>	<b>\$53,686.28</b>	<b>\$102,279.22</b>	<b>66%</b>



**Professional Municipal Management JIF  
Workers' Compensation Claims Reported  
1/1/2025 – 5/31/2025**

**Workers' Compensation Claims Reported**

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	Grand Total
EVESHAM TOWNSHIP	8	4	1	13
EVESHAM TWP FIRE DIST. 1	2	5	0	7
MAPLESHADE TOWNSHIP	4	3	1	8
MOORESTOWN	3	0	0	3
WILLINGBORO TOWNSHIP	10	1	1	12
Grand Total	27	13	3	43

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – MAY 27, 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	Present
David Pfeiffer	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

**ALTERNATE FUND COMMISSIONER:**

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

Patrick Lyons	Township of Maple Shade	Present
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Crystal Chuck</b>
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Treasurer

Attorney	Helmer, Conley & Kasselmann <b>William Kearns</b>
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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Managed Care	Qual Care
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince, Harry Earle</b>
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Underwriting Manager	Conner Strong & Buckelew
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**ALSO PRESENT:**

Tom Merchel, Jacklyn Lindsey Conner Strong & Buckelew  
Maureen Mitchell, Evesham Twp Fire District

**APPROVAL OF MINUTES:** April 22, 2025 Open & Closed Minutes

**MOTION TO APPROVE CLOSED MINUTES OF APRIL 22, 2025:**

Motion:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**MEL MEMBERSHIP RENEWAL:** Executive Director reported the Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda was Resolution 25-14, as well as, the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.

**MOTION TO ADOPT RESOLUTION 25-14 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2025 THROUGH JULY 1, 2028.**

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

**DEFENSE PANEL RATES:** Executive Director said the Fund Attorney is recommending raising the hourly rate for General Liability cases to \$210.00 per hour and Workers Comp cases to \$155 per hour. He advised this increase will bring the rate in line with other local Joint Insurance Funds.

**MOTION TO ADOPT RESOLUTION 25-15 INCREASING THE HOURLY RATE FOR DEFENSE ATTORNEYS FOR GENERAL LIABILITY & WORKERS COMPENSATION CASES**

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

**MEL STORMWATER PROFESSIONAL ASSISTANCE PROGRAM:** Executive Director reported in January, the MEL supported a recommendation and development of a program to assist its members in obtaining access to legal and engineering resources related to stormwater management. This initiative was a result of a significant jury award in 2024 involving flooding from microbursts. He said the MEL worked with its' excess carriers, underwriter and professional staff to develop a program where members can access up to three hours of legal services and up to three hours of engineering services at no cost to members. Enclosed in the agenda was a copy of the correspondence that was emailed to all MEL members on the Stormwater Professional Assistance Program. Executive Director encouraged members to consider joining this program.

**2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR:** Executive Director reported the 15<sup>th</sup> annual seminar was conducted virtually over 2 half-day sessions and had over 200 participants each session. He advised Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official. Executive Director advised the Fund office is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to

the Insurance Institutes. Executive Director said if you do not receive your credit by May 31<sup>st</sup> then please contact the Fund Office.

**D2 CYBER SECURITY REPORT:** The D2 Cyber Security Status Report was distributed and discussed in closed session.

**MEL, EJIF & RCF JIFS:** Executive Director reported these JIFs are scheduled to meet on Monday June 9, 2025 starting at 10:30AM, at the Forsgate Country Club in Monroe Twp., NJ; copies of the reports will be in June agenda.

**CYBER JIF:** Executive Director reported the Cyber JIF met on May 15, 2025 at 3:30PM virtually; a verbal report will be provided on the discussion, and a copy of Commissioner Danson's report will be in the June agenda. Executive Director said due to the members disagreeing with the Cyber Compliance Checklist, there is an appeal process in place. He advised there is an upcoming webinar on unique assistance for members.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Executive Director said every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. Enclosed in the agenda was the memorandum outlining the program & providing links to the various model documents and training as distributed via email to members and risk management consultants of the Fund on April 16, 2025. Executive Director advised there is only 3 sections that require updating this year. He advised there will be additional virtually classes added to the Managers and Supervisors training schedule and that there is No Tolerance training that need to be offered to non-supervisory personnel. Executive Director said the checklist needs to be submitted by November 1<sup>st</sup> and if assistance is needed please contact the Fund office.

**ELECTED OFFICIALS SEMINAR:** Executive Director reported the Annual Elected Officials Seminar has been uploaded into the MEL's Learning Management System. He stated the program is available through the end of May.

**AUDITOR & ACTUARY YEAR-END REPORTS:** Executive Director reported the Fund Auditor, Bowman & Company will be in attendance at the upcoming June Fund Meeting to present the financial audit for the period ending December 31, 2024. The final audit will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

**2025 POLICIES:** Executive Director reported the Fund office has generated each member's 2025 coverage document and uploaded the documents as well as the commercial policies to Origami. He advised email notification was distributed to Fund Commissioners on 5/16/2025

**PROPERTY APPRAISALS:** Executive Director reported the Fund Office was authorized to get quotes for property appraisal vendors. He said three vendors were solicited, HCA Asset Management, CenturRisk (formally known as AssetWorks) and Withum. Withum provide a fee of \$89,000 and CenturRisk with a fee of \$12,455. Fund Commissioner Aberant asked what asset's are being appraised, Executive Director advised the vendor will be appraising properties valued over \$1,000,000, 53 locations in total. He asked members to please provide a point of contact from each town to provide the vendors.

### **MOTION TO APPOINT WITHUM FOR PROPERTY APPRAISAL SERVICES**

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



Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney, Mr. Kearns, commented on the Educational Seminar that took place this year. He said the seminar was excellent and he was pleased with the program.

**TREASURER:** Executive Director, Mr. Stokes, reviewed the treasurer's report with the Fund.

**Payment of May 2025 Vouchers Resolution 25-16**

Fund Year 2024	\$198.00
Fund Year 2025	\$92,804.19
<b>Total</b>	<b>\$93,002.19</b>

**MOTION TO APPROVE RESOLUTION 25-16 VOUCHER LIST FOR THE MONTH OF MAY**

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

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

<b>APRIL</b>	
<b>2025</b>	\$21,452.22
<b>2024</b>	\$19,682.34
<b>2023</b>	\$7,699.95
<b>2022</b>	\$3,738.68
<b>2021</b>	\$5,196.55
<b>Closed</b>	\$0.00
<b>TOTAL</b>	<b>\$57,769.74</b>

**SAFETY DIRECTOR:**

**REPORT:** Safety Director, Glenn Prince reviewed the risk control activities through the month. Mr. Prince reported they've added a variety of training programs to [www.mel.org](http://www.mel.org) and he encouraged members to register for the training opportunities that are available. He advised that the June 18<sup>th</sup> safety committee meeting has been canceled so that they can present the Stormwater Management Training Program. Law Enforcement Director, Harry Earle, reported the May 19<sup>th</sup> Risk Management Command Staff training held in Collingswood was well attended. He advised a bulletin was issued during police week that contained three policies, Radio Communications in buildings, Medical Care and Animal Care. Mr. Earl stated the policy on animal care is important because we continue to see claims around rabies. He reported the launch of the Accreditation Plus services in a week and encouraged members to look into the policy concerning Block Parties and vehicle ramming.

## **RISK MANAGERS REPORT:**

**REPORT:** Risk Manager Tom Merchel reviewed the Risk Managers Report. Mr. Merchel reported on the MEL's EPL/POL program and advised members the check list needs to be submitted by November 1<sup>st</sup>. He advised the renewal process is approaching and advised members to complete and return their renewal exposure forms. Mr. Merchel reported on the optional limits program, enclosed in his report was a copy of the optional limits with a maximum of \$30m and \$10m for General Liability and EPL/POL respectively. He advises members during renewal they should be sure to confirm surety bonds for required officials. Mr. Merchel gave a reminder that the Stormwater Management In-Person training is scheduled for June 17<sup>th</sup> at 10am in Moorestown.

## **UNDERWRITING MANAGER:**

**REPORT:** Executive Director, Mr. Stokes, advised there was 7 certificates issued from 03/22/2025 to 04/22/2025. Mr. Stokes gave a reminder to members, any events with fireworks and amusements, our office would appreciate, getting the submissions in advance.

Monthly Activity Report/Agenda Made Part of Minutes.

## **MANAGED CARE:**

**REPORT:** Ms. Kissane reported on the cumulative saving summary reported for the month of April with an amount billed of \$69,414.70, \$14,715.05 approved, a savings of \$54,699.65, which is a saving of 79%. The total of savings for the year is 65%.

Monthly Activity Report Part of Minutes.

## **CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Kissane advised there are 5 PARs to review in closed session.

Report Part of Minutes.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

## **MOTION TO GO INTO EXECUTIVE SESSION**

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

## **MOTION TO INTO OPEN SESSION**

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

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

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

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

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: 3 Ayes - 0 Nays Chairwoman Danson was not present in the room during this Motion and recused from voting

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: Unanimous

**MEETING ADJOURNED: 2:33pm**

**NEXT REGULAR MEETING: June 24, 2025**

**Evesham Municipal Building at 2:00PM**

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Crystal Chuck, Account Manager for  
**IVY CARMICHAEL, SECRETARY**

***APPENDIX II***  
***MEL, RCF, EJIF & NJ CYBER JIF***  
***REPORTS***



## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** Monday June 9, 2025

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

**From:** Commissioner Susan Danson

**Subject:** June Report of the MEL JIF Meeting

### **Executive Director Report**

**Bylaw Amendment:** At the March 21, 2025 meeting, the Board adopted a resolution introducing proposed amendments to the MEL Bylaws; the resolution waived the requirement that the public hearing be held within 45 to effectuate a public hearing on June 9, 2025. Copies of the proposed bylaw amendment and notices on the public hearing were distributed to MEL-affiliated joint insurance fund (JIFs) members.

The Board of Fund Commissioners held a public hearing on the MEL bylaws proposed amendments, approved the proposed amendments and authorized them to be distributed to MEL-affiliated JIF members for consideration. According to the bylaw amendment procedure, 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.

The Fund office will distribute a notice and model resolution for MEL-affiliated JIFs to adopt the proposed amendments to the MEL Bylaws.

**Audit Committee:** Committee met on June 2, 2025 to review the year-end financials as of December 31, 2024 and the Internal Audits of the Property Claims Third Party Administration (TPA) and Accounting & Reporting.

Fund Auditor reviewed The Statement of Net Position as of December 31, 2024 noting the Total Net Position was \$12.2 million and confirmed there were no findings or recommendations. Fund Actuary reviewed the Valuation Report as of December 31, 2024 and noted the report reflected a reasonable determination of reserves.

Committee Chairman Commissioner Brewer said the committee reviewed findings in the Internal Audit for Property Claims TPA; the findings will be addressed through the Request for Proposal (RFP) to be issued later this year. In addition, the Committee recommended the Board consider the request of Baker Tilly for additional compensation for services provided on the Reinsurance Audit and Internal Audit on Property Claims TPA. Executive Director's office, in its review of the internal audit of the property claims administrator, required greater clarification and more meetings with Baker Tilly than is normally the case. In addition, Executive Director noted the annual Reinsurance Audit involved review of 20+ carriers in the program, which required additional time to review each layer and sub-limits within the program.

The Board of Fund Commissioners accepted the Financial Audit Report and Actuarial Valuation Report as of December 31, 2024, accepted the Internal Audit Reports as presented and approved the additional compensation to Baker Tilly for work associated with the Reinsurance Checklist and the Internal Audit on Property TPA.

**Management Committee:** Committee met on May 1, 2025 to review responses to the Competitive Contracting Request for Proposals (CCRFP) for a Risk Management Information System (RMIS) and discuss the MEL sub-committees & their respective charters; minutes of the meeting were submitted for information. In addition, executive session was held to provide an update on Workers' Compensation Litigation and Liability Claim Matters; minutes of executive session were distributed to MEL board members only.

Commissioners were to score the sole response from *Origami Risk* and the result is a recommendation to award contract for June 1, 2025 through June 1, 2028 for fees of \$258,538 for year 1; \$284,560 for year 2 and \$308,273 for year 3; the total amount of the award is \$851,371 over the three-year term to be dispersed based on budget years Management Committee asked the Executive Director's office to review the MEL sub-committee charters and highlight recommended changes to be reviewed at the next scheduled committee meeting. Management Committee recommended establishing virtual meeting dates for the balance of 2025 as follows: August 4 Virtual at 10:00 am; August 28 Virtual at 10:00 am; October 2 Virtual at 10:00 am; November 4 Virtual at 10:00 am; December 22 Virtual at 10:00 am.

The Board of Fund Commissioners adopted a resolution authorizing the award of CC#25-01 to Origami Risk for the period of June 1, 2025 through June 1, 2028 and approved scheduling Management Committee meetings for the balance of the year.

**MEL Budget Increases:** Submitted for information was a memorandum outlining the impact of the changing environment of issues facing members on the MEL budgets over the last five years. The memorandum highlighted the budget increases by line of coverage and identified property as the largest driver of budget increases.

**Financial Fast Track:** Submitted for information was the Financial Fast Track as of December 31, 2024 which reflected a statutory surplus of \$12.4 million and a cash balance of \$83.7 million.

**Legislative Committee:** Committee met on April 4, 2025 at 11:00AM; copies of the meeting minutes were submitted for information.

Committee also met on June 6, 2025 to review proposed legislative bills A-2145 and S-2373, which provide protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Committee submitted an opposition paper citing protections currently in place under workers' compensation law as well as the estimated increase to legal and medical costs to taxpayers if these bills were adopted. The opposition paper included suggested amendments to the legislation.

The MEL was prepared to enter a motion to oppose the legislation; however, Mr. Grubb attended an earlier morning meeting in Trenton and reported some of the proposed amendments were accepted. Fund Attorney highlighted the efforts of multiple Fund Professionals and Fund Commissioners in this matter. If necessary, the Fund office will prepare and distribute a model resolution for members to oppose these legislative bills.

**Marketing Committee:** Committee met on May 13, 2025 at 1:00PM; copies of the meeting minutes were submitted for information. The Marketing Manager will develop an infographic to highlight the unique value of membership within the MEL JIF program.

**Safety & Education Committee:** Committee met on May 23, 2025 at 11:00AM; copies of the meeting minutes were submitted for information. The Board of Fund Commissioners approved a recommendation to renew the MSI licensing arrangement for Defensive Driving at a cost of \$30,200 for 2,000 hits. The demand for this training has been significant.

**Claims Committee:** This committee last met on March 21<sup>st</sup> and May 7<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda.

**Stormwater Management Program:** Submitted for information was a copy of the notice distributed to MEL members on/about May 8, 2025 announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. Approximately 26 members have already signed up for this service.

**Employment Practices Compliance Program:** Every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training program. Submitted for information was a copy of the April 16<sup>th</sup> memorandum that was distributed to members.

**Background Checks:** The MEL's "Protecting Children from Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. The Board of Fund Commissioners adopted a resolution authorizing the issuance of Request for Qualifications for vendors that provide Background Check services.

**2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15<sup>th</sup> annual seminar was conducted virtually over 2 half-day sessions on Friday April 25<sup>th</sup> and Friday May 2<sup>nd</sup>. More than 250 people attended each day.

The Insurance Institutes has posted credits to transcripts for Lawyers, Accountants and Insurance Producers and will now start the process of issuing certificates. PERMA is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official (RPPO) and Total Contact Hours for Water Supply & Wastewater License Operators.

**Residual Claims Fund (RCF):** Submitted for information was a copy of Commissioner Clarke's report on the RCF March meeting. The RCF will meet after the MEL meeting.

**NJ Cyber JIF:** The NJ Cyber JIF met on March 20<sup>th</sup> and May 15<sup>th</sup>; submitted for information were the meeting reports for information. This JIF is also scheduled to meet on June 12<sup>th</sup>.

The Cyber JIF scheduled a webinar for **June 16<sup>th</sup> at 10:00 am** (rescheduled from June 10<sup>th</sup>) as part of its 2025 education campaign. The first seminar is *The Basics of Basic* and will highlight member stories and unique challenges regarding cyber threats as well as getting cyber secure.

**MEL July 2025 Membership Renewals:** The below Joint Insurance Funds have been asked to renew their MEL membership effective July 1, 2025:

- Bergen County Municipal JIF
- Camden County Municipal JIF
- Central Jersey JIF
- Monmouth County Municipal JIF
- Morris County Municipal JIF
- New Jersey Utility Authorities JIF
- Ocean County Municipal JIF
- Professional Municipal Management JIF
- South Bergen JIF
- Suburban Municipal JIF
- Suburban Metro JIF

### **Underwriting Manager Report**

Underwriting Manager said a MEL Coverage Committee meeting will be scheduled to review crime coverage where the loss is theft but is based on "cyber-like" incidents – with a suggestion that deductibles for these type of losses be linked to the Cyber Risk Control program. . Underwriting Manager said marketing for the MEL 2026 renewal will begin in the coming month and added that markets will respond favorably to programs that result in premium savings - like the MEL Stormwater Management program - as liability costs continue to increase.

### **Treasurer/Qualified Purchasing Agent Report**

Treasurer reported the NJ State Comptroller's office issued a notice for contracting units revising the minimum thresholds that require reporting or prior approval from the Comptroller's office - effective July 1, 2025.

### **Attorney Report**

Fund Attorney summarized the following actions involving governmental entities as follows:

- In early May, a notice on the Stormwater Management Program was distributed to members' Mayors and Administrators and feedback has been positive to date with approximately 26 members signed up so far.  
Fund Attorney said the Haddonfield claim, which resulted in a \$21 million jury verdict for damages to four homes due to microburst is currently being mediated and may be decided in the appellate court if mediation is not successful.
- An attorney has filed several class-action lawsuit related to the amounts towns charged for vacant properties. Fund Attorney said efforts made by Executive Directors, Underwriting Manager and JIF Fund Attorneys resulted in a change in the coverage position adopted by our POLEPL carrier – that will result in significant savings for MEL.
- Efforts continue towards resolving 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. Fund Attorney said based on activity to date, a request for additional legal fees may be presented at the next meeting.

**Next Meeting:** The next meeting of the MEL JIF is scheduled for Monday September 8, 2025 10:30AM at the DoubleTree by Hilton – 390 Forsgate Drive, Monroe Twp. NJ.





## Municipal Excess Liability Residual Claims Fund

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

June 9, 2025

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

From: Commissioner Susan Danson

Re: RCF June Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2024 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. There were no Recommendations or Findings reported for 2024.

Fund Actuary reviewed the total discounted reserves as of December 31, 2024 and said they are consistent with their estimate of unpaid claim liabilities. Fund Actuary's opinion determination is stated at 'Reasonable'.

Following the reports, the Board approved the year-end financials as presented and adopted Resolution 17-25 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

**2024 Proposed Budget Amendment:** The Board approved an amendment to fund year 2024 budget to accept the transfer of liabilities as of December 31<sup>st</sup> for fund year 2020. A motion was approved to introduce on first reading the amendments to the 2024 Budget and to schedule the Public Hearing on September 8, 2025 at 11:30 a.m. at the DoubleTree by Hilton, Forsgate Drive, Monroe, New Jersey. Enclosed is the 2024 proposed amended budget.

**Supplemental Assessment and RCF Task Force:** The Board approved Resolution 18-25 to authorize a supplemental assessment totaling \$10,389,606 to be applied to various fund years. At the June MEL Audit Committee meeting the committee was in favor of a recommendation to form an RCF Task Force to perform a comprehensive analysis of the older claims impacting the RCF, how they are being handled and defended, and develop best practices. Management will move forward on this recommendation starting it in 2026 as a multi-year initiative and report to the Board.

**Competitive Contract/Procurement:** Various fund professional contracts will expire at the end of this calendar year. Request for proposals (RFP) are in the process of being drafted. The responses will be evaluated by an ad-hoc Review Committee.

**Claims Committee:** The Claims Review Committee met on March 18, May 7, and June 4, 2025. Next meeting is scheduled for July 16<sup>th</sup> at 9:30am via teleconference.

**Next Meeting:** The next meeting of the RCF Board is scheduled for September 8, 2025 at 11:30AM at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, N.J.

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
2024 PROPOSED BUDGET**

	2024 PROPOSED	2024 Amendment 2020 Assessments	2024 Revised Budget	\$ CHANGE
<b>BUDGET</b>				
<b>APPROPRIATIONS</b>				
MEL	328,959	13,547,198	13,876,157	13,547,198
BMEL	0	0	0	0
ATLANTIC	51,682	1,977,378	2,029,060	1,977,378
BERGEN	14,438	785,446	799,884	785,446
BURLCO	21,619	354,060	375,678	354,060
CAMDEN	24,858	764,952	789,810	764,952
MONMOUTH	28,509	642,868	671,377	642,868
MORRIS	21,692	2,311,456	2,333,148	2,311,456
NJUA	17,811	812,636	830,448	812,636
OCEAN (incl. Run-in Receivable)	52,417	2,097,917	2,150,334	2,097,917
PMM	8,962	518,094	527,056	518,094
SOUTH BERGEN	23,182	1,022,400	1,045,582	1,022,400
SUBURBAN METRO	22,569	658,534	681,103	658,534
TRICO	32,372	665,508	697,880	665,508
SUBURBAN MUNICIPAL	3,656	197,813	201,469	197,813
CENTRAL JERSEY (incl. Run-in Receivable)	45,069	1,212,788	1,257,857	1,212,788
NJPHA	17,205	694,234	711,439	694,234
<b>TOTAL</b>	<b>715,000</b>	<b>28,263,282</b>	<b>28,978,282</b>	<b>28,263,282</b>

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
2024 PROPOSED BUDGET**

	2024 PROPOSED BUDGET	2024 Amendment 2020 Assessments	2024 Revised Budget	
<b>APPROPRIATIONS</b>				
CLAIMS	0	28,263,282	28,263,282	28,263,282
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
<b>SUBTOTAL LOSS FUND</b>	<b>15,000</b>	<b>28,263,282</b>	<b>28,278,282</b>	<b>28,263,282</b>
<b>EXPENSES</b>				
ADMINISTRATOR	222,810		222,810	0
DEPUTY ADMINISTRATOR	75,792		75,792	0
ATTORNEY	46,127		46,127	0
CLAIMS SUPERVISION & AUDIT	66,681		66,681	0
TREASURER	43,308		43,308	0
AUDITOR	25,583		25,583	0
ACTUARY	45,673		45,673	0
MISCELLANEOUS	26,842		26,842	0
<b>SUBTOTAL</b>	<b>552,816</b>	<b>0</b>	<b>552,816</b>	<b>0</b>
EXPENSE CONTINGENCY	147,184		147,184	0
<b>TOTAL BUDGET</b>	<b>700,000</b>	<b>0</b>	<b>700,000</b>	<b>0</b>
<b>BUDGET and Run-in Receivable</b>	<b>715,000</b>	<b>28,263,282</b>	<b>28,978,282</b>	<b>28,263,282</b>



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: June 9, 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

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**Auditor Year-End Reports** – Mr. Ko of Nisivoccia LLC reviewed the audit report as of December 31, 2024. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #22-25 approving the Year-End Financials and executed the Group Affidavit.

**Competitive Contract/Procurement:** Various fund professional contracts will expire at the end of this calendar year. Request for proposals (RFP) are in the process of being drafted. The positions are Administrator, Environmental Engineer, Treasurer, Underwriting, Actuary, Auditor and Claims Supervisor. The responses will be evaluated by the Budget and Finance Committee.

**EJIF Marketing Refresh:** Four (4) logos were presented for Commissioners opinions, and a logo was selected by the Commissioners. Princeton Strategic Communications is working with the Fund to develop the updated marketing materials.

**Actuarial IBNR Estimates** – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2025; the Fund is off to a good start for the year.

**Next Meeting-** The next meeting of the E-JIF is scheduled for September 8, 2025 beginning at 11:05 AM at the DoubleTree by Hilton, Monroe, N.J.



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** May 15, 2025

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

**From:** Commissioner Susan Danson

**Subject:** Summary of Topics Discussed at the May Cyber JIF Meeting

The Cyber JIF met on May 15<sup>th</sup> at 3:30 PM via Zoom. Below is an overview of items discussed:

**Operations Committee:** The Executive Director gave an overview of two items discussed at the Operations Committee meeting, held prior to the Board meeting. The discussion items were:

**Risk Control Program Training Plans.** To kick off the 2025 Cyber Educational campaign, the Underwriting Manager will present a webinar on June 10<sup>th</sup> at 10:00AM for Business Administrators and IT professionals. The webinar will focus on bringing more members into compliance for the Fund's 'Basic' category for risk control.

**Claim Appeal Process:** Fund Attorney has drafted an appeal process for consideration for when a member has a difference of opinion in meeting requirements found in the compliance checklist. A form will be available for a town or authority to complete and submit for consideration by the Operations Committee and the Board will make the final decision. Information on the appeal process will be added to several communications so that members are aware that this process is available if needed.

**Technology E&O Coverage:** This coverage has been placed for the following members: Ho-Ho-Kus Borough, Vineland Housing Authority, City of Camden, Woodbridge Township, Allentown Borough, Oceanport Borough, Madison Borough and Riverside Township. Additional assessments will be issued to local JIFs. Underwriting will continue to inform members of this optional coverage.

**Claims Committee:** The Claims Committee met virtually at 12:00pm on May 8, 2025 with representatives from AXA XL (Cyber Carrier) and Mullen Coughlin (Panel Law Firm) who gave an overview of the claims handling process. Meeting was arranged in response to board's concerns with difficulty it faced in gathering information on claims. AXA XL agreed to continue the conversation.

The Committee also recommended the board approve Payment Authority Requests (PARs).

**Financial Disclosures:** All JIF Commissioners completed the online filing of the Financial Disclosure forms by the filing deadline, which was April 30th.

**Next Meeting Date:** Thursday, June 12, 2025 at 3:30 PM via video / audio teleconference.

Note the financial audit for the period ending December 31, 2024 will be ready for review and approval at the June meeting.



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** June 12, 2025

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

**From:** Commissioner Susan Danson

**Subject:** Summary of Topics Discussed at the June Cyber JIF Meeting

The Cyber JIF met on June 12<sup>th</sup> at 3:30 PM via Zoom. Below is an overview of items discussed:

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2024 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. The Fund ended in a surplus of \$3,873,732 with no recommendations and one management suggestion for 2024 to review updated accounting standard (GASB) to determine whether the Fund will need to implement the disclosures required in this statement for fund year 2025.

Fund Actuary report showed total reserves as of December 31, 2024 at \$2,243,435 and stated their intention to issue a statement of opinion that the reserves make reasonable provision for losses as of December 31, 2024.

The Board approved the year-end financials as presented and adopted resolution 29-25 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

**Operations Committee:** The Executive Director gave an overview of the topics discussed at the Operations Committee meeting, held prior to the Board meeting. The discussion items were:

**Claim Appeal Process and Form:** Fund Attorney drafted an appeal process and a form for when a member has a difference of opinion in meeting requirements found in the cyber compliance checklist. The mayor or CEO will complete and submit the form for consideration by the Operations Committee and the Board will make the final decision. Information on the appeal process will be added to communications so that members are aware that this process is available.

**D2 Cybersecurity Contract:** D2 provides the fund with phishing/training and vulnerability scanning. The contract was awarded for one year with an option to renew for a second and third year. Last year, the Fund opted to extend for the second year. Board agreed to extend for the third year. A resolution will be offered at the next meeting.

It was announced that D2 is in the final stages of being acquired by a cyber security endpoint detection company called Xcitium. The partnership will expand the services for both companies, and the staff and operations at D2 are being retained.

**Cyber Certification:** Underwriting Manager is suggesting a training seminar for Risk Management Consultants to increase their base cyber security knowledge and their ability to assist and encourage

members to obtain cyber compliance. This program is in development and will be offered later this year.

**Cyber JIF Website:** The Executive Director said a report provided by our website manager, Princeton Strategic Communications, shows a steady increase in usage and membership registration on the Cyber JIF website.

**Next Meeting Date:** Thursday, July 17, 2025 at 3:30 PM via video / audio teleconference.