PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
SEPTEMBER 23, 2025 – 2:00 PM

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

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

I. Sending sufficient notice to the Burlington County Times

II. Advance written and electronic notice of this meeting was filed with the Clerk/Manager of all member municipalities and, posting electronic notice of this meeting on the Fund's website.

III. Posting this notice on the Public Bulletin Board of all member municipalities

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: SEPTEMBER 23, 2025

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

❑ **ROLL CALL OF 2025 COMMISSIONERS**

❑ **APPROVAL OF MINUTES:** July 22, 2025 Open Minutes......................................**Appendix I**
July 22, 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**
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.August 2025 Voucher List – Ratification of Resolution Nos. 25-21...... ……………**Page 30**
.September 2025 Voucher List – Resolution Nos. 25-23..…………………………. **Page 32**

❑ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report...**Page 40**
.Safety Committee Minutes ....**Page 43**

❑ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc……... Page 45**
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❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..**Page 46**
.Cyber Risk Management Compliance – Discussed in closed session

❑ **MANAGED CARE – Qual Care**
.Monthly Report...**Page 48**

❑ **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 – October 28, 2025 – Moorestown**
❑ **MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund
2 Cooper Street
Camden, NJ 08102

Date:	September 23, 2025
Memo to:	Fund Commissioners Professional Municipal Management Joint Insurance Fund
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- ❑ **Acting Chairperson:** There is a need to appoint an acting Chairperson for the remainder of the year.

  - ❑ **Motion to Appoint ____________________ as Acting Chairperson of the Fund**

- ❑ **2026 Renewal:** Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2026 underwriting renewal with an September 1st completion date. We are in the process of following up with members and risk managers.

- ❑ **MEL 2026 Renewal:** Underwriting Manager submitted the memorandum included on **pages 4-6** providing a brief overview of the 2026 renewal.

- ❑ **MEL JIF 2026 Pre-Renewal Webinar:** The Underwriting Manager will be hosting the MEL JIF Pre-Renewal Webinar on 9/29/25 at 10am where he will cover the current state of the market and anticipated program changes. The webinar will be recorded and posted to the MEL website. A copy of the email distribution is attached on **page 7**.

- ❑ **2026 Membership Renewals:** The JIF has received renewal documents from Evesham, Maple Shade and Moorestown effective January 1, 2026. The Fund office has filed notification with the state.

- ❑ **NJ Cyber Membership Renewal: (Pages 8-11)** The Fund is scheduled to renew their NJ Cyber Risk Management fund three-year membership effective January 1, 2026. Enclosed in the agenda on **page 8** is Resolution 25-22, as well as the Indemnity and Trust Agreement, renewing the Fund's membership in the fund for the period of January 1, 2026 through January 1, 2029.

  - ❑ **Motion to adopt resolution 25-22 and execute the agreement renewing the fund's membership in the NJ Cyber Risk Management Fund for the period of January 1, 2026 through January 1, 2029.**

- **Cyber JIF Report:** The NJ Cyber JIF met on Thursday, July 17th via Zoom and is scheduled to meet again on September 18th. The meeting report can be found in Appendix II.

- **Xcitium (D2) Cyber Security Report** – The Xcitium Cyber Security Status Report will be distributed and discussed in closed session.

  Xcitium will be posting the next course for training/phishing in October. This year, there will be 2 half-hour courses; the second will be posted six months later.

- **RCF/MEL/EJIF Meetings:** The Statewide JIFs met on September 8th, at the Double Tree by Hilton in Monroe, NJ. The meeting reports can be found in Appendix II.

- **MEL Risk Manager Accreditation:** The MEL is holding its second Risk Manager Accreditation Program scheduled for October 3rd and October 10th at the National Conference Center in East Windsor. Enclosed on **page 12** is a copy of the announcement distributed in August. We will be resending another copy to RMCs.

- **Stormwater Management Program:** Enclosed on **pages 13 & 14** is a revised copy of the notice distributed to MEL members announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. We are encouraging members to take advantage of this program and reach out the Methfessel & Werbel, P.C. to engage in the process by. The deadline to participate was initially 7/31/25 and <u>has been extended to 12/31/25.</u>

- **Employment Practices Compliance Program:** As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion and submission of the Best Practices Checklist is November 1st. The checklist appears on **page 15**.

  J.A. Montgomery has added a training session for Police Command Staff on September 23rd in Collingswood. Included on **page 16 & 17** is the announcement.

- **Power of Collaboration -** Enclosed on **page 18** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights how the MEL saved members almost $4.2 billion over the past 40 years by providing risk control measures such as world class safety training and tools, technical support and essential coverages.

- **Property Appraisals:** Field work has been completed, and the final reports will be available by the end of this week.

- **Statutory Bonds:** Underwriting Manager's office has contacted municipal clerks of members that are renewing their JIF membership to secure updated bond applications for statutory positions. This email was distributed on August 8th and the deadline to submit applications was September 11th.

- ❑ **Professional Services Agreements:** The Fund's professional service agreements are up for renewal in 2026. The Fund Office will be sending out the required forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm's fee request for consideration before budget introduction.

  - ❑ **Due Diligence Reports:**

Memorandum

MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2026 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the MEL, NJ has landed on some of the top Liability lists, such as #9 on the "Judicial Hellholes" list and #2 in tort costs as a percentage of state GDP.

  We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader andsetting new records in frequency and severity.

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in recent years. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise) and even just the Basic Security controls adopted by the Cyber JIF would prevent or minimize most losses.

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. While there are some Public Officials claims (especially Land Use related) that will see large loss dollars, Employment Practice claims should be our focus due to their significant total loss dollars.

Memorandum

MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (not the day before).

- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted.

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF.

- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.

- ✓ **Builder's Risk** – Any projects with new square footage are required to be insured under Builder's Risk, whether by the builder or the MEL. All such projects over $25m project value must be separately underwritten, so submit the application early.

- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage.

- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.

- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.

- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.

- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum <u>available</u> limit from the NFIP, which is typically $500,000.

- ✓ **Statutory Bonds** – Please be reminded, statutory bonds must be underwritten for Treasurers, Library Treasurers, Tax Collectors and Utility Collectors, including CFOs performing Treasurer duties. When reviewing the Limit of Insurance required per the state requirements for Treasurers, ensure you are taking 10% of the revenues to identify the revenue band and corresponding limit required. MEL's automatic limit after approval is $2m.

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits

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Date: August 29, 2025

To: Fund Commissioners, Fund Professionals & Risk Management Consultants -via bcc

Re: MEL JIF 2026 Pre-Renewal Webinar – September 29, 2025

Good Morning MEL Members,

Please join the MEL Underwriting Manager for a presentation on the 2026 pre-renewal via an interactive webinar on **Monday September 29, 2025 at 10:00 am**.

The Underwriting Manager will cover the current state of the market and anticipated program changes.

To attend please register through the following link:
https://permainc.zoom.us/webinar/register/WN_oEhTDU7qRguS44kfMZr3TA

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the MEL website www.njmel.org.

Thank you
Municipal Excess Liability Joint Insurance Fund

RESOLUTION NO. 25-22

RESOLUTION TO RENEW MEMBERSHIP IN THE NEW JERSEY CYBER RISK MANAGEMENT FUND

WHEREAS, the **NEW JERSEY CYBER RISK MANAGEMENT FUND,** (hereinafter "NJ Cyber JIF") a public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide cyber risk management to its member Joint Insurance Funds ("JIF"); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the NJ Cyber JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and,

WHEREAS, said statutes and regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

WHEREAS, the purchase of such coverage by the NJ Cyber JIF is exempt from public advertising and bidding requirements pursuant to the N.J.S.A. 40A:11-5(1)(m) insurance exception, so long as the contract entered into is awarded in accordance with the requirements for extraordinary unspecified services pursuant to N.J.S.A. 40A:11-5(1)(a)(ii); 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 NJ Cyber JIF, if necessary, shall obtain coverage and fund approved claims on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36b, a JIF wishing to join the NJ Cyber JIF 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 NJ Cyber JIF 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** do hereby resolve and agree to renew their membership m the NJ Cyber JIF for a period of three (3) years, effective January 1, 2026; and

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

1. **Cyber Liability**

BE IT FURTHER RESOLVED that the Chairperson of the **Professional Municipal Management Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the NJ Cyber JIF 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 NJ Cyber JIF according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on August 25, 2025.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

By: ________________________________
Kevin Aberant, Acting Chairman

Attest: ________________________________
Ivy Carmichael, Secretary

NEW JERSEY CYBER RISK MANAGEMENT FUND

INDEMNITY AND TRUST AGREEMENT

THIS AGREEMENT made in the County of Camden by and Between: The NEW JERSEY CYBER RISK MANAGEMENT FUND, hereinafter referred to as "NJ Cyber JIF", and the **Professional Municipal Management Joint Insurance Fund,** hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have formed a cyber joint insurance fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

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

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the NJ Cyber JIF'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 NJ Cyber JIF with respect to the types of insurance listed in the FUND's Resolution to Join.

3. The FUND agrees to become a member of the NJ Cyber JIF for an initial period not to exceed three (3) years, effective January 1, 2026 and ending January 1, 2029.

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 NJ Cyber JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the NJ Cyber JIF, all of whom as a condition of membership in the NJ Cyber JIF 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 NJ Cyber JIF in accordance with the bylaws thereof, this agreement, the NJ Cyber JIF's Risk Management Plan or any applicable statute.

6. If the NJ Cyber JIF 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 NJ Cyber JIF for all such reasonable expenses, fees and costs on demand.

7. The FUND and the NJ Cyber JIF agree that the NJ Cyber JIF shall hold all monies paid by the FUND to the NJ Cyber JIF as fiduciaries for the benefit of NJ Cyber JIF claimants, all in accordance with administrative regulations.

8. The NJ Cyber JIF has established a Trust Account entitled "Claims or Loss Retention Fund”. The NJ Cyber JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:S-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account 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 the administrative regulations.

9. Each FUND who shall become a member of the NJ Cyber JIF shall be obligated to execute this agreement.

NEW JERSEY CYBER RISK MANAGEMENT FUND

BY: ____
Joy Tozzi, Chairperson

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

BY: __________________________________
Kevin Aberant, Acting Chairman

ATTEST: ____________________________________

Municipal Excess Liability
Joint Insurance Fund

9 Campus Drive
Suite 216
Parsippany, NJ 07054-4412

TO:	Risk Management Consultants
FROM:	PERMA
DATE:	July 28, 2025
SUBJECT:	MEL Risk Manager Accreditation Program

We are pleased to announce the reactivation of the two-day MEL Risk Manager Accreditation Program, scheduled for:

WHEN:	Friday, October 3rd and Friday, October 10th
TIME:	9:00 AM – 4:00 PM
LOCATION:	National Conference Center 399 Monmouth Street, East Windsor, NJ 08520

This program is designed to provide essential training for staff working with the 61 firms retained as risk management consultants by members of MEL-affiliated Joint Insurance Funds (JIFs). Staff of other MEL professionals are also welcome to attend.

PROGRAM FEE:	$250 (An invoice will be sent upon registration)
CAPACITY:	Limited to 100 participants
CREDITS:	P&C CE Credits approved
NOTE:	Attendance at both sessions is required to be eligible for Continuing Education Credits

COURSES INCLUDE:

- Introduction to Local Government Risk Management
- Workers' Compensation
- JIF Safety & Risk Control
- Title 59, Tort Claims Act
- Employment Practices Liability
- Property & Casualty Coverage and Indemnification Issues
- JIF Management
- Environmental & Cyber Risks
- Local Officials Ethics Act
- Health Insurance and Health Insurance Funds (HIFs)

Sign Up Now

QUESTIONS?

CONTACT

Jaine Testa
jainet@permainc.com

Cathy Dodd
cdodd@permainc.com

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

To: Mayors and Administrators

Date: May 8, 2025 REVISED: September 15, 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, 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 12th. Please reach out by July 31st**. **NOW EXTENDED THROUGH DECEMBER 31, 2025**

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

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

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:

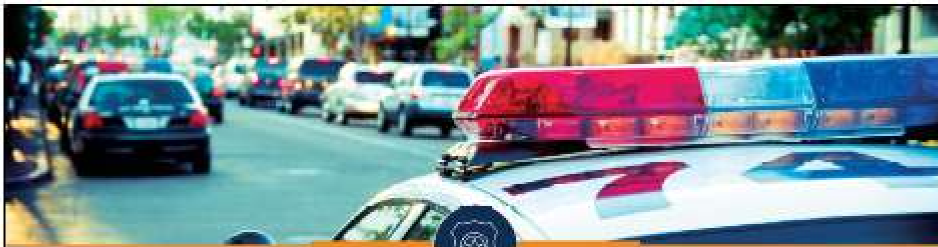
- ❑ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ❑ Adopt and distribute the Employee Handbook:
- ❑ Adopt the model civil rights resolution (municipalities only).
- ❑ Train managerial and supervisory personnel:
- ❑ Have Police Chief, Deputy Chief, Public 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 ______________________ 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 btracy@permainc.com as soon as possible. Members submitting this form by <u>November 1, 2025</u> 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.



Police Command Staff Training

J.A.Montgomery
CONSULTING

Invitation
Make-Up Session

We will be offering a Make-Up Session for the 2025 Police Command Staff Training for the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund. This will be in-person on the date listed below.

Details:

As part of their continuing commitment to Police Command Staff Training, the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff (Chief and Second-in-command) who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Captains, Lieutenant, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2025-2026 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for this in-person training.

Date: Time: Location:	Tuesday, September 23, 2025 8:30 AM to 11:45 AM *(8:15 AM Coffee and Bagels)* Collingswood Community Center 30 W Collings Ave., Collingswood, NJ 08108	RSVP Click Here!

Questions? Melissa Meccariello, 856-479-2070
mmeccariello@jamontgomery.com

Thank you, and we look forward to your participation in this event!

Chief Keith F. Hummel (Ret.)
Safety Directors Office
J. A. Montgomery Consulting

J.A.Montgomery CONSULTING

MEL Saves Taxpayers $4.2 Billion

MEL has generated almost **$4.2 billion** in savings for the 603 members of joint insurance funds it served over the past forty years. On average, each MEL/JIF member saved $6.94 million while receiving professional support and coverages needed to strengthen community safety.

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	$333.54	38	$8.77
South Bergen	1986	$296.28	23	$12.88
Atlantic	1987	$478.26	39	$12.26
Camden	1987	$268.10	38	$7.05
Mid-Jersey	1987	$204.17	13	$15.70
Morris	1987	$310.87	45	$6.90
Ocean	1987	$377.65	31	$12.18
PMM	1987	$102.70	4	$25.67
Monmouth	1988	$327.85	41	$7.99
Burlco	1991	$140.59	28	$5.02
NJ Utility Authorities	1991	$216.56	76	$2.84
Trico	1991	$278.00	38	$7.31
NJ Self-Insurers	1992	$81.43	5	$16.28
Suburban Metro	1992	$124.70	11	$11.33
NJ Housing Authorities	1994	$149.03	90	$1.65
Suburban Municipal	1994	$92.40	12	$7.70
PAIC	1997	$145.84	20	$7.29
Central	1998	$209.99	18	$11.66
First Responders	2009	$46.15	33	$1.39
TOTALS		$4.18 Billion	603	Average $6.94 million

"For over forty years, MEL has addressed member needs by providing world class safety training and tools, technical support and essential coverages that have produced major reductions in accident rates and generated almost $4.2 billion in savings."

PAUL TOMASKO
MEL Chairperson and Mayor, Borough of Alpine

MEL

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND • MEL •

THE POWER OF COLLABORATION

njmel.org

PROFESSIONAL MUNICIPAL MANAGEMENT FUND
FINANCIAL FAST TRACK REPORT
AS OF June 30, 2025

		2ND QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**1,362,473**	**2,709,541**	**108,830,097**	**111,539,638**
2.	**CLAIM EXPENSES**				
	Paid Claims	142,867	397,648	46,628,196	**47,025,845**
	Case Reserves	154,994	270,822	2,895,327	**3,166,149**
	IBNR	139,136	286,097	2,812,550	**3,098,647**
	Aggregate Excess	-	-	-	**-**
	Recoveries	-	-	(513,685)	**(513,685)**
	Discounted Claim Value	(26,711)	(50,174)	(332,059)	**(382,233)**
	TOTAL CLAIMS	**410,286**	**904,394**	**51,490,330**	**52,394,723**
3.	**EXPENSES**				
	Excess Premiums	596,146	1,192,292	32,383,216	**33,575,508**
	Administrative	193,116	384,383	15,259,338	**15,643,722**
	TOTAL EXPENSES	**789,262**	**1,576,675**	**47,642,555**	**49,219,230**
4.	**UNDERWRITING PROFIT (1-2-3)**	162,925	228,472	9,697,213	9,925,685
5.	**INVESTMENT INCOME**	131,988	276,054	5,621,431	**5,897,485**
6.	**DIVIDEND INCOME**	0	0	2,205,183	**2,205,183**
7.	**PROFIT (4+5+6)**	**294,913**	**504,527**	**17,523,827**	**18,028,353**
8.	**DIVIDEND**	0	0	12,506,844	**12,506,844**
9	**RCF & MEL Additional Assessments**	0	0	1,050,175	**1,050,175**
10	**SURPLUS (7-8-9)**	**294,913**	**504,527**	**3,966,808**	**4,471,335**
	SURPLUS (DEFICITS) BY FUND YEAR				
	Closed	42,103	94,032	3,064,948	**3,158,981**
	2021	(6,294)	58,015	373,924	**431,939**
	2022	90,230	50,826	249,334	**300,160**
	2023	127,600	153,463	146,209	**299,671**
	2024	(44,870)	2,081	132,393	**134,474**
	2025	86,144	146,109		**146,109**
	TOTAL SURPLUS (DEFICITS)	**294,913**	**504,527**	**3,966,808**	**4,471,335**
	TOTAL CASH				**10,192,173**
	CLAIM ANALYSIS BY FUND YEAR				
	TOTAL CLOSED YEAR CLAIMS	**0**	**0**	**44,234,372**	**44,234,372**
	FUND YEAR 2021				
	Paid Claims	12,602	25,052	1,178,281	**1,203,332**
	Case Reserves	11,057	(42,444)	185,524	**143,080**
	IBNR	(5,621)	(19,241)	127,811	**108,571**
	Aggregate Excess	-	0	0	**0**
	Recoveries	0	0	(50,910)	**(50,910)**
	Discounted Claim Value	(140)	3,969	(24,961)	**(20,992)**
	TOTAL FY 2021 CLAIMS	**17,898**	**(32,664)**	**1,415,745**	**1,383,081**
	FUND YEAR 2022				
	Paid Claims	1,128	154,081	1,066,866	**1,220,947**
	Case Reserves	(59,609)	(147,063)	493,070	**346,007**
	IBNR	(27,589)	(65,130)	323,781	**258,651**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	6,238	15,608	(61,819)	**(46,211)**
	TOTAL FY 2022 CLAIMS	**(79,832)**	**(42,503)**	**1,821,897**	**1,779,394**
	FUND YEAR 2023				
	Paid Claims	(22,995)	(33,314)	989,058	**955,744**
	Case Reserves	9,150	136,900	490,190	**627,091**
	IBNR	(66,955)	(153,043)	672,430	**519,387**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	4,566	1,250	(95,778)	**(94,528)**
	TOTAL FY 2023 CLAIMS	**(76,234)**	**(48,207)**	**2,055,901**	**2,007,693**
	FUND YEAR 2024				
	Paid Claims	51,639	118,126	391,556	**509,682**
	Case Reserves	168,430	230,226	429,905	**660,131**
	IBNR	(154,388)	(311,199)	1,290,454	**979,256**
	Aggregate Excess	0	0	0	**0**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	1,848	11,693	(149,501)	**(137,808)**
	TOTAL FY 2024 CLAIMS	**67,529**	**48,847**	**1,962,415**	**2,011,261**
	FUND YEAR 2025				
	Paid Claims	100,494	133,703		**133,703**
	Case Reserves	25,966	93,203		**93,203**
	IBNR	393,688	834,710		**834,710**
	Recoveries	0	0		**0**
	Discounted Claim Value	(39,223)	(82,694)		**(82,694)**
	TOTAL FY 2025 CLAIMS	**480,925**	**978,922**		**978,922**
	COMBINED TOTAL CLAIMS	**410,286**	**904,394**	**51,490,330**	**52,394,723**

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								
				7/31/2025				
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
		Limited	**55**	**MONTH**	**54**	**MONTH**	**43**	**MONTH**
	Budget	**Incurred**	**Actual**	**TARGETED**	**Actual**	**TARGETED**	**Actual**	**TARGETED**
		Current	**31-Jul-25**		**30-Jun-25**		**31-Jul-24**	
PROPERTY	168,000	206,657	123.01%	100.00%	123.01%	100.00%	124.88%	100.00%
GEN LIABILITY	333,052	212,194	63.71%	96.81%	63.71%	96.73%	77.14%	93.91%
AUTO LIABILITY	52,789	34,599	65.54%	94.86%	65.54%	94.56%	65.54%	90.64%
WORKER'S COMP	1,330,010	832,647	62.60%	99.74%	63.31%	99.70%	63.22%	99.02%
TOTAL ALL LINES	1,883,851	1,286,097	68.27%	99.11%	68.77%	99.06%	71.25%	97.97%
NET PAYOUT %	**$1,157,812**		**61.46%**					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
		Limited	**43**	**MONTH**	**42**	**MONTH**	**31**	**MONTH**
	Budget	**Incurred**	**Actual**	**TARGETED**	**Actual**	**TARGETED**	**Actual**	**TARGETED**
		Current	**31-Jul-25**		**30-Jun-25**		**31-Jul-24**	
PROPERTY	164,000	181,363	110.59%	100.00%	110.59%	100.00%	119.19%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	93.91%	130.79%	93.46%	111.82%	86.42%
AUTO LIABILITY	55,642	198,443	356.64%	90.64%	356.64%	90.21%	114.16%	83.75%
WORKER'S COMP	1,353,000	757,074	55.96%	99.02%	60.01%	98.92%	57.79%	96.90%
TOTAL ALL LINES	1,859,484	1,512,034	81.31%	98.07%	84.27%	97.91%	73.22%	95.16%
NET PAYOUT %	**$1,224,801**		**65.87%**					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
		Limited	**31**	**MONTH**	**30**	**MONTH**	**19**	**MONTH**
	Budget	**Incurred**	**Actual**	**TARGETED**	**Actual**	**TARGETED**	**Actual**	**TARGETED**
		Current	**31-Jul-25**		**30-Jun-25**		**31-Jul-24**	
PROPERTY	169,000	175,090	103.60%	100.00%	103.60%	100.00%	147.13%	97.40%
GEN LIABILITY	301,156	297,699	98.85%	86.42%	98.85%	85.57%	70.98%	72.70%
AUTO LIABILITY	51,791	15,993	30.88%	83.75%	30.88%	82.91%	43.60%	68.41%
WORKER'S COMP	1,560,000	1,094,052	70.13%	96.90%	70.13%	96.57%	64.14%	88.04%
TOTAL ALL LINES	2,081,947	1,582,835	76.03%	95.31%	76.03%	94.92%	71.35%	86.10%
NET PAYOUT %	**$959,507**		**46.09%**					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
		Limited	**19**	**MONTH**	**18**	**MONTH**	**7**	**MONTH**
	Budget	**Incurred**	**Actual**	**TARGETED**	**Actual**	**TARGETED**	**Actual**	**TARGETED**
		Current	**31-Jul-25**		**30-Jun-25**		**31-Jul-24**	
PROPERTY	211,000	222,547	105.47%	97.40%	101.70%	97.09%	38.53%	53.00%
GEN LIABILITY	272,732	173,785	63.72%	72.70%	65.74%	71.16%	9.51%	25.00%
AUTO LIABILITY	55,309	13,117	23.71%	68.41%	23.71%	66.43%	15.37%	25.00%
WORKER'S COMP	1,481,335	782,003	52.79%	88.04%	51.49%	86.31%	16.08%	19.00%
TOTAL ALL LINES	2,020,376	1,191,451	58.97%	86.41%	57.90%	84.85%	17.52%	23.53%
NET PAYOUT %	**$534,245**		**26.44%**					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
		Limited	**7**	**MONTH**	**6**	**MONTH**	**-5**	**MONTH**
	Budget	**Incurred**	**Actual**	**TARGETED**	**Actual**	**TARGETED**	**Actual**	**TARGETED**
		Current	**31-Jul-25**		**30-Jun-25**		**31-Jul-24**	
PROPERTY	242,500	129,398	53.36%	53.00%	44.38%	45.00%	0.00%	0.00%
GEN LIABILITY	289,882	44,055	15.20%	25.00%	11.95%	19.00%	0.00%	0.00%
AUTO LIABILITY	61,981	22,216	35.84%	25.00%	27.73%	20.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	82,924	5.37%	19.00%	4.19%	14.00%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	278,593	13.02%	23.84%	10.48%	18.36%	0.00%	0.00%
NET PAYOUT %	**$150,982**		**7.06%**					

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

8/30/2025

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Limited	56	MONTH	55	MONTH	44	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	168,000	206,657	123.01%	100.00%	123.01%	100.00%	124.88%	100.00%
GEN LIABILITY	333,052	212,194	63.71%	96.90%	63.71%	96.81%	71.54%	94.32%
AUTO LIABILITY	52,789	34,599	65.54%	95.15%	65.54%	94.86%	65.54%	91.05%
WORKER'S COMP	1,330,010	832,922	62.63%	99.77%	62.60%	99.74%	63.22%	99.12%
TOTAL ALL LINES	1,883,851	1,286,372	68.28%	99.15%	68.27%	99.11%	70.26%	98.12%
NET PAYOUT %	**$1,159,497**		**61.55%**					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Limited	44	MONTH	43	MONTH	32	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	164,000	180,328	109.96%	100.00%	110.59%	100.00%	117.35%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	94.32%	130.79%	93.91%	124.29%	87.24%
AUTO LIABILITY	55,642	198,443	356.64%	91.05%	356.64%	90.64%	114.16%	84.53%
WORKER'S COMP	1,353,000	757,074	55.96%	99.12%	55.78%	99.02%	56.31%	97.19%
TOTAL ALL LINES	1,859,484	1,510,999	81.26%	98.21%	81.19%	98.07%	73.91%	95.53%
NET PAYOUT %	**$1,227,736**		**66.03%**					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Limited	32	MONTH	31	MONTH	20	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	169,000	175,090	103.60%	100.00%	103.60%	100.00%	147.13%	97.72%
GEN LIABILITY	301,156	295,563	98.14%	87.24%	98.85%	86.42%	76.79%	74.17%
AUTO LIABILITY	51,791	15,993	30.88%	84.53%	30.88%	83.75%	43.60%	70.26%
WORKER'S COMP	1,560,000	1,129,219	72.39%	97.19%	70.13%	96.90%	67.18%	89.50%
TOTAL ALL LINES	2,081,947	1,615,865	77.61%	95.67%	76.03%	95.31%	74.47%	87.47%
NET PAYOUT %	**$965,952**		**46.40%**					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Limited	20	MONTH	19	MONTH	8	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	211,000	222,547	105.47%	97.72%	105.47%	97.40%	42.58%	61.00%
GEN LIABILITY	272,732	203,785	74.72%	74.17%	63.72%	72.70%	12.43%	30.00%
AUTO LIABILITY	55,309	13,117	23.71%	70.26%	23.71%	68.41%	22.78%	30.00%
WORKER'S COMP	1,481,335	785,864	53.05%	89.50%	52.79%	88.04%	18.76%	26.00%
TOTAL ALL LINES	2,020,376	1,225,313	60.65%	87.76%	58.97%	86.41%	20.50%	30.30%
NET PAYOUT %	**$548,332**		**27.14%**					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Limited	8	MONTH	7	MONTH	-4	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	242,500	135,473	55.87%	61.00%	45.65%	53.00%	0.00%	0.00%
GEN LIABILITY	289,882	50,655	17.47%	30.00%	15.20%	25.00%	0.00%	0.00%
AUTO LIABILITY	61,981	26,966	43.51%	30.00%	35.84%	25.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	90,062	5.83%	26.00%	5.36%	19.00%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	303,156	14.17%	30.62%	12.14%	23.84%	0.00%	0.00%
NET PAYOUT %	**$177,562**		**8.30%**					

Professional Municipal Mgmt Joint Insurance Fund CLAIM ACTIVITY REPORT AS OF 07/31/25						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
June-25	3	3	2	3	5	16
July-25	3	3	2	3	6	17
NET CHGE	0	0	0	0	1	1
Limited Reserves						**$7,101**
Year	2021	2022	2023	2024	2025	TOTAL
June-25	$3	$3	$3,583	$40,445	$46,952	$90,987
July-25	$3	$3	$3,583	$48,395	$68,734	$120,718
NET CHGE	$0	$0	$0	$7,950	$21,782	$29,731
Ltd Incurred	$206,657	$181,363	$175,090	$222,547	$129,398	$915,055
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
June-25	2	3	7	23	14	49
July-25	2	3	7	19	18	49
NET CHGE	0	0	0	-4	4	0
Limited Reserves						**$11,108**
Year	2021	2022	2023	2024	2025	TOTAL
June-25	$25,473	$154,408	$160,725	$171,097	$32,567	$544,270
July-25	$25,473	$152,370	$158,906	$165,575	$41,973	$544,296
NET CHGE	$0	($2,038)	($1,819)	($5,522)	$9,405	$26
Ltd Incurred	$212,194	$375,154	$297,699	$173,785	$44,055	$1,102,887
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
June-25	0	0	0	2	2	4
July-25	0	0	0	2	2	4
NET CHGE	0	0	0	0	0	0
Limited Reserves						**$2,939**
Year	2021	2022	2023	2024	2025	TOTAL
June-25	$0	$0	$0	$4,554	$2,449	$7,003
July-25	$0	$0	$0	$4,554	$7,200	$11,754
NET CHGE	$0	$0	$0	$0	$4,751	$4,751
Ltd Incurred	$34,599	$198,443	$15,993	$13,117	$22,216	$284,367
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
June-25	9	5	15	19	10	58
July-25	8	4	15	14	14	55
NET CHGE	-1	-1	0	-5	4	-3
Limited Reserves						**$20,853**
Year	2021	2022	2023	2024	2025	TOTAL
June-25	$117,604	$191,597	$462,782	$444,034	$8,507	$1,224,524
July-25	$102,809	$134,861	$460,838	$438,682	$9,704	$1,146,893
NET CHGE	($14,795)	($56,736)	($1,945)	($5,352)	$1,197	($77,631)
Ltd Incurred	$832,647	$757,074	$1,094,052	$782,003	$82,924	$3,548,700
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
June-25	14	11	24	47	31	127
July-25	13	10	24	38	40	125
NET CHGE	-1	-1	0	-9	9	-2
Limited Reserves						**$14,589**
Year	2021	2022	2023	2024	2025	TOTAL
June-25	$143,080	$346,007	$627,091	$660,131	$90,475	$1,866,784
July-25	$128,285	$287,233	$623,327	$657,206	$127,610	$1,823,661
NET CHGE	($14,795)	($58,774)	($3,763)	($2,925)	$37,135	($43,122)
Ltd Incurred	$1,286,097	$1,512,034	$1,582,835	$1,191,451	$278,593	$5,851,010

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 08/31/25

COVERAGE LINE-PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	3	3	2	3	6	17
August-25	3	3	2	3	9	20
NET CHGE	0	0	0	0	3	3
Limited Reserves						**$5,478**
Year	2021	2022	2023	2024	2025	TOTAL
July-25	$3	$3	$3,583	$48,395	$50,045	$102,029
August-25	$3	$3	$3,583	$48,395	$57,579	$109,564
NET CHGE	$0	$0	$0	$0	$7,534	$7,534
Ltd Incurred	$206,657	$180,328	$175,090	$222,547	$135,473	$920,095
COVERAGE LINE-GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	2	3	7	19	18	49
August-25	2	3	6	19	20	50
NET CHGE	0	0	-1	0	2	1
Limited Reserves						**$11,286**
Year	2021	2022	2023	2024	2025	TOTAL
July-25	$25,473	$152,370	$158,906	$165,575	$41,973	$544,296
August-25	$25,473	$152,370	$152,625	$186,528	$47,287	$564,283
NET CHGE	$0	$0	($6,281)	$20,953	$5,315	$19,987
Ltd Incurred	$212,194	$375,154	$295,563	$203,785	$50,655	$1,137,351
COVERAGE LINE-AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	0	0	0	2	2	4
August-25	0	0	0	2	4	6
NET CHGE	0	0	0	0	2	2
Limited Reserves						**$2,751**
Year	2021	2022	2023	2024	2025	TOTAL
July-25	$0	$0	$0	$4,554	$7,200	$11,754
August-25	$0	$0	$0	$4,554	$11,950	$16,504
NET CHGE	$0	$0	$0	$0	$4,750	$4,750
Ltd Incurred	$34,599	$198,443	$15,993	$13,117	$26,966	$289,117
COVERAGE LINE-WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	8	4	15	14	14	55
August-25	8	4	15	14	15	56
NET CHGE	0	0	0	0	1	1
Limited Reserves						**$20,933**
Year	2021	2022	2023	2024	2025	TOTAL
July-25	$102,809	$132,486	$460,838	$438,682	$9,604	$1,144,418
August-25	$101,399	$130,890	$493,705	$437,503	$8,777	$1,172,274
NET CHGE	($1,410)	($1,595)	$32,867	($1,179)	($827)	$27,856
Ltd Incurred	$832,922	$757,074	$1,129,219	$785,864	$90,062	$3,595,141
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	13	10	24	38	40	125
August-25	13	10	23	38	48	132
NET CHGE	0	0	-1	0	8	7
Limited Reserves						**$14,111**
Year	2021	2022	2023	2024	2025	TOTAL
July-25	$128,285	$284,858	$623,327	$657,206	$108,821	$1,802,498
August-25	$126,875	$283,263	$649,913	$676,981	$125,594	$1,862,625
NET CHGE	($1,410)	($1,596)	$26,586	$19,774	$16,772	$60,127
Ltd Incurred	$1,286,372	$1,510,999	$1,615,865	$1,225,313	$303,156	$5,941,704

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

July 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	**1.84**
Suburban Municipal	**0.51**	1.27	1.23	**1.07**
Monmouth County	**0.57**	0.90	0.73	**0.76**
Professional Municipal Managei	**0.77**	1.48	2.06	**1.54**
NJ Utility Authorities	**0.81**	2.07	1.92	**1.72**
Morris County	**0.90**	1.37	1.74	**1.41**
Ocean County	**1.08**	1.60	1.52	**1.45**
Bergen County	**1.18**	1.22	1.44	**1.29**
Burlington County Municipal JIF	**1.40**	1.89	1.30	**1.55**
South Bergen County	**1.43**	1.74	2.46	**1.95**
NJ Public Housing Authority	**1.51**	1.43	1.80	**1.59**
Suburban Metro	**1.55**	1.83	1.52	**1.65**
Atlantic County Municipal JIF	**1.58**	2.30	2.34	**2.16**
Gloucester, Salem, Cumberland	**1.66**	2.01	1.73	**1.82**
Central New Jersey	**1.71**	1.98	2.24	**2.00**
AVERAGE	**1.11**	1.67	1.79	**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 July 31, 2025

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 7/31/2025	Y.T.D. LOST TIME ACCIDENTS	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY		**MEMBER**	**TOTAL RATE 2025 - 2023**
1	307	Moorestown		0	0	**0.00**	**0.00**	**1.28**	**1**	**Moorestown**	**0.49**
2	308	Willingboro		0	1	**0.59**	**2.17**	**2.89**	**2**	**Willingboro**	**2.07**
3	304	Evesham		0	1	**0.68**	**1.56**	**1.62**	**3**	**Evesham**	**1.38**
4	306	Maple Shade		0	1	**1.60**	**0.00**	**1.74**	**4**	**Maple Shade**	**1.06**
5	305	Evesham Township Fire Dist		1	1	**2.08**	**3.70**	**2.56**	**5**	**Evesham Township Fire**	**2.90**
	Totals:			1	4	0.77	1.48	2.06			1.54

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	**July 31, 2024**	**0.98**

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

August 31, 2025

FUND	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	**TOTAL RATE * 2025 - 2023**
Camden County	**0.00**	1.69	2.59	**1.61**
Suburban Municipal	**0.52**	1.27	1.23	**1.06**
Professional Municipal Managen	**0.67**	1.48	2.06	**1.49**
NJ Utility Authorities	**0.84**	2.07	1.92	**1.70**
Monmouth County	**0.86**	0.92	0.75	**0.84**
Morris County	**0.89**	1.38	1.74	**1.39**
Bergen County	**1.17**	1.22	1.44	**1.29**
Burlington County Municipal JIF	**1.37**	1.89	1.30	**1.54**
Ocean County	**1.42**	1.60	1.52	**1.52**
Suburban Metro	**1.46**	1.83	1.55	**1.64**
South Bergen County	**1.54**	1.74	2.46	**1.96**
NJ Public Housing Authority	**1.57**	1.43	1.80	**1.60**
Gloucester, Salem, Cumberland	**1.73**	2.04	1.73	**1.85**
Atlantic County Municipal JIF	**1.77**	2.30	2.34	**2.19**
Central New Jersey	**2.01**	2.04	2.24	**2.10**
AVERAGE	**1.19**	1.66	1.78	**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 August 31, 2025

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 8/31/2025	Y.T.D. LOST TIME ACCIDENTS	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY		**MEMBER**	**TOTAL RATE 2025 - 2023**
1	307	Moorestown		0	0	**0.00**	**0.00**	**1.28**	**1**	**Moorestown**	**0.48**
2	308	Willingboro		0	1	**0.51**	**2.17**	**2.89**	**2**	**Willingboro**	**2.00**
3	304	Evesham		0	1	**0.59**	**1.56**	**1.62**	**3**	**Evesham**	**1.34**
4	306	Maple Shade		0	1	**1.40**	**0.00**	**1.74**	**4**	**Maple Shade**	**1.03**
5	305	Evesham Township Fire Dist		0	1	**1.82**	**3.70**	**2.56**	**5**	**Evesham Township Fire**	**2.80**
	Totals:			0	4	0.67	1.48	2.06			1.49

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	**August 31, 2024**	**1.20**	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund

Data Valued As of : **September 16, 2025**

Total Participating Members	**5**	**5**
Complaint		**5**
Percent Compliant		100.00%

Member Name	*	EPL Program ?	Checklist Submitted	Compliant	01/01/25 EPL Deductible	2025 POL Deductible	Co-Insurance 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 September 1, 2025

	Item	Filing Status
☐	2025 Budget	Filed
☐	Assessments	Filed
☐	Actuarial Certification	Filed
☐	Fund Commissioners	Filed
☐	Fund Officers	Filed
☐	Renewal Resolutions	N/A
☐	New Members	None
☐	Withdrawals	None
☐	Risk Management Plan	Filed
☐	Certification of Professional Fees	Filed
☐	Unaudited Financials	Filed
☐	Annual Audit	Filed
☐	State Comptroller Audit Filing	Filed
☐	Ethics Filing	Online Filing

August 16, 2025

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two-month period ending August31, 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 $ 54,457.57. This generated an average annual yield of 3.17%. However, we have an unrealized net gain of $ 82,859.85, adjusting the reported yield to 4.94% for the period. Our Portfolio Investment with J.C.M.I. is valued at $ 5,029,567.36.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts $1,035.34 with YTD $ 91,687.79
Salvage Receipts $ 0.00
Overpayment Reimbursements $ 70.51

CLAIM ACTIVITY FOR THE PERIOD:

he enclosed report shows 160 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 $ 107,686.06.

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 $ 10,202,542.29 to a closing balance of $ 9,967,382.29 showing a decrease in the fund of $ 235,160.00.

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. 25-21

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - AUGUST 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 2021

VendorName	Comment	InvoiceAmount
MUNICIPAL EXCESS LIABILITY JIF	12/31/22 ADD. ASSESSMENT FOR FY 2021	201,541.00
		201,541.00
	Total Payments FY 2021	**201,541.00**

FUND YEAR 2025

VendorName	Comment	InvoiceAmount
QUAL-LYNX	CLAIM ADJ SERVICES 08/25	13,448.08
		13,448.08
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 08/25	2,198.33
		2,198.33
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/25	8.92
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	12,478.25
		12,487.17
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 08/25	3,687.58
		3,687.58
QUALCARE, INC.	WC-MANAGED CARE SERVICES 08/25	8,400.50
		8,400.50
THOMAS TONTARSKI	TREASURER FEE 08/25	1,676.17
		1,676.17
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 08/25	1,651.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 08/25	1,939.17
		3,591.00

CONNER STRONG & BUCKELEW	UNDERWRITING MGMT 08/25	560.75
		560.75
ACCESS	INV 11698377 DEPT 413 7/31/25	100.91
ACCESS	INV 11646791 DEPT 413 6/30/25	127.69
		228.60
CONNER STRONG & BUCKELEW	RMC FEE 08/25	12,500.00
		12,500.00
	Total Payments FY 2025	**58,778.18**
	TOTAL PAYMENTS ALL FUND YEARS	**260,319.18**

Chairperson

Attest:

Dated:

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

Treasurer

RESOLUTION NO. 25-23

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - SEPTEMBER 2025

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

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

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

FUND YEAR 2025

VendorName	Comment	InvoiceAmount
QUAL-LYNX	CLAIM ADJ SERVICES 09/25	13,448.08
		13,448.08
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 09/25	2,198.33
		2,198.33
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25	53.64
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/25	12,478.25
		12,531.89
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 09/25	3,687.58
		3,687.58
QUALCARE, INC.	WC-MANAGED CARE SERVICES 09/25	8,400.50
		8,400.50
THOMAS TONTARSKI	TREASURER FEE 09/25	1,676.17
		1,676.17
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 09/25	1,651.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEE 09/25	1,939.17
		3,591.00
WITHUM SMITH + BROWN, PC	FIELDWORK THRU 8/14/25 CLIENT 9150046	6,240.00
		6,240.00
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT 09/25	560.75
		560.75
ACCESS	INV 11743125 DEPT 413 8/31/25	97.96
		97.96
CONNER STRONG & BUCKELEW	RMC FEE 09/25	12,500.00
		12,500.00
	Total Payments FY 2025	**64,932.26**
	TOTAL PAYMENTS ALL FUND YEARS	**64,932.26**

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: July	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	148,010.18	1,002,918.39	16,388.12	5,199,997.36	2,863.38	1,138.03	639.82	550,120.45	3,198,726.21	71,376.68	10,192,178.62
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	361.91	1,661.77	260.96	8,616.07	0.00	0.00	0.00	0.00	6,155.25	118.26	17,174.22
Invest Adj	4.54	20.87	3.28	108.22	0.00	0.00	0.00	0.00	77.31	1.48	215.70
Subtotal Invest	366.45	1,682.64	264.24	8,724.29	0.00	0.00	0.00	0.00	6,232.56	119.74	17,389.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	366.45	1,682.64	264.24	8,724.29	0.00	0.00	0.00	0.00	6,232.56	119.74	17,389.92
EXPENSES											
Claims Transfers	0.00	3,856.88	279.98	50,712.30	0.00	0.00	0.00	0.00	0.00	0.00	54,849.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,640.43	0.00	63,640.43
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,856.88	279.98	50,712.30	0.00	0.00	0.00	0.00	63,640.43	0.00	118,489.59
END BALANCE	**148,376.63**	**1,000,744.15**	**16,372.38**	**5,158,009.35**	**2,863.38**	**1,138.03**	**639.82**	**550,120.45**	**3,141,318.34**	**71,496.42**	**10,091,078.95**

REPORT STATUS SECTION

Report Month: July		
		Balance Differences
Opening Balances:	Opening Balances are NOT equal	$46.03
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	-$30,635.23
Accural Balances:	Accural Balances are equal	$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH		**July**					
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 & Investment Balance		**$10,192,132.59**	-	5,004,679.46	**201,801.72**	**7,477.20**	4,978,174.21
Opening Interest Accrual Balance		**$0.00**	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$215.70	$0.00	$0.00	$0.00	$0.00	$215.70
5	Interest Paid - Cash Instr.s	$29,682.80	$0.00	$18,046.88	$802.58	$69.17	$10,764.17
6	Interest Paid - Term Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7	Realized Gain (Loss)	-$12,508.59	$0.00	$0.00	$0.00	$0.00	-$12,508.59
8	Net Investment Income	$17,389.91	$0.00	$18,046.88	$802.58	$69.17	-$1,528.72
9	Deposits - Purchases	$219,807.72	$0.00	$101,318.13	$54,849.16	$63,640.43	$0.00
10	(Withdrawals - Sales)	-$307,616.04	$0.00	-$87,808.32	-$155,707.20	-$64,100.52	$0.00
Ending Cash & Investment Balance		$10,121,714.18	$0.00	$5,036,236.15	$101,746.26	$7,086.28	$4,976,645.49
Ending Interest Accrual Balance		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$65,683.23	$0.00	$0.00	$39,228.22	$26,455.01	$0.00
(Less Deposits in Transit)		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank		$10,187,397.41	$0.00	$5,036,236.15	$140,974.48	$33,541.29	$4,976,645.49
				898,143.9	-$20,869.81	$16,095.56	$224,529.88

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		**July**				
Current Fund Year		**2025**				
Policy Year	**Coverage**	**1. Calc. Net Paid Thru Last Month**	**2. Monthly Net Paid July**	**3. Monthly Recoveries July**	**4. Calc. Net Paid Thru July**	**5. TPA Net Paid Thru July**
2025	Property	60,664.20	0.00	0.00	60,664.20	60,664.20
	Liability	2,082.54	0.00	0.00	2,082.54	2,082.54
	Auto	14,735.82	279.98	0.00	15,015.80	15,015.80
	Workers Comp	56,220.86	16,999.05	0.00	73,219.91	73,219.91
	Total	**133,703.42**	**17,279.03**	**0.00**	**150,982.45**	**150,982.45**
2024	Property	174,152.06	0.00	0.00	174,152.06	174,152.06
	Liability	8,209.36	0.00	0.00	8,209.36	8,209.36
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	318,758.55	24,562.75	0.00	343,321.30	343,321.30
	Total	**509,682.41**	**24,562.75**	**0.00**	**534,245.16**	**534,245.16**
2023	Property	171,507.19	0.00	0.00	171,507.19	171,507.19
	Liability	136,974.10	1,818.98	0.00	138,793.08	138,793.08
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	631,269.75	1,944.50	0.00	633,214.25	633,214.25
	Total	**955,743.94**	**3,763.48**	**0.00**	**959,507.42**	**959,507.42**
2022	Property	181,360.35	0.00	0.00	181,360.35	181,360.35
	Liability	220,746.46	2,037.90	0.00	222,784.36	222,784.36
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	620,397.11	1,816.00	0.00	622,213.11	622,213.11
	Total	**1,220,947.18**	**3,853.90**	**0.00**	**1,224,801.08**	**1,224,801.08**
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	186,721.48	0.00	0.00	186,721.48	186,721.48
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	724,448.34	5,390.00	0.00	729,838.34	729,838.34
	Total	**1,152,422.35**	**5,390.00**	**0.00**	**1,157,812.35**	**1,157,812.35**
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	TOTAL	**3,972,499.30**	**54,849.16**	**0.00**	**4,027,348.46**	**4,027,348.46**

PMM JOINT INSURANCE FUND

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025
Month Ending: August

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	148,376.63	1,000,744.15	16,372.38	5,158,009.35	2,863.38	1,138.03	639.82	550,120.45	3,141,318.34	71,496.42	10,091,078.95
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,390.28	6,359.29	1,000.73	32,776.86	0.00	0.00	0.00	0.00	23,241.33	454.33	65,222.82
Invest Adj	5.27	24.09	3.79	124.20	0.00	0.00	0.00	0.00	88.06	1.72	247.13
Subtotal Invest	1,395.55	6,383.38	1,004.52	32,901.06	0.00	0.00	0.00	0.00	23,329.39	456.05	65,469.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,395.55	6,383.38	1,004.52	32,901.06	0.00	0.00	0.00	0.00	23,329.39	456.05	65,469.95
EXPENSES											
Claims Transfers	17,229.39	14,476.92	0.00	21,060.08	0.00	0.00	0.00	0.00	0.00	0.00	52,766.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201,541.00	58,778.18	0.00	260,319.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,229.39	14,476.92	0.00	21,060.08	0.00	0.00	0.00	201,541.00	58,778.18	0.00	313,085.57
END BALANCE	**132,542.79**	**992,650.61**	**17,376.90**	**5,169,850.33**	**2,863.38**	**1,138.03**	**639.82**	**348,579.45**	**3,105,869.55**	**71,952.47**	**9,843,463.33**

REPORT STATUS SECTION

Report Month: August		
		Balance Differences
Opening Balances:	Opening Balances are NOT equal	-$30,635.23
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	-$123,918.96
Accural Balances:	Accural Balances are equal	$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH		August					
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 & Investn		$10,121,714.18	-	5,036,236.15	101,746.26	7,086.28	4,976,645.49
Opening Interest Accrua		$0.00	-	-	-	-	-
1	Interest Accrued and/or	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2	Interest Accrued - discou	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	on and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$247.13	$0.00	$0.00	$0.00	$0.00	$247.13
5	Interest Paid - Cash Inst	$23,311.94	$0.00	$11,879.47	$435.15	$233.45	$10,763.87
6	Interest Paid - Term Ins	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7	Realized Gain (Loss)	$41,910.87	$0.00	$0.00	$0.00	$0.00	$41,910.87
8	Net Investment Income	$65,469.94	$0.00	$11,879.47	$435.15	$233.45	$52,921.87
9	Deposits - Purchases	$407,311.57	$0.00	$94,226.00	$52,766.39	$260,319.18	$0.00
10	(Withdrawals - Sales)	-$627,113.40	$0.00	-$313,156.08	-$53,568.97	-$260,388.35	$0.00
Ending Cash & Investment		$9,967,382.29	$0.00	$4,829,185.54	$101,378.83	$7,250.56	$5,029,567.36
Ending Interest Accrual Bal		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$51,547.34	$0.00	$0.00	$12,592.33	$38,955.01	$0.00
(Less Deposits in Transit)		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank		$10,018,929.63	$0.00	$4,829,185.54	$113,971.16	$46,205.57	$5,029,567.36
					($30,300.69)	$33,983.89	$228,585.57

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		August				
Current Fund Year		2025				
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August
2025	Property	60,664.20	17,229.39	0.00	77,893.59	77,893.59
	Liability	2,082.54	1,285.44	0.00	3,367.98	3,367.98
	Auto	15,015.80	0.00	0.00	15,015.80	15,015.80
	Workers Comp	73,219.91	8,064.82	0.00	81,284.73	81,284.73
	Total	**150,982.45**	**26,579.65**	**0.00**	**177,562.10**	**177,562.10**
2024	Property	174,152.06	0.00	0.00	174,152.06	174,152.06
	Liability	8,209.36	9,046.87	0.00	17,256.23	17,256.23
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	343,321.30	5,039.98	0.00	348,361.28	348,361.28
	Total	**534,245.16**	**14,086.85**	**0.00**	**548,332.01**	**548,332.01**
2023	Property	171,507.19	0.00	0.00	171,507.19	171,507.19
	Liability	138,793.08	4,144.61	0.00	142,937.69	142,937.69
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	633,214.25	2,299.69	0.00	635,513.94	635,513.94
	Total	**959,507.42**	**6,444.30**	**0.00**	**965,951.72**	**965,951.72**
2022	Property	181,360.35	0.00	0.00	181,360.35	180,325.01
	Liability	222,784.36	0.00	0.00	222,784.36	222,784.36
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	622,213.11	3,970.55	0.00	626,183.66	626,183.66
	Total	**1,224,801.08**	**3,970.55**	**0.00**	**1,228,771.63**	**1,227,736.29**
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	186,721.48	0.00	0.00	186,721.48	186,721.48
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	729,838.34	1,685.04	0.00	731,523.38	731,523.38
	Total	**1,157,812.35**	**1,685.04**	**0.00**	**1,159,497.39**	**1,159,497.39**
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	TOTAL	**4,027,348.46**	**52,766.39**	**0.00**	**4,080,114.85**	**4,079,079.51**

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	25000.00	
3/19	WILLINGBORO TWP.	2023284086	WILLINGBORO TWP.	PR	2022	4264.46	
TOTAL-MAR.						29264.46	
TOTAL- YTD							30,082.45
TOTAL-APR						0.00	
TOTAL- YTD							30,082.45
5/15	EVESHAM TWP.	2023303554	EVESHAM TWP.	PR	2023	23250.00	
TOTAL-MAY						23250.00	
TOTAL- YTD							53,332.45
6/3	MOORESTOWN TWP.	2024313487	MOORESTOWN TWP.	PR	2024	22863.50	
6/3	EVESHAM TWP.	2023294047	EVESHAM TWP.	PR	2022	6112.00	
6/9	WILLINGBORO TWP.	2024324247	WILLINGBORO TWP.	PR	2024	8344.50	
TOTAL-JUNE						37320.00	
TOTAL- YTD							90652.45
TOTAL-JULY						0.00	
TOTAL- YTD							90652.45
8/15	WILLINGBORO TWP.	2023284086	WILLINGBORO TWP.	PR	2022	1035.34	
TOTAL-AUG						1035.34	
TOTAL- YTD							91687.79

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 23, 2025

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

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

LOSS CONTROL SURVEYS - July & August

- Township of Maple Shade on July 2, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS - July & August

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

MEETINGS ATTENDED - July & August

- Fund Commissioner's Meeting on

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 – July & August

- Special Events Best Practices
- Fatigue in the Workplace Best Practices
- Fire & EMS Hurricanes & Severe Weather Events Infographic
- Cut-Off Saws Best Practices
- Social Media Elected & Appointed Officials Best Practices
- Flash Flood Best Practices
- Safe + Sound 2025

MSI FIRE & EMS – July & August

- Fatigue in Emergency Medical Services Best Practices

MSI LAW ENFORCEMENT – July & August

- Flooded Roadway Hazard Mitigation Strategies

MSI NOW - July & August

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

MSI NOW	
Municipality	Number of Videos
Moorestown	2

MSI LIVE

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

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

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and out. Also, we can track participation to demonstrate to the State agency 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.

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.

J.A. Montgomery
CONSULTING

Professional Municipal Management Joint Insurance Fund

March 18, 2025
Safety Committee
Meeting Minutes

Participants

Patrick Lyons – Township of Maple Shade DPW
Glenn Prince – J.A. Montgomery Consulting
Susan Danson – Township of Maple Shade
Maureen Mitchell – Evesham Township Fire District
Dave Pfeiffer – Township of Evesham DPW
Kevin Aberant – Township of Moorestown
Robert Tobin – Township of Maple Shade EMS
Brad Stokes – PERMA
Jacklyn Lindsay – Conner Strong and
Buckelew
Karen McShane – Township of Maple Shade
Katie Walters – Conner Strong and Buckelew
Don Lloyd – Township of Moorestown
Amy Sauls – Township of
Evesham

Chairperson Report:
Among the items that were discussed at this meeting include:
2025 meeting schedule
2025 MSI / NJCE Safety Expo Schedule
2025 Leadership Academy
Safety Director's Bulletins:
Most Commonly Cited Citations
Landscape Material Cumbustible Mulch
Workers' Compensation Claims:

Education and Training:

Virtual training was discussed and all training through 10/31/25 was included in the agenda packet. MSI NOW safety videos were also discussed.
All members were encouraged to visit www.njce.org to review all safety resources and training opportunities.
2025 MSI-NJCE EXPO schedule and topics were discussed and the informational flyer was included in the agenda packet.

PEOSH Update
The PEOSH most commonly cited citations from 04-01-25 through 06-30-25 were discussed.
Job Hazard Analysis Forms were discussed and can be located at www.njmel.org

Safety Directors Bulletins:

Hurricane Preparedness Best Practices
Heat-Related Illnesses Best Practices
Shift Briefing Effectiveness
Lightning-PEOSH Safety and Health Alert #38
Safety Recall Alert for Werner 20' and 24' Multi-Max Pro Multi-Purpose Ladders

Old Business:

None

New Business:
Special events were discussed and all insurance related issues should be directed to the Risk Management Consultant Team and the Executive Director's Office.

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

Open Items: None

Next Meeting: December 16, 2025 at 10:00 am via ZOOM.

CONNER STRONG & BUCKELEW

Risk Management Services Report

PMM JIF Executive Meeting

September 23, 2025

Risk Management Team Contacts

Thomas Merchel, V.P. Gov't Risk Mgmt. Phone: 856-466-8425 tmerchel@connerstrong.com	Jackie Lindsey, Account Manager Phone: 856-446-9268 jlindsey@connerstrong.com	Katie Walters, Account Manager Phone: 732-736-5264 kwalters@connerstrong.com

Action Items & Upcoming Deadlines

MEL's Employment Practices/Public Officials Liability Program (EPL/POL) - The due date to file the checklist (signed by the Solicitor or Labor Attorney) is November 1, 2025. To qualify for the lower deductible under the program, all members must 1) Adopt Personnel Policies and Procedures Updates (be sure to schedule Resolution on a governing body agenda prior to 11/1); 2) Complete Managers & Supervisors Training; 3) Police Command Staff Training; and 4) Employee and Volunteer Anti-harassment Training.

Cyber Deductible Checklist (minimum Security Level - Basic) and JCMI Banking Best Practices – Earlier this year we conducted a campaign to help PMMJIF members qualify at a minimum for the Basic Security Level deductible. A main component to meeting Basic Level Security is to implement the MEL's JCMI Banking Best Practices. These Banking Best Practices are important internal controls toward safeguarding your financial assets. These practices and a similar deductible arrangement will be incorporated into the Crime coverage policies starting 1/1/2026.

MEL's Flood Risk Control Program: Extended Through December 31, 2025 – Due to the importance of this program and the potential benefits derived, the MEL has extended this program through the end of the year. The program offers free consultative meetings of up to 3 hours with dedicated legal and engineering experts to provide guidance on drainage/stormwater-related matters. By taking advantage of this service and convincing the governing body to adopt the model resolution, members can strengthen their legal defense against drainage and stormwater claims. **Contact Joseph C. Falk at #732-379-5015 to schedule an appointment.** You can also reach out to our team for assistance or questions about the program.

Renewal & Exposure Changes – The deadline to complete renewal schedules in Origami was September 1st. If you still need assistance completing, please reach out to Katie or I as soon as possible.

Upcoming Events

Save the Date: NJSLOM Conference - Annual Risk Management Seminar for Elected Officials – Wednesday November 19 @ 3:45 – 5:00; Room 303 Convention Center. Members can earn up to $250 as a credit against their future assessment for each elected official and the manager/administrator who attend.

Professional Municipal Management JIF

From 6/22/2025 To 7/22/2025

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Risk Manager I - Township of Moorestown	49 Rancocas Rd PO Box 6000 Mt. Holly, NJ 08060	Re: Shared Services Agreement- Central Communications/911 Calls Evidence of insurance as respects Shared Services Agreement- Central Communications/911 Calls.	7/1/2025 #5534005	GL
H - PSE&G I - Township of Moorestown	80 Park Plaza Newark, NJ 07102	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/16/2025 #5551643	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Commissioners PO Box 6000 Eastampton, NJ 08060	Evidence of Insurance as respect to the Township's Shared Services Agreement with the County and 911 calls (Res 257-2025).	7/22/2025 #5552574	GL AU EX WC
Total # of Holders: 3				

Professional Municipal Management JIF

From 7/22/2025 To 8/22/2025

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Evesham	Commissioners PO Box 6000 Eastampton, NJ 08060	Evidence of Insurance as respect to the Township's Shared Services Agreement with the County and 911 calls (Res 257-2025).	7/22/2025 #5552574	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	Commissioners PO Box 6000 Mt. Holly, NJ 08060	RE: Branch Service Agreement The Certificate Holder and the Burlington County Library Commission are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Branch Service Agreement with the Burlington County Library System.	8/4/2025 #5608105	GL AU EX WC
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: Use of Vehicles/Trucks 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 use of vehicles and/or trucks for Township sponsored events/activities during the current calendar year.	8/5/2025 #5609423	GL AU WC OTH
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: All Leased/Rented Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased rented or supplied as a substitute to the Named Insured up to a maximum of $80,000.	8/5/2025 #5609494	GL AU WC OTH
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: Use of Vehicles/Trucks The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability, and Excess Liability Policies if required by written contract as respect to the use of vehicles and/or trucks for Township sponsored events/activities during the current calendar year.	8/5/2025 #5609430	GL AU WC OTH
H - Daniel and Evanthia Digangi I - Township of Evesham	601 White Horse Road Voorhees, NJ 08043	Evidence of insurance with respects to the Access Easement for property located at 530 Hopewell Road, Evesham, NJ 08053.	8/20/2025 #5622539	GL AU EX WC
Total # of Holders: 6				

Professional Municipal Management JIF
Cumulative Savings Summary
2025

2025	BILL COUNT	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%
June	55	$105,576.85	$28,865.74	$76,711.11	73%
July	55	$56,087.23	$32,561.95	$23,525.28	50%
August	62	$31,490.08	$12,778.78	$18,711.30	59%
Grand Total	**482**	**$452,354.54**	**$164,950.01**	**$287,404.53**	**64%**

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
January	128	$88,076.68	$28,728.51	$59,348.17	67%
February	116	$87,591.42	$34,348.21	$53,243.21	61%
March	48	$28,202.45	$11,142.14	$17,060.31	60%
April	47	$54,626.96	$16,639.47	$37,987.49	70%
May	52	$26,689.37	$11,418.77	$15,270.60	57%
June	8	$2,642.00	$1,892.56	$749.44	28%
July	23	$60,637.00	$27,531.16	$33,105.84	55%
August	74	$130,025.45	$60,712.81	$69,312.64	53%
September	84	$218,368.85	$93,723.58	$124,645.27	57%
October	86	$63,037.17	$31,237.39	$31,799.78	50%
November	76	$121,672.30	$54,101.17	$67,571.13	56%
December	71	$45,983.61	$18,714.99	$27,268.62	59%
Grand Total	**813**	**$927,553.26**	**$390,190.76**	**$537,362.50**	**58%**

Professional Municipal Management JIF
1/1/2025 – 8/31/2025

Workers' Compensation Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	Grand Total
EVESHAM TOWNSHIP	8	12	2	22
EVESHAM TWP FIRE DIST. 1	1	8	1	10
MAPLESHADE TOWNSHIP	4	3	1	8
MOORESTOWN	6	3	0	9
WILLINGBORO TOWNSHIP	16	1	1	18
Grand Total	**35**	**27**	**5**	**67**

Professional Municipal Management JIF
1/1/2025 – 8/31/2025

Top 10 Providers

	BILL COUNT	APPROVED
VIRTUA MEMORIAL HOSPITAL	15	$40,500.00
KENNEDY UNIVERSITY HOSPITAL INC.	4	$17,633.90
OCCUPATIONAL HEALTH CENTERS	66	$11,622.00
SOUTH JERSEY MUSCULOSKELETAL LLC	1	$11,092.50
REHAB CLINICS	101	$10,835.18
VIRTUA MEDICAL GROUP	34	$9,863.83
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	14	$9,133.28
PREMIER ORTHOPAEDIC ASSOCIATES	19	$8,687.63
IVY REHAB NETWORK INC	73	$6,960.00
STRIVE PHYSICAL THERAPY	59	$5,609.29
Grand Total	**386**	**$131,937.61**

Savings By Specialty

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	233	$105,388.00	$23,404.47	$81,983.53	78%
Occupational Medicine	102	$53,419.35	$21,679.87	$31,739.48	59%
Orthopedic Surgery	46	$43,019.40	$26,521.92	$16,497.48	38%
MRI/Radiology	28	$23,546.99	$11,519.40	$12,027.59	51%
Behavioral Health	22	$9,182.00	$5,459.62	$3,722.38	41%
Neurosurgery	5	$2,200.00	$759.62	$1,440.38	65%
Emergency Medicine	3	$1,602.40	$1,395.46	$206.94	13%
Durable Medical Equipment	3	$1,501.98	$1,447.17	$54.81	4%
Grand Total	**442**	**$239,860.12**	**$92,187.53**	**$147,672.59**	**62%**

APPENDIX I - MINUTES

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 22, 2025
EVESHAM TOWNSHIP 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

SPECIAL FUND COMMISSIONER:

Patrick Lyons	Township of Maple Shade	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services **Bradford C. Stokes** **Crystal Chuck**
Treasurer	**Thomas J. Tontarski (Telephonically)**
Attorney	Helmer, Conley & Kasselman **William Kearns**
Auditor	Bowman & Company
Claims Service	Qual Lynx **Kathy Kissane**
Managed Care	Qual Care **Christine Gallagher**
Safety Director	J.A. Montgomery Risk Control **Robert Garish**
Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew **Tom Merchel** **Jacyln Lindsey**

ALSO PRESENT:
Maureen Mitchell, Evesham Twp Fire District

APPROVAL OF MINUTES: June 24, 2025 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JUNE 24, 2025:

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	3 Ayes – 0 Nays; 1 Abstain – Commissioner Danson

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2026 RENEWAL: Executive Director said Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2025 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th.

2026 MEMBERSHIP RENEWALS: Executive Director said Evesham, Maple Shade and Moorestown are scheduled to renew Fund membership by January 1, 2026. Membership renewal documents have been distributed via email on 06/30/2025. We received renewal documents from Moorestown last week.

NJ CYBER JIF: Executive Director said the Cyber JIF held a well-attended webinar on June 16th at 10:00 am as part of its 2025 education campaign. The first seminar was *The Basics of Basic* and highlighted member stories and unique challenges regarding cyber threats as well as getting cyber secure. A recording of the webinar has now been posted on the "members only" section of the Cyber JIF webpage. The Cyber JIF met virtually on July 17th, a copy of Commissioner Danson's report will be included in September's agenda.

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

2024 AUDIT FILING: Executive Director said PERMA filed the 2024 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published in the Fund's official newspapers.

STATE EXAMINATIONS: Executive Director said Representatives from the Department of Banking and Insurance have notified the Fund office they will begin examinations of ten Joint Insurance Funds, including the PMM JIF, beginning in July. He said the Fund Office has already started gathering the requested information. Executive Director noted the last examination was Fund Year 2013 completed in 2014.

PROFESSIONAL SERVICES AGREEMENTS: Executive Director said the Fund's professional service agreements are up for renewal in 2026 the Fund Office will be sending out the required forms to enable re-appointments at our January re-organization meeting. He said the Fund Office will prepare a response list for Fund Commissioners with the various firm's fee request for consideration before budget introduction.

PROPERTY APPRAISALS: Executive Director said in accordance with the ongoing property appraisal process, Withum has emailed the designated point of contact for all members and scheduled visits. Emails from the vendor were sent on July 8th; filed work is set for next week. He said once the Fund Office obtains the reports we will upload them to Origami.

STORMWATER MANAGEMENT PROGRAM: Executive Director said as a reminder, MEL members are eligible for specialized legal and engineering consultation. He encouraged members to take advantage of this program and reach out to the Methfessel & Werbel law firm to engage in the process by **July 31,**

2025. The Fund office will provide an update on how many members have reached out for this service.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Executive Director said as a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion is November 1st. He advised members that **a**dditional Managers/Supervisors training dates have been added in September; a copy of MSI announcement was enclosed in the agenda.

AUGUST MEETING CANCELLATION – Executive Director said the JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners passed Resolution 25-9 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

MOTION TO CANCEL THE FUND'S AUGUST MEETING

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	Unanimous

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Quarterly Financial Fast-track Accident Frequency, Fast-Track Financial report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. Executive Director reported on the Loss Ratio Analysis report, the actuary's projection for the month of June has the Fund at 18.36% and the Fund came in at 10.61%. Last year this time the JIF was at 14.77%. Claims Activity Report showed the Fund had 23 less open claims from the prior month 15 of those were workers comp claims. Loss Time Accident Frequency is at 0.67. 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 July 2025 Vouchers Resolution 25-20

Fund Year 2025	$ 63,640.43
Total	**$ 63,640.43**

MOTION TO APPROVE RESOLUTION 25-20 VOUCHER LIST FOR THE MONTH OF JULY

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month June 2025:

June 2025	
2025	$67,881.86
2024	$12,496.02

2023	$10,792.81
2022	$1,421.25
2021	$4,243.50
Closed	$0.00
TOTAL	**$96,835.44**

SAFETY DIRECTOR:

REPORT: Safety Director Rob Garish presented the Safety Director's report. He discussed activities from the month of June, reminded members all right to know surveys to the State should have been submitted by July 15th and advised the State can allegedly penalize our members up to $1000 a day. He advised members to utilizes the resources JA Montgomery offers on their NJMSI website as National Night approaches.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel discussed action items he and his team can help members with such as MEL Employment Practices Checklist, renewal & exposure changes, optional limits program. He discussed items in his reports such as MEL's Flood Risk Control Program and encouraged members to take advantage of this program, the deadline to register is July 31st. Mr. Merchel discussed Crossing Guards as the position has become one of the most dangerous public sector positions. In Mr. Merchel's report he provided a link to a safety bulletin regarding crossing guards critical need for action.

UNDERWRITING MANAGER:

REPORT: Executive Director advised Certificate Report was enclosed in the agenda with three certificates being issued. The Cyber Risk Management Report will be discussed in closed session.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Christine Gallagher reported on the Workers Compensation Claims report enclosed in the agenda

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

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

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

MEETING ADJOURNED: 2:21 pm
NEXT REGULAR MEETING: September 23, 2025
Willingboro Municipal Complex at 2:00PM

Crystal Chuck, Account Mananger for
IVY CARMICHAEL, SECRETARY

APPENDIX II –
NJ Cyber, MEL, RCF & EJIF Reports

NEW JERSEY CYBER RISK MANAGEMENT FUND
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: July 17, 2025

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

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

The Cyber JIF met on July 17, 2025 at 3:30 PM via Zoom. Below is an overview of items discussed:

Cyber Controls Vendor D2 Cybersecurity: At the June meeting, D2|Cybersecurity introduced Bruce Miller, President of Xcitium, and indicated that Xcitium was considering acquiring D2 – which has now been finalized. As a result, the Board of Commissioners approved the assignment of the contract to Xcitium, Inc. The Fund will still be working with the same staff and continue with current procedures for phishing/training and vulnerability scanning. The initial 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. The Board adopted a resolution to extend for the third year from September 1, 2025 to September 1, 2026.

Cyber / Crime: Meeting agenda included a copy of the attached memorandum prepared by the Underwriting Manger addressing the differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Crime Policy.

Cyber Framework, Framework Supporting Information, Certification Checklist & Technology Model Policy: Underwriting Manager has updated these documents to provide clarification in certain areas; note there are no changes in the requirements. Additionally, language was added to the framework documents concerning the newly adopted appeal process. Members who feel they have an alternate solution to achieving a compliance task now have a formal appeal process to present their argument.
A model technology policy that reflects the Cyber Framework was distributed.

Claims Committee: The Claims Committee met virtually at 3:00pm on July 17, 2025, to discuss a Payment Authority Request (PAR). Board accepted committee's recommendation for payment.

Cyber JIF Meeting Time: Based on inquiries received, the Commissioners discussed the feasibility of moving to an earlier time of day for the Cyber JIF meetings, i.e. 2:00 PM. Executive Director's office will issue a survey to board members to reach a consensus on new time.

Next Meeting Date: Thursday, September 18, 2025 at 3:30 PM via video / audio teleconference.

Memorandum

From: Underwriting Manager

Date: 7/14/2025

RE: Differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Property Policy.

Overview

The term "Cyber Insurance," as commonly used in the insurance industry, is somewhat misleading. A more accurate description would be "Privacy and Network Security Insurance." The term "cyber" does not define the injury or loss itself but rather the peril—the method by which a loss occurs. For example, a "cyber" loss could involve a privacy breach or a network security breach, but it does not inherently describe the nature of the injury or damage caused.

Key Coverage Areas

Cyber insurance policies are primarily designed to address privacy breaches and network security incidents. While cyber-related attacks are often the leading peril covered under these policies, they also extend to other scenarios, such as physical theft. For instance, if someone physically steals hard-copy files containing sensitive health or banking information, this type of loss may also be covered under a cyber policy.

It is important to recognize that cyber-related perils can lead to a variety of injuries or damages, including:

- **Physical Damage**: Examples include incidents like the MSC Antonia grounding in the Red Sea, attributed to GNSS spoofing.
- **Medical Malpractice**: Studies have shown ransomware attacks have led to patient deaths, highlighting the intersection of cyber risks and healthcare liability.
- **Automobile Liability**: Self-driving car companies, such as Zoox, have issued software recalls following crashes, demonstrating how cyber vulnerabilities can impact vehicle safety.
- **Products Liability**: Security flaws have enabled incidents like the Florida city water utility hack, showcasing risks associated with product design and cybersecurity.

Silent Cyber Risks

The insurance industry has yet to fully address many areas of cyber risk, often referred to as "silent cyber." Coverage for bodily injury liability related to cyber incidents may appear sporadically in Cyber, Medical Malpractice, and General Liability policies, while Property policies frequently exclude cyber-related losses altogether.

Crime Coverage and Cyber Risk

Crime policies play a significant role in addressing cyber-related financial losses, particularly theft of funds and other financial assets. In fact, crime coverage was one of the first areas to tackle "silent cyber" risks. However, assembling substantial cyber-crime limits remains challenging.

For example, our program combines coverage from both Crime and Cyber policies to provide robust protection:

- **Crime Policy Coverage**: $2 million
- **Cyber Policy Coverage**: $750,000
- **Total Cyber Crime Coverage**: $2.75 million

Claim Examples

To illustrate the scope of coverage, here are examples of common claims:

1. **Social Engineering – Internal Fraud**:
    - Scenario: An attacker impersonates a mayor and emails an employee, requesting a wire transfer for a town project to a fraudulent bank account.
    - Result: Theft.
2. **Social Engineering – External Fraud / Funds Transfer Fraud**:
    - Scenario: An attacker pretends to be a car dealer and emails an employee, claiming a missed loan payment and requesting funds be wired to a fraudulent account.
    - Result: Theft.
3. **Breach / Funds Transfer Fraud**:
    - Scenario: An attacker infiltrates a town's network, stealing confidential information and using the town's email account to instruct its bank to wire money to a fraudulent account.
    - Result: Privacy breach, network security breach, and theft.

CONNER STRONG & BUCKELEW

Edward Cooney, MBA, CCIC

Partner

Managing Account Executive

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632 - Fax (201) 881-7633

Date: Monday September 8, 2025

To: Board of Fund Commissioners

Professional Municipal Management Joint Insurance Fund

Subject: September Report of the MEL JIF Meeting

Executive Director Report

Acknowledgement of Commissioner Joseph Wolk: A moment of silence was observed to honor Camden JIF Commissioner Joseph Wolk who passed away on June 10, 2025. Mr. Wolk was a founding commissioner of the Camden JIF and served on the MEL Board of Fund Commissioners for 33 years. In addition, Mr. Wolk was instrumental in the formation of and served as the first Chair of the Municipal Reinsurance Health Insurance Fund. The Board of MEL Fund Commissioner adopted a resolution celebrating the life and dedicated service of Commissioner Wolk. Camden JIF Chairman Michael Mevoli will serve as the Camden JIF representative for the balance of year.

Management Committee: Committee met on August 28, 2025; copies of the minutes were submitted for information.

Committee discussed these items and made the following recommendations for action at today's meeting:

2026 Rate Table and Preliminary Budget: The proposed 2026 rate table and preliminary budget were presented. Preliminary budget is based on expiring underwriting data and experience modifications and did not include non-municipal JIFs. Budget introduction will be in October.

Legal Services: In October of 2024, the MEL Board adopted a resolution awarding a professional services contract to Anderson Kill, P.C. to serve as special counsel regarding a coverage dispute with General Reinsurance Corporation. Fund Attorney reported additional services are needed to resolve matter expeditiously and collect significant recoveries from prior excess workers' compensation carrier Board of Fund Commissioners adopted a resolution awarding Anderson Kill, P.C. a professional service agreement for the period of October 2025 through October 2026 for a fee not to exceed $250,000.

Amicus Brief: The Warren Hills Board of Education is appealing the Appellate Division's published opinion in the matter of *J.H. v Warren Hills*. The decision would expand the scope of the Child Sexual Assault Act (amended in 2019) to extend the statute of limitations for common law claims that are related to sexual abuse of a minor. If this decision stands, it could lead to greater exposure for MEL members. Fund Attorney said the process of filing amicus briefs is really meaningful. Board of Fund Commissioners adopted a resolution appointing Brown & Connery to prepare an Amicus Brief in support of J.H. v Warren Hillson behalf of MEL members at an hourly rate of $190 "not to exceed" $20,000 annually.

Bylaw Amendment: In March 21, 2025, the Board adopted a resolution introducing proposed amendments to the MEL Bylaws and held the public meeting on June 9, 2025. Following the public meeting, the proposed amendments were distributed to all nineteen (19) MEL joint insurance funds (JIFs). 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 JIFs were asked to submit a resolution by December 9th; to date, currently on file are thirteen (13) resolutions in support of the amendment. The remaining JIFs have a meeting scheduled for mid-September.

Professional Services: The majority of the professional services agreements expire at year-end; these were last procured via the competitive contract process for the 2021-2023 contract term with two 1-year renewals. The Fund office, MEL Qualified Purchasing Agent (QPA) and Fund Attorney at the direction of the appropriate subcommittee will be working together to issue the CCRFP documents for the next contract period; the MEL QPA has recommended limiting the terms to three years. The Fund office will work with the QPA to add language adding a requirement for professionals to commit to securing cyber liability insurance as well commit to certain cyber risk control measures.

MEL Safety Institute: Fund Attorney received and reviewed a memorandum from J.A. Montgomery that outlined a proposed process to address Law Enforcement Training. Management Committee recommended that the Law Enforcement training be incorporated into the Safety Director scope of services in the Competitive Contract RFP to be effective January 2026.

Fund Professional Procurements: Fund Attorney submitted a memo on alternate procedures in the event of a conflict of interest in the procurement of professional services. The memo outlined general responsibilities of MEL fund professionals, potential scenarios of conflicts of interest as well as identified the MEL sub-committees responsible for the evaluation of a submitted bid(s). Fund Attorney said the MEL has historically taken steps to avoid potential or appearance of conflict of interest and this memo documents and memorializes the process. The Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a Resolution memorializing the process on alternate procedures in the event of a conflict of interest in the procurement of professional services.

RCF Task Force: The development of claims that have been transferred to the Residual Claims Fund continues to deteriorate for reasons we have been discussing such as the change in pension offset, fireman's presumptive as well as an increase in workers compensation claim re-openings. The Audit Committee discussions included a suggestion that the RCF consider forming a Residual Claims Fund Task Force to include staff from the RCF Executive Director's and the Deputy Executive Director's office to find ways to stabilize this development. This was reported at the RCF's June Board meeting and the recommendation is to alter the scope of services for both fund professionals to address this. The Management Committee supports the Audit committee's suggestion to form an RCF Task Force.

Access to MEL Safety Institute-Somerset JIF: J.A. Montgomery sent the MEL Fund Attorney a memorandum in response to an inquiry they received from the Somerset County Joint Insurance Fund, a non-MEL affiliated JIF, requesting consideration to participate in the MEL Safety Institute. The memo noted the request could be accommodated and managed as is currently done for other non-MEL affiliated pools for an annual fee. The

Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a resolution to extend the MEL Safety Institute access to the Somerset County JIF at an annual fee of $50,000.

Stormwater Program: The Executive Director reminded the Committee that the MEL distributed to its members in May 2025 announcing the Stormwater/Flood Risk Control Program where MEL members were eligible for specialized legal and engineering consultation. Approximately 35 members have signed up for this service. The Management Committee recommends extending access to the program from 7/31/25 to 12/31/25. Although participation has been slow, the Fund office will continue to be proactive in encouraging Member participation. It was noted that a number of members have executed the process independently. Board accepted the recommendation and to extend the Stormwater/Flood Risk Control Program through 12/31/25.

Health Insurance Crisis: As you may be aware, there is a health insurance crisis here in New Jersey, including NJ public entities. Executive Director said the State Health Benefits Plan has projected a 37% increase. It is expected that all health insurers and health insurance funds (HIFs) will also have large increases. In addition, health insurance programs are experiencing a period of heavy cash outlays. It was reported that some of the HIFs in NJ may have cash flow issues soon. It was noted that there is common membership among MEL member JIFs and NJ HIFs (163). Dave Grubb has been working with the HIFs and the state on this matter. A memo was submitted that summarized a recent meeting Dave Grubb and others had with DCA to discuss the current situation and the potential role of the JCMI to address cash flow shortfalls for HIFs if needed who have investments in JCMI program. The Management Committee referred the matter to the JCMI Operating Committee to consider and to draft parameters and a process for the MEL Board to further consider.

Coverage Committee: Committee met on August 18th and September 2nd; submitted for information were the minutes of both meetings. Committee made the following coverage recommendations effective January 1, 2026:

1. Risk Control Requirement for Crime – to address the frequency of cyber-crime like social engineering and fraudulent wire claims, members will be asked to adopt the JCMI Banking Best Practices procedures. In the event of a claim, members will be responsible for a co-insurance provision capped at 20% of $500,000 subject to the member JIF deductible.
2. Interim Administrators – Additional language was added to the definition of public official to provide coverage to Interim Administrators whether they are an employee or independent contractor.
3. Land Use & Abandoned Property – Under the Public Officials Liability policy, the recommendation is to provide defense-only costs limited to $150,000 for claims related to land use or abandoned properties.

The MEL Board of Fund Commissioner accepted the recommendations of the MEL Coverage Committee as summarized.

Legislative Committee: Committee met on July 11th and minutes of the meeting were submitted for information. Committee is scheduled to meet next on September 19, 2025.

Marketing Committee: Committee is scheduled to meet on September 5th. Committee is working with the Marketing Manager to develop infographics to assist and educate members on available MEL resources.

Safety & Education Committee: Committee met on August 22nd; minutes of the meeting were submitted for information.

Claims Committee: This committee last met on June 9th and July 16th; minutes of these meetings are sent to the full MEL Board separately from the agenda.

In January, an additional $250,000 was authorized to pay Qual-Lynx to add a property claims supervisor but terms between MEL and TPA were not reached. The MEL Board of Fund Commissioners adopted a resolution to rescind the authorization for 2025.

Purchasing Thresholds: The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. The MEL Board of Fund Commissioners adopted a resolution increasing the bid threshold.

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 16th memorandum that was distributed to members. Commissioner Criscuolo suggested the MEL consider encouraging the volunteers members serving on various municipal committees and boards to complete training.

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 Fund office worked with the QPA to issue a Request for Qualifications (RFQ) to obtain an updated list of service vendors. The QPA submitted a memo identifying a list of qualifying responses as follows: 1)Trionaid Associates, Inc, 2)TruView BSI, LLC, 3)NJ Global Consulting Services, Inc., 4) The Griffin Collective LLC, 5)Hire Honest (Welliver & Associates), 6) Command Investigations and 7) SRA Screening. The MEL Board of Fund Commissioners approved the list of qualified responders to be posted to the webpage.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Clarke's report on the RCF June meeting.

NJ Cyber JIF: The NJ Cyber JIF met on July 17th; submitted for information was the meeting report as well as a memorandum from the Underwriting Manager describing the differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Crime Policy. Cyber JIF is scheduled to meet next on September 18, 2025.

MEL 2025 Membership Renewals: All eleven (11) Joint Insurance Funds scheduled to renew their MEL membership effective July 1, 2025 have submitted executed agreements. There are no JIFs scheduled to renew membership January 1, 2026.

MEL Risk Manager Accreditation: The MEL is holding its second Risk Manager Accreditation Program scheduled for October 3rd and October 10th at the National Conference Center in East Windsor. A copy of the announcement distributed in August was submitted and the Fund office will be resending another copy to RMCs.

Power of Collaboration: Submitted for information was the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the MEL has generated almost $4.2 billion in savings to its membership since inception.

<u>Underwriting Manager Report</u>

2026 Pre-Renewal Webinar: The MEL Underwriting Manager will be hosting a 2026 pre-renewal webinar on Monday September 29, 2025 at 10:00am to cover the current state of the market and anticipated program changes. An email with a registration link that was distributed to members and risk management consultants.

Next Meeting: The next meeting of the MEL JIF is scheduled for Wednesday October 15, 2025 at 10:30AM at the DoubleTree by Hilton located at 390 Forsgate Drive, Monroe Twp. NJ 08831.

Municipal Excess Liability Residual Claims Fund

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

September 8, 2025

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

Re: RCF September 2025 Meeting

2024 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2024 Budget, which reflected the transfer of the Fund Year 2020 claims from the local JIFs as of 12/31/24. Enclosed as part of this report is the Amended 2024 Budget.

2026 Budget: The Board of Fund Commissioners reviewed the proposed 2026 Budget. Under the conditions of the Fund, the 2026 expenses cannot be directly charged to an expense line established in the 2025 budget.

Executive Director recommended the amount of $997,000 be returned to the members from Fund Years 2009, 2010 and 2024 Contingency Accounts and the Board adopted Resolution 22-25 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2026 Budget and to schedule the Public Hearing at the October 15, 2025 meeting to be held at DoubleTree By Hilton at 390 Forsgate Drive, Monroe, N.J. Enclosed as part of this report is the Proposed 2026 Budget.

RCF Task Force: The development of claims that have been transferred to the Residual Claims Fund continues to deteriorate for reasons we have been discussing such as the change in pension offset, fireman's presumptive as well as an increase in workers compensation claim re-openings. The MEL Audit Committee discussions at their meeting of June 2nd included a suggestion that the RCF consider forming a Residual Claims Fund Task Force to include staff from the RCF Executive Director's and the Deputy Executive Director's office to find ways to stabilize this development. This was reported at the RCF's June Board meeting. This was also recently discussed at the MEL Management Committee who also supports the recommendation. The recommendation to the Board is to alter the scope of services for 2026 Fund Year for both fund professionals to address this recommendation. Additional details on the expanded scope will be provided prior to ~~at~~ the October meeting and offered as part of the CCRFP procurement and respective 2026 reorganization resolutions in January.

Competitive Contracts: Competitive Contract RFPs are being prepared by the Fund office for the professional appointments for Administrator, Deputy Administrator, Attorney, Claims Supervision, Treasurer and Actuary. This does not include the position of Auditor as this position was awarded in January of this year for three years.

Board also agreed to implement the "alternate procedure process" adopted by the MEL. Resolution memorializing the process will be on the October agenda.

Following Executive Session, Board agreed to seek quotes for the services of a Fund Independent Accountant.

2024 Audit Filing. The RCF 2024 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) and the Synopsis of Audit was published in the Fund's newspaper.

Claims Committee: The Claims Review Committee met on June 4, July 16, and September 4, 2025. Meetings minutes were shared with the Commissioners.

Next Meeting: The next meeting of the RCF is scheduled for October 15, 2025 at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 AMENDED BUDGET				
	2024 PROPOSED BUDGET	2024 Amendment 2020 Assessments	2024 Revised Budget	$ CHANGE
APPROPRIATIONS				
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
TOTAL	715,000	**28,263,282**	**28,978,282**	**28,263,282**
	0			

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 AMENDED BUDGET				
	2024 PROPOSED BUDGET	2024 Amendment 2020 Assessments	2024 Revised Budget	
APPROPRIATIONS				
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
SUBTOTAL LOSS FUND	**15,000**	**28,263,282**	**28,278,282**	**28,263,282**
EXPENSES				
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
SUBTOTAL	552,816	0	552,816	0
EXPENSE CONTINGENCY	147,184		147,184	0
TOTAL BUDGET	**700,000**	**0**	**700,000**	**0**
BUDGET and Run-in Receivable	**715,000**	**28,263,282**	**28,978,282**	**28,263,282**

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2026 PROPOSED BUDGET

	2025 BUDGET	2026 PROPOSED BUDGET	$ CHANGE	% CHANGE	2026 Amendment 2022 Assessments	2026 Revised Budget	$ CHANGE
APPROPRIATIONS							
MEL	336,478	444,245	107,767	32%		444,245	0
BMEL	0	0	0	0%		0	0
ATLANTIC	52,863	69,794	16,931	32%		69,794	0
BERGEN	14,768	19,498	4,730	32%		19,498	0
BURLCO	22,113	29,195	7,082	32%		29,195	0
CAMDEN	25,426	33,569	8,143	32%		33,569	0
MONMOUTH	29,161	38,500	9,340	32%		38,500	0
MORRIS	22,188	29,295	7,106	32%		29,295	0
NJUA	18,219	24,054	5,835	32%		24,054	0
OCEAN (incl. Run-in Receivable)	53,615	62,780	9,165	17%		62,780	0
PMM	9,167	12,102	2,936	32%		12,102	0
SOUTH BERGEN	23,712	31,306	7,594	32%		31,306	0
SUBURBAN METRO	23,085	30,479	7,394	32%		30,479	0
TRICO	33,112	43,717	10,605	32%		43,717	0
SUBURBAN MUNICIPAL	3,739	4,937	1,198	32%		4,937	0
CENTRAL JERSEY (incl. Run-in Receivable)	65,757	83,614	17,858	27%		83,614	0
NJPHA	17,598	23,235	5,636	32%		23,235	0
TOTAL	751,000	980,320	229,320		**0**	**980,320**	**0**

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND 0
2026 PROPOSED BUDGET

	2025 ANNUALIZED BUDGET	2026 PROPOSED BUDGET	$ CHANGE	% CHANGE	2026 Amendment 2022 Assessments	2026 Revised Budget	
APPROPRIATIONS							
CLAIMS	0	0	0		0	0	0
Run-in Claim Receivable	35,000	35,000	0	0%		35,000	0
LOSS FUND CONTINGENCY	0	0				0	0
SUBTOTAL LOSS FUND	**35,000**	**35,000**	0	0%	**0**	**35,000**	**0**
EXPENSES							
ADMINISTRATOR	227,266	231,811	4,545	2%		231,811	0
DEPUTY ADMINISTRATOR	77,308	78,854	1,546	2%		78,854	0
ATTORNEY	47,050	47,991	941	2%		47,991	0
CLAIMS SUPERVISION & AUDIT	68,015	69,375	1,360	2%		69,375	0
TREASURER	44,174	45,057	883	2%		45,057	0
INDEPENDENT ACCOUNTANT	0	15,000	15,000	100%		15,000	
AUDITOR	26,095	26,617	522	2%		26,617	0
ACTUARY	46,586	47,518	932	2%		47,518	0
MISCELLANEOUS	27,379	27,927	548	2%		27,927	0
SUBTOTAL	563,873	590,150	26,277	5%	0	590,150	0
EXPENSE CONTINGENCY	152,127	355,170	203,043	133%		355,170	0
TOTAL BUDGET	**716,000**	**945,320**	**229,320**	**32%**	**0**	**945,320**	**0**
BUDGET and Run-in Receivable	751,000	980,320	229,320		0	980,320	0

New Jersey Municipal Environmental
Risk Management Fund
9 Campus Drive, Suite 216
Parsippany, New Jersey
Phone (201) 881-7632
Fax (201) 881-7633

DATE: September 8, 2025

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

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2026 BUDGET – Attached to this report, is the 2026 draft budget. The Finance Committee met on September 3, 2025 and recommended the 2026 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 15, 2025 at DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

2025 DIVIDEND - The Finance Committee is recommending a 2025 dividend of $2,112,627. Resolution #26-25 authorizing a total return dividend of $2,112,627 was adopted by the Executive Board and is subject to State approval.

EJIF WEBSITE UPDATE – The EJIF website is over 15 years old and requires a rebuild to bring it up to security standards. At the September Finance Committee meeting, three proposals were reviewed to rebuild the website. The Board of Commissioners accepted the committee's recommendation to retain Princeton Strategic Communications to rebuild the website.

COMPETITIVE CONTRACTS: Competitive Contract RFPs are being prepared by the Fund office for the professional appointments for Administrator, Actuary, Auditor, Treasurer, Underwriting Manager, Environmental Services and Claims Management.

Board also agreed to implement the "alternate procedure process" adopted by the MEL. Resolution memorializing the process will be on the October agenda.

Following Executive Session, Board agreed to seek quotes for the services of a Fund Independent Accountant.

REGULATORY AFFAIRS - PERMA filed the 2024 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

NEXT MEETING - The next meeting of the EJIF is scheduled for October 15, 2025 at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2026 PROPOSED BUDGET BASED ON 2020 CENSUS				
	8/29/2025 9:51	2025	2026		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			$	%
	Claims				
1	Third Party (Non-Site Specific)	499,499	498,306	(1,193)	-0.2%
2	On Site Cleanup (Site Specific)	259,740	264,102	4,362	1.7%
3	PO Pollution Liability	159,840	159,458	(382)	-0.2%
4	Tank Systems	244,756	254,136	9,380	3.8%
5	DMA Waste Sites (Superfund Buyout)	1,333,666	1,315,528	(18,138)	-1.4%
6	LFC	24,439	22,700	(1,739)	-7.1%
7	**Total Loss Fund**	**2,521,940**	**2,514,230**	(7,710)	-0.3%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	63,750	65,025	1,275	2.0%
12	Attorney	106,820	108,956	2,136	2.0%
13	Auditor	18,332	18,699	367	2.0%
14	Executive Director	394,654	402,547	7,893	2.0%
15	Treasurer	22,610	23,063	453	2.0%
16	Fund Independent Accountant	-	10,000	10,000	100.0%
17	Legislative Agent	45,000	45,000	-	0.0%
18	Underw riting Managers	312,583	318,835	6,252	2.0%
19	Environmental Services	558,616	569,789	11,173	2.0%
20	Claims Administration	36,919	37,657	738	2.0%
21	QPA	5,100	5,202	102	2.0%
22					
23	**Subtotal - Contracted Prof Svcs**	**1,564,384**	**1,604,773**	40,389	2.6%
24					
25	Non-Contracted Services				
26	Expenses contingency	32,845	32,845	-	0.0%
27	Member Testing	20,000	21,268	1,268	6.3%
28					
29	**Subtotal - Non-contracted svcs**	**52,845**	**54,113**	1,268	2.4%
30					
31	**Subtotal-Contracted/Non-contracted s**	**1,617,229**	**1,658,886**	41,657	2.6%
32					
33	Excess Aggregate Insurance	550,209	577,719	27,510	5.0%
34					
35	General Contingency	278,364	261,618	(16,746)	-6.0%
36					
37	**Total Exp, Fees & Contingency**	**2,445,802**	**2,498,223**	52,421	2.1%
38					
39	**TOTAL JIF APPROPRIATIONS**	**4,967,742**	**5,012,453**	44,711	0.9%
40					
41	***LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)***				