

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
MAY 27, 2025 – 2:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: MAY 27, 2025**

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

☐ **ROLL CALL OF 2025 COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** April 22, 2025 Open Minutes ..... **Appendix I**  
April 22, 2025 Closed Minutes ..... **Distributed**

☐ **CORRESPONDENCE: None**

**REPORTS**

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**

.Executive Director's Report..... **Page 1**  
.MEL Membership Renewal Resolution 25-14 ..... **Page 3**  
. Defense Panel Rates Resolution 25-15..... **Page 7**

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

☐ **TREASURER – Thomas Tontarski**

.Treasurer's Report ..... **Page 11**  
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☐ **SAFETY DIRECTOR – J.A. Montgomery Consulting**

.Monthly Report..... **Page 34**

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

☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**

.Monthly Certificate Report..... **Page 37**  
.Cyber Risk Management Compliance – Discussed in closed session

☐ **MANAGED CARE – Qual Care**

.Monthly Report..... **Page 39**

☐ **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 – June 24, 2025 – Evesham Twp.**

☐ **MEETING ADJOURNMENT**

## Professional Municipal Management Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: May 27, 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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❑ **MEL Membership Renewal:** The Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda is 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. **(Page 3)**

❑ *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.*

❑ **Defense Panel Rates:** 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. This increase will bring the rate in line with other local Joint Insurance Funds. **(Page 7)**

❑ *Motion to Adopt Resolution 25-15 increasing the hourly rate for defense attorneys for General Liability & Workers Compensation cases*

❑ **MEL Stormwater Professional Assistance Program:** 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.

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 on **Pages 8-11** is a copy of the correspondence that was emailed to all MEL members on the Stormwater Professional Assistance Program.

❑ **2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15<sup>th</sup> annual seminar was conducted virtually over 2 half-day sessions and had over 200 participants each session. Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

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

- ❑ **D2 Cyber Security Report:** The D2 Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **MEL, EJIF & RCF JIFs:** 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:** 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.
- ❑ **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 programs. Enclosed on **Pages 12-19** you will find 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.
- ❑ **Elected Officials Seminar:** The Annual Elected Officials Seminar has been uploaded into the MEL's Learning Management System. The program is available through the end of May.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2024, 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:** The Fund office has generated each member's 2025 coverage document and uploaded the documents as well as the commercial policies to Origami. Email notification was distributed to Fund Commissioners on 5/16/2025

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 20</b>
<b>Loss Ratio Analysis</b>	<b>Page 21</b>
<b>Claims Activity Report</b>	<b>Page 22</b>
<b>Loss Time Accident Frequency</b>	<b>Page 23</b>
<b>POL/EPL Compliance Report</b>	<b>Page 24</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 25</b>

**RESOLUTION NO. 25-14**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
RESOLUTION TO RENEW  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**WHEREAS**, the **Professional Municipal Management Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

**WHEREAS**, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

**WHEREAS**, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

**WHEREAS**, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

**NOW THEREFORE BE IT RESOLVED** that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2025** and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the

- above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

**BE IT FURTHER RESOLVED** that the **Professional Municipal Management Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

**BE IT FURTHER RESOLVED** that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this 27<sup>th</sup> day of May, 2025, in the County of Burlington by and Between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Professional Municipal Management Joint Insurance Fund**, hereinafter referred to as the FUND.

**WITNESSETH:**

**WHEREAS**, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2025**.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.

7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A.C 11:15-2.1 et seq.
8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
  - a) Workers Compensation and Employers Liability
  - b) Liability, other than motor vehicle
  - c) Property Damage, other than motor vehicle
  - d) Motor Vehicle
  - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

#### **MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

#### **PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_



**RESOLUTION NO. 25-15**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**  
(hereafter referred to as the “FUND”)

**APPROVING COUNSEL RATES**

**WHEREAS**, the FUND is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

**WHEREAS**, the FUND appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, by resolution, the FUND sets hourly rates and compensation,

**WHEREAS**, the Board of Commissioners have determined it is in the best interest for the FUND to increase compensation to \$210.00 per hour for Attorneys assigned to General Liability cases and \$155 for Workers Compensation claims,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the FUND that the above listed hourly rate increase is hereby established for the FUND,

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

\_\_\_\_\_  
**Chairperson**

\_\_\_\_\_  
**Secretary**

## **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 6, 2025

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

As you may know, there have 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. The program will begin TBD and will continue until TBD.

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.

**DRAFT DATED APRIL 2025**  
**A MODEL RESOLUTION CREATING AND IMPLEMENTING A LONG-RANGE PLAN  
TO ADDRESS DRAINAGE ISSUES**

**WHEREAS,** The Governing Body declares that it is in the best interests of the community to address drainage problems in a comprehensive and orderly fashion that aligns with N.J.S.A 59:1.1, et seq., and

**WHEREAS,** New Jersey Statute Section 59:1-1, et seq., provides limitations on liability for public entities for conditions of public property where the public entity exercises appropriate discretion in the allocation of funds of public improvements. The limitation of liability is commonly known as “scarce resource immunity,” and

**WHEREAS,** The Legislature in NJSA 59: 1-2 quoted Chief Justice Joseph Weintraub by declaring that:

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

**WHEREAS,** NJSA 59:2-3 c provides:

“A public entity is not liable for the exercise of discretion in determining whether to seek or whether to provide the resources necessary for the purchase of equipment, the construction or maintenance of facilities, the hiring of personnel, and in general, the provision of adequate services;”

**WHEREAS,** NJSA 59:2-3 (d) provides:

“A public entity is not liable for the exercise of discretion when, in the fact of competing demands, it determines whether or not to utilize or apply existing resources, including those allocated for equipment, facilities and personnel unless a court concludes that the determination of the public entity was palpably unreasonable;” and

**WHEREAS,** this resolution is narrowly limited to outlining the application of scarce resources for the purpose of addressing the overall health, safety, and welfare of the general community; and

**WHEREAS,** The Governing Body hereby determines that the appropriate way to continue to address this wide-ranging community wide issue is as follows.

**NOW THEREFORE BE IT RESOLVED,** by the Mayor and Township/Borough Committee/Council of the Township/Borough of \_\_\_\_\_, County of \_\_\_\_\_, State of New Jersey as follows:

1. The Municipal (Manager, administrator, or other appropriate title) shall direct that the (Engineer or other appropriate title) to prepare a Watershed Assessment by developing an electronic infrastructure map that delineates the location of the stormwater features that are owned or operated by the municipality including easements and features owned by others in the community.
2. The Municipal (Manager, administrator, or other appropriate title) shall direct that the (Engineer or other appropriate title) to prepare a Watershed Improvement Plan Report including:
  - a. A summary of proposed flood prevention improvement projects, both public and private.
  - b. The proposed implementation schedule.
  - c. Costs, broken down by project and year.
  - d. Funding opportunities.
3. Each year, as part of the annual budget process, the Municipal (Manager, administrator, or other appropriate title) may include in the long-term capital plan sufficient funds to implement this Watershed Improvement Plan over a reasonable period considering other demands on municipal scarce resources.
4. Each year, as part of the annual budget process, the (Manager, administrator, or other appropriate title) may include current year operating budget and capital budget sufficient funds to implement this Watershed Improvement Plan over a reasonable period considering other demands on municipal scarce resources.
5. Each year, if limited resources require allocation as part of the annual process, the (Manager, administer or other appropriate title), may identify the work that can be completed and the work that cannot be completed or addressed.
6. Failure to appropriate funds or failure to spend an appropriation shall be deemed as exercise of governmental discretion in face of competing demands.
7. Every two years, the Municipal (Manager, administrator, or other appropriate title) may direct that the (Engineer or other appropriate title) to update the Watershed Assessment and the Watershed Improvement Plan as appropriate.



## 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](http://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](http://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](http://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**



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MATTHEW J. GIACOBBE, Partner  
[mgiacobbe@cgajlaw.com](mailto:mgiacobbe@cgajlaw.com)

Reply to: Oakland Office

To: Member Entities

From: Matthew J. Giacobbe, Esq.  
Nicholas DelGaudio, Esq.  
Fred Semrau, Esq.

Date: March 13, 2025

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

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

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

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

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

[www.cgajlaw.com](http://www.cgajlaw.com)



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

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

April 23, 2025

***Revised notice to correct the highlighted date from original 4/15/25 notice.***

As part of the Employment Practices Compliance Program, the MEL has developed a Model Managers & Supervisors training program that is available as a Live Webinar through the MEL Safety Institute.

Below is a listing of the webinar classes schedule to date. If necessary, more classes will be scheduled and will be posted to the MSI Live Schedule (link below).

5/20/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
5/22/25	MEL Risk Management for Managers & Supervisors - Evening	6:30 - 8:00 pm
6/17/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
6/23/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am

To register, please follow the link below.

[MSI LIVE Schedule](#)



Every employee has a right to a safe workplace free of discrimination, violence, harassment, and conflicts of interest. This on-demand program (available in English and Spanish) identifies what types of conduct are unacceptable when interacting with fellow employees.

Compliance is essential for both your own protection and to ensure that others are not subjected to conduct that might create a hostile environment.

Click the button to access this online training through the MEL Safety Institute Learning Management System (MSI LMS).

### MSI LMS System

1. **Log into the MSI LMS System.**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username and/or password, ask your Senior Reporting Manager to send an LMS activation email or call the MSI Helpline at 866-661-5120.
2. Once logged into the MSI LMS, go to the [Request Training](#) button for a list of online courses.
3. Select the course you wish to complete and scroll down to click the [Submit](#) button.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning transcripts are automatically updated in the MSI LMS and show in the Completed section of your homepage.

#### Questions?

**Call:** 866-661-5120

**Email:** [MSI@jamontgomery.com](mailto:MSI@jamontgomery.com)

For additional MSI information and resources go to the [MEL Safety Institute](#).

## EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: \_\_\_\_\_

### **SECTION ONE:**

- ☐ Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life-Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

### **SECTION TWO:**

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check ☐ General Counsel or ☐ Employment Attorney) of (member name) \_\_\_\_\_ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

**To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or [cchuck@permainc.com](mailto:cchuck@permainc.com)) as soon as possible. Members submitting this form by November 1, 2025 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**



PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2025		
		1ST	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,347,069	1,347,069	108,830,097	110,177,166
2.	CLAIM EXPENSES				
	Paid Claims	254,781	254,781	46,628,196	46,882,978
	Case Reserves	115,828	115,828	2,895,327	3,011,155
	IBNR	146,962	146,962	2,812,550	2,959,511
	Aggregate Excess	-	-	-	-
	Recoveries	-	-	(513,685)	(513,685)
	Discounted Claim Value	(23,463)	(23,463)	(332,059)	(355,522)
	<b>TOTAL CLAIMS</b>	<b>494,108</b>	<b>494,108</b>	<b>51,490,330</b>	<b>51,984,438</b>
3.	EXPENSES				
	Excess Premiums	596,146	596,146	32,383,216	32,979,362
	Administrative	191,267	191,267	15,259,338	15,450,606
	<b>TOTAL EXPENSES</b>	<b>787,413</b>	<b>787,413</b>	<b>47,642,555</b>	<b>48,429,968</b>
4.	UNDERWRITING PROFIT (1-2-3)	65,547	65,547	9,697,213	9,762,760
5.	INVESTMENT INCOME	144,066	144,066	5,621,431	5,765,497
6.	DIVIDEND INCOME	0	0	2,205,183	2,205,183
7.	<b>PROFIT (4+5+6)</b>	<b>209,614</b>	<b>209,614</b>	<b>17,523,827</b>	<b>17,733,440</b>
8.	DIVIDEND	0	0	12,506,844	12,506,844
9.	RCF & MEL Additional Assessments	0	0	1,050,175	1,050,175
10	<b>SURPLUS (7-8-9)</b>	<b>209,614</b>	<b>209,614</b>	<b>3,966,808</b>	<b>4,176,422</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	51,930	51,930	3,064,948	3,116,878
	2021	64,309	64,309	373,924	438,233
	2022	(39,404)	(39,404)	249,334	209,930
	2023	25,863	25,863	146,209	172,072
	2024	46,951	46,951	132,393	179,344
	2025	59,965	59,965		59,965
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>209,614</b>	<b>209,614</b>	<b>3,966,808</b>	<b>4,176,422</b>
<b>TOTAL CASH</b>					<b>9,219,138</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>TOTAL CLOSED YEAR CLAIMS</b>		<b>0</b>	<b>0</b>	<b>44,234,372</b>	<b>44,234,372</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	12,450	12,450	1,178,281	1,190,731
	Case Reserves	(53,501)	(53,501)	185,524	132,023
	IBNR	(13,620)	(13,620)	127,811	114,192
	Aggregate Excess	-	0	0	0
	Recoveries	0	0	(50,910)	(50,910)
	Discounted Claim Value	4,109	4,109	(24,961)	(20,852)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(50,562)</b>	<b>(50,562)</b>	<b>1,415,745</b>	<b>1,365,183</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	152,954	152,954	1,066,866	1,219,819
	Case Reserves	(87,454)	(87,454)	493,070	405,616
	IBNR	(37,541)	(37,541)	323,781	286,239
	Recoveries	0	0	0	0
	Discounted Claim Value	9,370	9,370	(61,819)	(52,449)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>37,328</b>	<b>37,328</b>	<b>1,821,897</b>	<b>1,859,226</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	(10,319)	(10,319)	989,058	978,739
	Case Reserves	127,750	127,750	490,190	617,940
	IBNR	(86,088)	(86,088)	672,430	586,342
	Recoveries	0	0	0	0
	Discounted Claim Value	(3,316)	(3,316)	(95,778)	(99,094)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>28,026</b>	<b>28,026</b>	<b>2,055,901</b>	<b>2,083,927</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	66,487	66,487	391,556	458,043
	Case Reserves	61,796	61,796	429,905	491,701
	IBNR	(156,811)	(156,811)	1,290,454	1,133,644
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	0	0
	Discounted Claim Value	9,845	9,845	(149,501)	(139,656)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>(18,682)</b>	<b>(18,682)</b>	<b>1,962,415</b>	<b>1,943,732</b>
<b>FUND YEAR 2025</b>					
	Paid Claims	33,210	33,210		33,210
	Case Reserves	67,237	67,237		67,237
	IBNR	441,022	441,022		441,022
	Recoveries	0	0		0
	Discounted Claim Value	(43,471)	(43,471)		(43,471)
	<b>TOTAL FY 2025 CLAIMS</b>	<b>497,998</b>	<b>497,998</b>		<b>497,998</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>494,108</b>	<b>494,108</b>	<b>51,490,330</b>	<b>51,984,438</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Professional Municipal Mgmt Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	52 Actual	MONTH TARGETED 30-Apr-25	51 Actual	MONTH TARGETED 31-Mar-25	40 Actual	MONTH TARGETED 30-Apr-24
PROPERTY	168,000	206,657	123.01%	100.00%	123.01%	100.00%	127.27%	100.00%
GEN LIABILITY	333,052	194,800	58.49%	96.51%	58.49%	96.38%	83.97%	92.48%
AUTO LIABILITY	52,789	34,599	65.54%	93.94%	65.54%	93.62%	65.54%	89.30%
WORKER'S COMP	1,330,010	835,787	62.84%	99.62%	62.84%	99.57%	60.73%	98.70%
TOTAL ALL LINES	1,883,851	1,271,842	67.51%	98.95%	67.51%	98.88%	70.90%	97.45%
NET PAYOUT %	\$1,145,017		60.78%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	40 Actual	MONTH TARGETED 30-Apr-25	39 Actual	MONTH TARGETED 31-Mar-25	28 Actual	MONTH TARGETED 30-Apr-24
PROPERTY	164,000	184,366	112.42%	100.00%	114.79%	100.00%	142.36%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	92.48%	130.79%	91.95%	89.38%	83.56%
AUTO LIABILITY	55,642	248,491	446.59%	89.30%	446.59%	88.81%	106.97%	81.06%
WORKER'S COMP	1,353,000	813,536	60.13%	98.70%	60.13%	98.57%	60.78%	95.79%
TOTAL ALL LINES	1,859,484	1,621,548	87.20%	97.57%	87.41%	97.38%	73.77%	93.84%
NET PAYOUT %	\$1,222,854		65.76%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	28 Actual	MONTH TARGETED 30-Apr-25	27 Actual	MONTH TARGETED 31-Mar-25	16 Actual	MONTH TARGETED 30-Apr-24
PROPERTY	169,000	218,472	129.27%	100.00%	129.17%	100.00%	153.91%	96.65%
GEN LIABILITY	301,156	298,099	98.98%	83.56%	98.98%	82.70%	44.61%	67.85%
AUTO LIABILITY	51,791	15,993	30.88%	81.06%	30.88%	80.03%	43.60%	62.03%
WORKER'S COMP	1,560,000	1,063,381	68.17%	95.79%	68.22%	95.33%	55.39%	81.73%
TOTAL ALL LINES	2,081,947	1,595,945	76.66%	94.00%	76.69%	93.50%	61.53%	80.44%
NET PAYOUT %	\$986,439		47.38%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	16 Actual	MONTH TARGETED 30-Apr-25	15 Actual	MONTH TARGETED 31-Mar-25	4 Actual	MONTH TARGETED 30-Apr-24
PROPERTY	211,000	182,755	86.61%	96.65%	78.14%	96.43%	18.28%	30.00%
GEN LIABILITY	272,732	189,543	69.50%	67.85%	32.28%	66.07%	7.65%	10.00%
AUTO LIABILITY	55,309	12,249	22.15%	62.03%	23.05%	59.58%	19.17%	10.00%
WORKER'S COMP	1,481,335	644,593	43.51%	81.73%	46.00%	78.67%	2.44%	6.00%
TOTAL ALL LINES	2,020,376	1,029,140	50.94%	80.87%	46.87%	78.30%	5.26%	9.16%
NET PAYOUT %	\$477,726		23.65%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	4 Actual	MONTH TARGETED 30-Apr-25	3 Actual	MONTH TARGETED 31-Mar-25	-8 Actual	MONTH TARGETED 30-Apr-24
PROPERTY	242,500	43,514	17.94%	30.00%	22.63%	23.00%	N/A	N/A
GEN LIABILITY	289,882	29,150	10.06%	10.00%	3.02%	6.00%	N/A	N/A
AUTO LIABILITY	61,981	12,083	19.49%	10.00%	19.62%	6.00%	N/A	N/A
WORKER'S COMP	1,545,189	36,962	2.39%	6.00%	1.60%	3.00%	N/A	N/A
TOTAL ALL LINES	2,139,552	121,709	5.69%	9.38%	4.69%	5.76%	N/A	N/A
NET PAYOUT %	\$54,662		2.55%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
AS OF 04/30/25						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	4	4	5	5	4	22
April-25	3	4	4	5	4	20
NET CHGE	-1	0	-1	0	0	-2
Limited Reserves						\$2,975
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$4	\$7,503	\$6,512	\$22,037	\$46,735	\$82,791
April-25	\$3	\$3	\$5,834	\$26,787	\$26,870	\$59,497
NET CHGE	(\$1)	(\$7,500)	(\$678)	\$4,750	(\$19,865)	(\$23,294)
Ltd Incurred	\$206,657	\$184,366	\$218,472	\$182,755	\$43,514	\$835,764
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	3	3	7	23	8	44
April-25	3	3	7	21	9	43
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$12,554
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$12,621	\$156,052	\$168,003	\$80,087	\$8,750	\$425,513
April-25	\$8,078	\$156,052	\$165,206	\$181,334	\$29,150	\$539,820
NET CHGE	(\$4,543)	\$0	(\$2,796)	\$101,246	\$20,400	\$114,307
Ltd Incurred	\$194,800	\$375,154	\$298,099	\$189,543	\$29,150	\$1,086,746
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	0	1	0	2	2	5
April-25	0	1	0	1	2	4
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$14,088
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$0	\$50,048	\$0	\$4,186	\$2,694	\$56,928
April-25	\$0	\$50,048	\$0	\$3,686	\$2,618	\$56,352
NET CHGE	\$0	\$0	\$0	(\$500)	(\$76)	(\$576)
Ltd Incurred	\$34,599	\$248,491	\$15,993	\$12,249	\$12,083	\$323,414
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	9	5	14	28	13	69
April-25	9	5	15	23	14	66
NET CHGE	0	0	1	-5	1	-3
Limited Reserves						\$16,634
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$119,398	\$192,014	\$443,426	\$382,690	\$9,058	\$1,146,585
April-25	\$118,744	\$192,591	\$438,466	\$339,607	\$8,409	\$1,097,817
NET CHGE	(\$654)	\$578	(\$4,960)	(\$43,084)	(\$648)	(\$48,768)
Ltd Incurred	\$835,787	\$813,536	\$1,063,381	\$644,593	\$36,962	\$3,394,259
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	16	13	26	58	27	140
April-25	15	13	26	50	29	133
NET CHGE	-1	0	0	-8	2	-7
Limited Reserves						\$13,184
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$132,023	\$405,616	\$617,940	\$489,001	\$67,237	\$1,711,818
April-25	\$126,825	\$398,694	\$609,506	\$551,414	\$67,047	\$1,753,486
NET CHGE	(\$5,198)	(\$6,922)	(\$8,434)	\$62,413	(\$190)	\$41,669
Ltd Incurred	\$1,271,842	\$1,621,548	\$1,595,945	\$1,029,140	\$121,709	\$5,640,184



2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		April 30, 2025		
	2025	2024	2023	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2025 - 2023
Camden County	0.00	1.87	2.84	2.02
Monmouth County	0.65	0.88	0.71	0.78
Professional Municipal Manager	0.67	1.25	1.95	1.46
Morris County	0.70	1.31	1.73	1.40
Suburban Municipal	0.75	1.27	1.23	1.17
NJ Utility Authorities	0.90	2.03	1.74	1.74
Ocean County	1.04	1.48	1.52	1.43
South Bergen County	1.05	1.71	2.46	1.94
Suburban Metro	1.15	1.80	1.52	1.59
NJ Public Housing Authority	1.16	1.43	1.80	1.55
Bergen County	1.17	1.20	1.44	1.30
Gloucester, Salem, Cumberland	1.22	1.98	1.53	1.68
Central New Jersey	1.47	1.90	2.39	2.03
Atlantic County Municipal JIF	1.48	2.24	2.31	2.17
Burlington County Municipal JIF	1.59	1.89	1.30	1.60
AVERAGE	1.00	1.62	1.76	1.59

Professional Municipal Management JOINT INSURANCE FUND									
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF April 30, 2025									
		# CLAIMS	Y.T.D.	2025	2024	2023			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 4/30/2025	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		2.68
2	307 Moorestown	0	0	0.00	0.00	1.28	2 Moorestown		0.54
3	308 Willingboro	0	0	0.00	1.81	2.53	3 Willingboro		1.84
4	304 Evesham	1	1	1.19	1.17	1.62	4 Evesham		1.36
5	306 Maple Shade	1	1	2.80	0.00	1.74	5 Maple Shade		1.17
Totals:		2	2	0.67	1.25	1.95			1.46

<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>May 19, 2025</b>					
<b>Total Participating Members</b>	<b>5</b>		<b>5</b>				
<b>Complaint</b>			<b>5</b>				
<b>Percent Compliant</b>			<b>100.00%</b>				
				01/01/25	2025		
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/25	
Member Name	*						
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
EVESHAM TOWNSHIP FIRE D	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%	
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
* Member does NOT participate in EPL coverage							

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2025 as of May 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

May 20, 2025

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one-month period ending April 30, 2025, for Closed Fund Years 1987 to 2020, and Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

**INVESTMENT INTEREST:**

Interest received or accrued for the period totaled \$26,269.20. This generated an average annual yield of 3.57%. However, we have an unrealized net gain of \$26,901.02, adjusting the reported yield to 7.23% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$4,940,417.97.

**RECEIPT ACTIVITY FOR THE PERIOD:**

Subrogation Receipts \$0.00 with YTD \$30,082.45  
Salvage Receipts \$0.00  
Overpayment Reimbursements \$704.00

**CLAIM ACTIVITY FOR THE PERIOD:**

The enclosed report shows 99 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$57,769.74.

**CASH ACTIVITY FOR THE PERIOD:**

The enclosed report shows that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$9,443,476.25 to a closing balance of \$8,197,341.95 showing a decrease in the fund of \$1,246,134.30.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

## RESOLUTION NO. 25-16

### PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND BILLS LIST - MAY 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>
QUAL-LYNX	2024 PERFORMANCE BOND QL25-0362	198.00
		<b>198.00</b>
	<b>Total Payments FY 2024</b>	<b>198.00</b>

#### FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NJ CYBER RISK MANAGEMENT FUND	CYBER PREM. 2ND INSTALL 2025 05/25	33,920.50
		<b>33,920.50</b>
QUAL-LYNX	CLAIM ADJ SERVICES QL25-0428 05/25	13,448.08
		<b>13,448.08</b>
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 05/25	2,198.33
		<b>2,198.33</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/25	100.98
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/25	12,478.25
		<b>12,579.23</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 05/25	3,687.58
		<b>3,687.58</b>
QUALCARE, INC.	WC-MANAGED CARE SERVICES 05/25	8,400.50
		<b>8,400.50</b>
THOMAS TONTARSKI	TREASURER FEE 05/25	1,676.17
		<b>1,676.17</b>
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MANAGEMENT 05/25	1,651.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 05/25	1,939.17
		<b>3,591.00</b>

SPARK CREATIVE GROUP	SITE UPDATES 01/25-02/25 INV 6217	156.25 <b>156.25</b>
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT 05/25	560.75 <b>560.75</b>
ACCESS	INV 11475333 DEPT 413 3/31/25	85.80 <b>85.80</b>
CONNER STRONG & BUCKELEW	RMC FEE 05/25	12,500.00 <b>12,500.00</b>
	<b>Total Payments FY 2025</b>	<b>92,804.19</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>93,002.19</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

Current Fund Year: 2025 Month Ending: April											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	78,143.70	861,269.37	(11,229.59)	4,449,119.82	2,863.42	(23,951.46)	639.83	531,053.62	3,491,702.68	63,864.86	9,443,476.25
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	704.50	0.00	0.00	0.00	0.00	0.00	0.00	704.50
Invest Pymnts	1,075.72	4,922.34	742.29	25,427.69	0.00	0.00	0.00	0.00	20,092.15	365.01	52,625.20
Invest Adj	11.15	50.99	7.69	263.34	0.00	0.00	0.00	0.00	208.09	3.78	545.04
Subtotal Invest	1,086.87	4,973.33	749.98	25,691.03	0.00	0.00	0.00	0.00	20,300.24	368.79	53,170.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,086.87	4,973.33	749.98	26,395.53	0.00	0.00	0.00	0.00	20,300.24	368.79	53,874.74
EXPENSES											
Claims Transfers	26,102.56	7,600.11	0.00	24,067.07	0.00	0.00	0.00	0.00	0.00	0.00	57,769.74
Expenses	5,040.25	0.00	0.00	0.00	224,335.50	0.00	0.00	429,936.25	582,927.30	0.00	1,242,239.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	31,142.81	7,600.11	0.00	24,067.07	224,335.50	0.00	0.00	429,936.25	582,927.30	0.00	1,300,009.04
END BALANCE	48,087.76	858,642.59	(10,479.61)	4,451,448.28	(221,472.08)	(23,951.46)	639.83	101,117.37	2,929,075.62	64,233.65	8,197,341.95
<b>REPORT STATUS SECTION</b>											
<b>Report Month: April</b>											
						Balance Differences					
Opening Balances:			Opening Balances are equal			\$0.00					
Imprest Transfers:			Imprest Totals are equal			\$0.00					
Investment Balances:			Investment Payment Balances are equal			\$0.00					
			Investment Adjustment Balances are equal			\$0.00					
Ending Balances:			Ending Balances are NOT equal			\$2.65					
Accrual Balances:			Accrual Balances are equal			\$0.00					



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
CURRENT FUND YEAR	2025					
Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$9,443,476.62	-	4,431,031.68	101,958.56	7,144.94	4,903,341.44
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discon	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$545.03	\$0.00	\$0.00	\$0.00	\$0.00	\$545.03
5 Interest Paid - Cash Inst	\$25,724.17	\$0.00	\$13,746.36	\$981.55	\$1,365.78	\$9,630.48
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$26,901.02	\$0.00	\$0.00	\$0.00	\$0.00	\$26,901.02
8 Net Investment Income	\$53,170.22	\$0.00	\$13,746.36	\$981.55	\$1,365.78	\$37,076.53
9 Deposits - Purchases	\$1,301,853.57	\$0.00	\$1,844.52	\$57,769.75	\$1,242,239.30	\$0.00
10 (Withdrawals - Sales)	-\$2,601,161.11	\$0.00	-\$1,300,009.05	-\$58,784.93	-\$1,242,367.13	\$0.00
Ending Cash & Investment	\$8,197,339.30	\$0.00	\$3,146,613.51	\$101,924.93	\$8,382.89	\$4,940,417.97
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,183,496.34	\$0.00	\$16,811.18	\$197,135.73	\$969,549.43	\$0.00
(Less Deposits in Transit)	-\$16,811.18	\$0.00	\$0.00	-\$16,811.18	\$0.00	\$0.00
Balance per Bank	\$9,364,024.46	\$0.00	\$3,163,424.69	\$282,249.48	\$977,932.32	\$4,940,417.97

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		April				
Current Fund Year		2025				
		1.	2.	3.	4.	5.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru
Year	Coverage	Last Month	April	April	April	April
2025	Property	8,145.60	8,499.10	0.00	16,644.70	16,644.70
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	9,464.86	0.00	0.00	9,464.86	9,464.86
	Workers Comp	15,599.16	12,953.12	0.00	28,552.28	28,552.28
	<b>Total</b>	<b>33,209.62</b>	<b>21,452.22</b>	<b>0.00</b>	<b>54,661.84</b>	<b>54,661.84</b>
2024	Property	142,828.30	13,139.00	0.00	155,967.30	155,967.30
	Liability	7,948.25	261.11	0.00	8,209.36	8,209.36
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	298,704.47	6,282.23	0.00	304,986.70	304,986.70
	<b>Total</b>	<b>458,043.46</b>	<b>19,682.34</b>	<b>0.00</b>	<b>477,725.80</b>	<b>477,725.80</b>
2023	Property	211,785.56	852.46	0.00	212,638.02	212,638.02
	Liability	130,096.34	2,796.45	0.00	132,892.79	132,892.79
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	620,864.25	4,051.04	0.00	624,915.29	624,915.29
	<b>Total</b>	<b>978,739.05</b>	<b>7,699.95</b>	<b>0.00</b>	<b>986,439.00</b>	<b>986,439.00</b>
2022	Property	180,751.44	3,612.00	0.00	184,363.44	184,363.44
	Liability	219,101.99	0.00	0.00	219,101.99	219,101.99
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	621,522.64	126.68	704.50	620,944.82	620,944.82
	<b>Total</b>	<b>1,219,819.33</b>	<b>3,738.68</b>	<b>704.50</b>	<b>1,222,853.51</b>	<b>1,222,853.51</b>
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	182,178.93	4,542.55	0.00	186,721.48	186,721.48
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	716,389.30	654.00	0.00	717,043.30	717,043.30
	<b>Total</b>	<b>1,139,820.76</b>	<b>5,196.55</b>	<b>0.00</b>	<b>1,145,017.31</b>	<b>1,145,017.31</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>3,829,632.22</b>	<b>57,769.74</b>	<b>704.50</b>	<b>3,886,697.46</b>	<b>3,886,697.46</b>

## ***SUBROGATION REPORT***

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/20	EVESHAM TWP.	2023297097	EVESHAM TWP.	PR	2023	817.99	
TOTAL-JAN.						817.99	
TOTAL- YTD							817.99
3/3	EVESHAM TWP.	2024319230	EVESHAM TWP.	PR	2023	25,000.00	
3/19	WILLINGBORO TWP.	2023284086	WILLINGBORO TWP.	PR	2022	4,264.46	
TOTAL-MAR.						29,264.46	
TOTAL- YTD							30,082.45
TOTAL-APR						0.00	
TOTAL- YTD							30,082.45

# SAFETY DIRECTOR REPORT

## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** May 27, 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 Willingboro on April 8, 2025
- Township of Moorestown on April 9, 2025
- Township of Evesham on April 15, 2025

### LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

### MEETINGS ATTENDED

- Fund Commissioner's Meeting on April 22, 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***

- Distracted Driving Awareness Month
- Workplace Violence Prevention
- Entering an Occupied Residence: Best Practices
- National Work Zone Awareness Week
- Fire Hose Usage for Non-Fire Related Tasks: Best Practices

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

- Backing Fire Apparatus into Station Best Practices

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

- Block Parties - Critical Safety Considerations

### ***MSI NOW***

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

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Evesham	10
Maple Shade	1
Moorestown	1

## **MSI LIVE**

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

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

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and 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 3/22/2025 To 4/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Township of Moorestown	401 E. State Street Trenton, NJ 08625	RE: Grant #Lakes-2022-Mooreswto-00030 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #Lakes-2022-Mooreswto-00030 for Proposed In-Lake Restoration, Strawbridge Lake.	3/25/2025 #5262812	GL AU EX WC
H - State of New Jersey I - Township of Willingboro	401 E State Street Trenton, NJ 08625	RE: Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a grant.	3/25/2025 #5269846	GL AU EX WC
H - State of New Jersey I - Township of Moorestown	401 E. State Street Trenton, NJ 08625	RE: Grant #Lakes-2022-Mooreswto-00030 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #Lakes-2022-Mooreswto-00030 for Proposed In-Lake Restoration, Strawbridge Lake.	3/25/2025 #5269843	GL AU EX WC
H - To Whom It May Concern I - Township of Evesham		RE: Automatic License Plate Reader Evidence of Insurance for the following equipment: Motorola L6Q Automatic License Plate Reader (with solar panel unit), Serial #: 60100-606133 / Value: \$6,815.00	3/26/2025 #5274243	GL AU EX WC
H - Burlington County Board of I - Township of Moorestown	Commissioners 49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060	RE: Community Events- Road Closures The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the road closures of any County Roads throughout the Township for various community/Township/Police Department events during the current calendar year. Does not include amusements or fireworks.	4/7/2025 #5295867	GL AU EX WC
H - Burlington County Board of I - Township of Maple Shade	Commissioners 49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060	RE: Community Events- Road Closures The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the road closures of any County Roads throughout the Township for various community/Township/Police Department events during the current calendar year. Does not include amusements or fireworks.	4/7/2025 #5295864	GL AU EX WC
H - Rowan College at Burlington	County 1000 Briggs Road	RE: Emergency Medical Services Event Evidence of insurance as respects the Emergency Medical Services event.	4/10/2025	GL AU EX WC

***Professional Municipal Management JIF***  
***Certificate of Insurance Monthly Report***

From 3/22/2025 To 4/22/2025

I - Township of Maple Shade	Mt. Laurel, NJ 08054		#5303528	
Total # of Holders: 7				





**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%
<b>Grand Total</b>	<b>271</b>	<b>\$232,539.65</b>	<b>\$80,353.76</b>	<b>\$152,185.89</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 – 4/30/2025**

***Top 10 Providers***

	<b>UNITS OF SERVICE</b>	<b>APPROVED</b>
VIRTUA MEMORIAL HOSPITAL	6	\$16,200.00
KENNEDY UNIVERSITY HOSPITAL INC.	1	\$12,179.67
OCCUPATIONAL HEALTH CENTERS	45	\$7,909.78
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	6	\$6,262.66
REHAB CLINICS	50	\$5,447.77
VIRTUA MEDICAL GROUP	7	\$5,264.60
IVY REHAB NETWORK INC	51	\$4,800.00
PREMIER ORTHOPAEDIC ASSOCIATES	9	\$2,413.51
STRIVE PHYSICAL THERAPY	23	\$2,070.00
ONE CALL MEDICAL INC	4	\$1,940.00
<b>Grand Total</b>	<b>202</b>	<b>\$64,487.99</b>

***Savings By Specialty***

	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
Physical Therapy	142	\$66,614.00	\$14,237.06	\$52,376.94	79%
Occupational Medicine	55	\$38,336.71	\$13,925.42	\$24,411.29	64%
Orthopedic Surgery	25	\$10,873.02	\$5,708.83	\$5,164.19	47%
MRI/Radiology	9	\$6,316.66	\$3,015.10	\$3,301.56	52%
Behavioral Health	13	\$5,492.00	\$3,476.54	\$2,015.46	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>258</b>	<b>\$135,687.77</b>	<b>\$46,465.50</b>	<b>\$89,222.27</b>	<b>66%</b>



**Professional Municipal Management JIF  
Workers' Compensation Claims Reported  
1/1/2025 – 4/30/2025**

**Workers' Compensation Claims Reported**

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	Grand Total
EVESHAM TOWNSHIP	7	3	1	11
EVESHAM TWP FIRE DIST. 1	1	4	0	5
MAPLESHADE TOWNSHIP	2	0	1	3
MOORESTOWN	2	0	0	2
WILLINGBORO TOWNSHIP	8	1	0	9
<b>Grand Total</b>	<b>20</b>	<b>8</b>	<b>2</b>	<b>30</b>

## ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – APRIL 22, 2025  
MAPLE SHADE MUNICIPAL BUILDING  
2:00 PM**

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

**ROLL CALL OF 2025 FUND COMMISSIONERS:**

Susan Danson, Chairperson	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Absent
David Pfeiffer	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

**ALTERNATE FUND COMMISSIONER:**

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

Patrick Lyons	Township of 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>
Treasurer	<b>Thomas J. Tontarski</b>
Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Joseph Stringfellow</b>
Claims Service	Qual Lynx <b>Kathy Kissane</b>
Managed Care	Qual Care <b>Christine Gallagher</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince, Harry Earle</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonathan Tavares</b>

**ALSO PRESENT:**

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

**APPROVAL OF MINUTES:** February 25, 2025 Open & Closed Minutes

**MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 25, 2025:**

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**MEL BYLAW AMENDMENT:** Enclosed in the agenda was correspondence from the MEL providing notice to affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached was a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment. Executive Director reported the MEL Fund Attorney recommended the bylaw amendment to change an article to mirror state regulations and allow administrators to serve as producers with notice to the board of commissioners, and consolidation of the underwriting manager and producer's contract under one contract.

**CYBER JIF:** The Cyber JIF met on March 20, 2025 via Zoom; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the Underwriting Manager gave a review his upcoming 2025 cyber education training initiatives, which focus on helping more member achieve basic compliance level. She advised the fund attorney is drafting an appeal process for consideration for when member has a difference of opinion when meeting the requirements found in the compliance checklist. The next meeting is scheduled for May 15.

**RCF REPORT:** The RCF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the RCF board passed a motion to renew Selective Insurance policy for commercial crime coverage for the funds executive director, Treasurer and claims administrator. She stated the Fund's will begin the procurement process of the professional contracts expiring on December 31<sup>st</sup> and that a contract review committee was formed to review and score the responses. The next meeting is scheduled for June 9th at Forsgate.

**EJIF REPORT:** The EJIF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the EJIF budget was revised to reflect to new members, Morris Township and Cumberland County Authority, and Oldman Township, who terminated their membership effective January 1<sup>st</sup> this year. She stated the fund will begin to procure process for the professional positions that expire at the end of the year. Chairwoman Danson stated that the EJIF is entering its 30th year of operation, and the board recommended to refresh their logo, as well as some marketing materials. She also advised that Princeton Strategic Communications will assist in developing the new logo and marketing material. Their next meeting is scheduled for June 9th at Forsgate.

**MEL REPORT:** The MEL met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the MEL introduced the bylaw amendment to change an article to mirror state regulations, the adoption and public hearing is June 9th. She advised the Fund received one response for the risk management information system RFP that was due on March 20th, the incumbent firm of Origami submitted a

three year proposal, which the evaluation committee will be reviewing. Chairwoman Danson reported the Fund attorney said for 2025 efforts continue to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991 to 2002 via the of the special council authorized by the MEL board during October 2024. The next meeting is scheduled for March 21<sup>st</sup> at Forsgate.

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

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Executive Director reported during 2025, members will be asked to update their EPL Compliance. He stated an email notification was sent to members entities on April 16<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. Executive Director advised there were less sections to update in the manual this year. A copy of the memorandum was included in the agenda as well as a synopsis of changes to the personnel manual appears. He stated if anyone needs assistance to please reach out to the Fund office. He also advised that we will be scheduling managers and supervisors training soon and it will be via Zoom. Law Enforcement Director, Harry Earl, advised Police Command Staff Training session is scheduled in Collingswood for May 19<sup>th</sup>.

**2025 PRIMA CONFERENCE:** Executive Director, Mr. Stokes reported the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Seattle, Washington from June 1, 2025, through June 4, 2025. He advised members to please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2025/index.cfm> and contact the Fund office.

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

Executive Director reported, Michael Chertoff, former Secretary of Homeland Security, and Ed Cooney will be discussing "Protecting Local Government from Insurance Fraud Involving Computers". He stated a representative from the NJ Department of Community Affairs will be discussing "Ethics for Local Government including Joint Insurance Funds". Enclosed in the agenda was a program as well as registration information. The registration form to be completed and submitted could also be found at:

[https://permainc.zoom.us/webinar/register/WN\\_S3XQdLJoRtG\\_eKG9PCrTOQ](https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ)

**BOILER & MACHINERY COVERAGE:** Underwriting Manager. Jonathon Tavares, reported at year end of program coverage, Chubb hosted a stewardship meeting with the Underwriting Team. Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Jonathon state Chubb provided some good statistics in their 2024 Stewardship Report. He reported from January 1st through December 31st, 2024, Chubb risk engineers dedicated 3,173 hours visiting 1,093 MEL JIF locations and inspecting 2,516 boilers and pressure vessels. While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 614 hazardous code violations. 61% of said violations have been closed. In 2024, Chubb risk engineers made 37 recommendations of which 24% have been complied with

and closed. Enclosed in the agenda was a flyer outlining Free Boiler Safety Training they are making available to members. Jonathon advised there are upcoming training opportunities at their facility in Branchbury, NJ.

**PROTECTING OUR CHILDREN:** Enclosed in the agenda was a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care, Executive Director encouraged everyone to read the article.

**2025 FINANCIAL DISCLOSURES** Executive Director advised JIF Commissioners they can begin the online filing of the Financial Disclosure forms inclusive of any other municipal-related positions that require filing. He stated the Division of Local Government Services released notice LFN-2025-07 containing filing instructions with a deadline to file by April 30<sup>th</sup> and advised that fines will be issued if the due date is missed. Mr. Stokes notified members the JIFs roster has been updated for 2025.

**ELECTED OFFICIALS TRAINING:** Mr. Stokes reported the MEL's Annual Elected Officials Seminar is now available through the MEL Safety Institute website and advised directions on how to access the course were enclosed in the agenda. Executive Director reported The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2025. The credit will continue to be extended to the member's municipal manager/administrator or authority.

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

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Quarterly Financial Fast-track Accident Frequency, Fast-Track Financial report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. Executive Director reported the funds Loss Ratio Analysis report, the actuary's projection for the month of February has the Fund at 3.33% and the Fund came in at 1.29%. Claims Activity Report showed the Fund had 2 more open claims for the month of January and 5 less open claims, for the month of February. Loss Time Accident Frequency is at 0.00 for the month of February. EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.



**ATTORNEY:** None

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

**Payment of March 2025 Vouchers Resolution 25-11**

Fund Year 2024	\$21,114.00
Fund Year 2025	\$58,702.65
<b>Total</b>	<b>\$79,816.65</b>

**Payment of Supplemental March 2025 Vouchers Resolution 25-12**

Fund Year 2025	\$224,335.50
<b>Total</b>	<b>\$224,335.50</b>

**Payment of April 2025 Vouchers Resolution 25-13**

Closed	\$518,094.21
Fund Year 2025	\$499,809.59
<b>Total</b>	<b>\$1,017,903.80</b>

**Motion To Approve Resolution 25-11 Voucher List and Resolution 25-12 For the Supplemental Bills for the Month of March and Resolution 25-13 For the Month of April**

Motion: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes – 0 Nays

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of February and March 2025:**

<b>February</b>	
<b>2024</b>	\$20,013.09
<b>2024</b>	\$41,533.66
<b>2023</b>	\$11,212.20
<b>2022</b>	\$150,799.50
<b>2021</b>	\$3,453.92
<b>Closed</b>	\$0.00
<b>TOTAL</b>	<b>\$227,012.37</b>

<b>March</b>	
<b>2025</b>	\$12,698.52
<b>2024</b>	\$10,578.12
<b>2023</b>	\$5,806.12
<b>2022</b>	\$2,709.00
<b>2021</b>	\$1,357.36
<b>Closed</b>	\$0.00
<b>TOTAL</b>	<b>\$33,127.46</b>

## **SAFETY DIRECTOR:**

**REPORT:** Safety Director, Glenn Prince reviewed the risk control activities throughout the month. Mr. Prince reported their Right-To-Know Consultant, Mr. Christian Chuck, has begun going out into the field doing inventories so all of our municipal should be contacted shortly for those surveys. He advised a variety of videos and bulletins were available on MSI Now website. Law Enforcement Director, Harry Earle, reported they put together a Block Party bulletin with the help of Willingboro and Maple Shade. Mr. Earl reported they will be launching an Accreditation Project with a number of policies possibly by the end of May. He also stated they will be posting a permit as soon with regards to The National Law Enforcement Roadway Safety Program which is brand new from the National Policing Institute. We are working with them to secure funding through the Bure of Justice Assistance. He advised they're coming to Collingwood, three dates, one for the chief, and then to have trainers to reduce vehicle crashes. Mr. Prince advised, on April 8th, they conducted a loss control survey from the Willingboro Playgrounds, they are in good shape. And on April 9th, they did Moorestown, and they are scheduled for Maple Shade on May 2<sup>nd</sup>.

## **RISK MANAGERS REPORT:**

**REPORT:** Risk Manager Tom Merchel reviewed the Risk Managers Report. Mr. Merchel reported members met the basic security level and meet the requirements for the benefit of at least a \$35,000 deductible 710,000 maximum. He stated the next step he would like to take is, in the event of an occurrence and are unable to access your data to prove what level you were certified, he would like for you to have a bound binder that would have this information that proves the level of certification to secure your lower deductible. He advised now that it's springtime, be sure to inspect all the facilities and make sure they're free of hazards and safe. special events as much as we catch us here again. We're getting warm weather, special events, Mr. Merchel advised of the upcoming stormwater management seminar scheduled for June 17<sup>th</sup> Moorestown.

## **UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager, Jonathon Tavares, advised there was 5 certificates issued from 02/22/2025 to 03/22/2025. Mr. Tavares gave a reminder to members, any events with fireworks and amusements, our office would appreciate, getting the submissions in advance. If submission requirement information is need, it can be found on the MEL website and members can reach out to their RMC, Mr. Merchel.

Monthly Activity Report/Agenda Made Part of Minutes.

## **MANAGED CARE:**

**REPORT:** Christine Gallagher reported on the cumulative saving summary reported for the year showing a monthly savings of 60% which is an amount of \$97,486.24.

Monthly Activity Report Part of Minutes.

## **CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Kissane advised there are 3 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 Carmichael  
Second: Commissioner Pfeiffer  
Vote: 3 Ayes - 0 Nays.

**MOTION TO INTO OPEN SESSION**

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

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

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

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

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

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Carmichael  
Second: Commissioner Pfeiffer  
Vote: Unanimous

**MEETING ADJOURNED: 2:33pm**

**NEXT REGULAR MEETING: May 27, 2025**

**Maple Shade Municipal Building at 2:00PM**

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