

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
October 26, 2021 – 1:00 PM**

MEETING BEING HELD TELEPHONICALLY AT:

**Call In Number: 312-626-6799
Meeting ID: 923 5178 3841**

MEETING ALSO AVAILABLE AT:
<https://permainc.zoom.us/j/92351783841>

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: OCTOBER 26, 2021**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF 2021 COMMISSIONERS**

- ☐ **APPROVAL OF MINUTES:** September 28, 2021 Open Minutes..... **Appendix I**
September 28, 2021 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**
.October 2021 Voucher List - Resolution Nos. 21-24 **Page 16**
.Treasurer's Reports **Page 17**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 23**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 26**
.Cyber Risk Management Compliance – Grandfathered List to January 1, 2022..... **Page 27**
.Cyber Risk Management Compliance – Version 2 - As of September 2021 **Page 28**

- ☐ **MANAGED CARE – Qual Care**
.Monthly Report..... **Page 29**

- ☐ **CLAIMS SERVICE – Qual Lynx**

- ☐ **OLD BUSINESS**

- ☐ **NEW BUSINESS**

- ☐ **PUBLIC COMMENT**

- ☐ **EXECUTIVE SESSION – If Needed**

- ☐ **MEETING ADJOURNED**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 26, 2021

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2022 Budget Introduction** – Enclosed on **Page 3** is the proposed 2022 Budget for review and discussion. The budget is a 3.86% increase over the 2021 budget for a total of \$4,098,991.

- ❑ **MOTION TO INTRODUCE THE 2022 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY NOVEMBER 23, 2021 AT 1:00 PM**

- ❑ **Closed Year Dividend** - The Fund Office has reviewed the available dividend from closed year accounts and are recommending the release of \$100,000. In addition, an EJIF dividend in the amount of \$115,571 is already in the budget as a deduction in the premiums. Enclosed on **Page 4** is the breakdown of the distribution for the closed year dividend.

On **Page 5** is **Resolution 21-23** authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

- ❑ **MOTION TO ADOPT RESOLUTION 21-23 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$100,000 FROM CLOSED YEAR ACCOUNTS, SUBJECT TO STATE APPROVAL**

- ❑ **Professional Service Agreements** – All of the Fund’s professional service agreements are up for renewal in 2022. Letters to all professionals asking for a fee proposal along with other required bid forms. They were due back on October 25th. A report will be provided.
- ❑ **Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.** Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor led webinar: “*Protecting Children from Abuse – Managers/Supervisors*”. The course for Managers includes an Employment Practices component. Attached on **Page 7** is the notice distributed from JA Montgomery on classes scheduled through September.

- ❑ **Residual Claims Fund (RCF)** The public hearing on the RCF budget was held on October 20, 2021 , 10:30 a.m. at the Forsgate Country Club. Enclosed in Appendix II is a copy of the RCF's 2022 Proposed Operating Budget. A review of that meeting will appear in next month's agenda.
- ❑ **Environmental JIF-** The EJIF's budget was introduced in September and a public hearing was held on October 20, 2021 at the Forsgate Country Club. Enclosed in Appendix II is a copy of the EJIF's 2022 Proposed Budget, as introduced. A review of that meeting will appear in next month's agenda.
- ❑ **MEL -** The MEL's 2022 budget introduction was on October 20, 2021 at the Forsgate Country Club in Jamesburg NJ. Enclosed in Appendix II is a copy of the proposed budget. A review of that meeting will appear in next month's agenda.
- ❑ **League Magazine Ad:** Attached on **Page 8** is the latest in the series of "Power of Collaboration" ad that will appear in the November edition of League of Municipalities magazine. The ad highlights the MEL's quick transition to online training during the pandemic and the value provided to its members through high quality accessible training.
- ❑ **MEL Cyber Task Force -** October is Cyber Security Awareness month, the task force distributed the attached memorandum included in the agenda on **Page 9**. This year's overall theme is **"Do your Part. #BeCyberSmart.**

❑ **Due Diligence Reports:**

Financial Fast Track	Page 10
Loss Ratio Analysis	Page 11
Claims Activity Report	Page 12
Loss Time Accident Frequency	Page 13
POL/EPL Compliance Report	Page 14
Regulatory Affairs Checklist	Page 15

	PMM MUNICIPAL JOINT INSURANCE FUND				
	2022 PROPOSED BUDGET				
	Print Date:	21-Oct-21			
				Projected 2022	
	APPROPRIATIONS	Annualized 2021	Projected 2022	\$	%
	I. Claims and Excess Insurance			CHANGE	CHANGE
	Claims	Projected Budget SIR			
1	Property	100K	168,000	164,000	(4,000) -2.38%
2	Liability	250K	347,000	299,000	(48,000) -13.83%
3	Auto	250K	55,000	58,000	3,000 5.45%
4	Workers' Comp.	250K	1,285,000	1,221,000	(64,000) -4.98%
5	Workers' Comp. Pension			132,000	132,000 100.00%
6	LFC - Legislation		45,010	0	(45,010) -100.00%
7	Aggregate XS LFC		40,295	0	(40,295) -100.00%
8	Subtotal - Claims		1,940,305	1,874,000	(66,305) -3.42%
9	Premiums				
10	Crime		3,715	3,746	31 0.83%
11	Environmental Fund		112,196	113,342	1,146 1.02%
12	EJIF Dividend		(96,366)	(115,571)	(19,205) 19.93%
13	MEL		651,526	748,452	96,926 14.88%
14	MEL Property		332,876	430,959	98,083 29.47%
15	SubTotal Premiums		1,003,947	1,180,928	176,981 17.63%
16	Total Loss Fund		2,944,252	3,054,928	110,676 3.76%
17					
18	II. Expenses, Fees & Contingency				
19					
20	Claims Adjustment		146,927	149,866	2,939 2.0%
21	Managed Care		90,888	92,706	1,818 2.0%
22	Loss Fund Management		20,163	20,566	403 2.0%
23	Litigation Mangement		18,312	18,678	366 2.0%
24	Safety Director		18,789	19,165	376 2.0%
25	Law Enforcement Service		5,306	5,412	106 2.0%
26	General Expense		600	600	0 0.0%
27	Safety Incentive Program		10,250	10,250	0 0.0%
28	MEL Safety Institute		18,951	19,497	546 2.9%
29	Administration		118,173	120,536	2,363 2.0%
30	Actuary		40,880	41,698	818 2.0%
31	Auditor		24,061	24,542	481 2.0%
32	Attorney		21,498	21,928	430 2.0%
33	Treasurer		18,582	18,954	372 2.0%
34	Internal Auditor		4,469	4,558	89 2.0%
35	Underwriting Manager		6,217	6,341	124 2.0%
36	Property Appraisal		0	0	0
37					
38	Misc. Expense & Contingency		9,943	9,943	0 0.00%
39					
40	Total Fund Exp & Contingency		574,009	585,240	11,231 1.96%
41	RMC Fees		77,513	80,582	3,069 3.96%
42					
43					
44	Total JIF Excl POL/EPL		3,595,774	3,720,750	124,976 3.48%
45	XL POL/EPL Premiums				
46	POL/EPL Premium		332,307	358,498	26,191 7.88%
47	Vol Directors & Officers		2,190	2,190	0 0.00%
48	Land Use Liability		16,278	17,553	1,275 7.83%
49	Total POL/EPL Premium		350,775	378,241	27,466 7.83%
50	Total JIF Incl POL/EPL		3,946,549	4,098,991	152,442 3.86%

PMM JIF 2021 DIVIDENDS

Mem ID	Member	Dividend Amount
304	EVESHAM	\$ 25,521.00
305	EVESHAM TOWNSHIP FIRE DISTRICT	\$ 5,756.00
306	MAPLE SHADE	\$ 12,973.00
307	MOORESTOWN	\$ 21,079.00
308	WILLINGBORO	\$ 34,671.00
	TOTAL	\$ 100,000.00

RESOLUTION NO. 21-23

RESOLUTION OF THE PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$100,000.00
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3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2020 and Auditor's Report of the Historical Operating Results as of December 31, 2020. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

THOMAS MERCHEL, CHAIRMAN

ATTEST



This program satisfies the MEL mandatory requirement for 2021 Managers and Supervisors Risk Management training for both Employment Practices and Protecting Children. It is also recommended that Elected Officials take this course if they have not yet completed protecting children training.

The 2021 Employment Practices training for Elected Officials is a separate program that can be found on the MEL Website at: <https://njmel.org/mel-safety-institute/local-officials-training/>.

The dates for the live 2021 Managers and Supervisors Training for Employment Practices and Protecting Children are listed below.

<i>Date</i>	<i>Time</i>		
7/13/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
8/12/2021	1:00 p.m. - 3:00 p.m.	<u>REGISTER</u>	
9/21/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
10/19/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
11/10/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	
12/7/2021	9:00 a.m. - 11:00 a.m.	<u>REGISTER</u>	<i>NOTE: Last sessions available in 2021 to comply with the NJMEL training requirements.</i>

MSI LIVE Guidelines:

To maintain the integrity of the virtual training and our ability to offer CEUs, J.A. Montgomery Consulting must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class 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.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the class within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Group attendance is recorded in the learning histories of those present by the Administrators of the MSI and NJCE. Sign-in sheets should be submitted within 24 hours.
- Please click [here](#) for informative Zoom operation details.

Questions?

MSI members call Andrea Felip at the MSI Helpline (866) 661-5120
NJCE members call Natalie Dougherty at (856) 552-4738



SAFETY TRAINING REDUCES ACCIDENTS

16%↑ Safety training participation increased 16% in 2020 despite the pandemic.

19%↑ This year participation increased another 19%.

THE CHALLENGE:

When the pandemic closed down classroom safety training, the MEL transformed the courses to several online formats. The most successful are those in which employees can interact with instructors.

- Within two months, the 15 safety courses most in demand were available online – with CEU credit.
- Following the initial rollout, an additional 63 courses were also online – with CEU credit.
- A digital training platform called MSI NOW was added providing 24/7 computer access to over 220 essential safety subjects
- Developed the programs in-house so they can be conducted and adopted to meet MEL member needs at no additional cost

THE RESULTS:

- Over 62,000 employees registered for training in 2020 – a double digit increase from the prior year. Participation continues to increase at double digit rates in 2021.
- Class size more than doubled to 58 students from an average of 18 in classroom settings
- State mandated training regarding protection of children from abuse was made available as a webinar in the evenings to accommodate work schedules – over 4,500 employees have already participated.



Most importantly, the lost time accident frequency rate decreased below its pre-pandemic rate to its lowest level since the inception of the MEL. The reduction demonstrates the importance of high quality, accessible training – and the benefit it provides to MEL/JIF members.



MEL

THE POWER OF
COLLABORATION

njmel.org

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

MEL Cyber Task Force

The MEL Cyber Task Force is again participating in Cybersecurity Awareness Month (October) and has again been made a Cybersecurity Awareness Month Champion. This year's theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	335,546	2,714,265	90,325,733	93,039,998
2.	CLAIM EXPENSES				
	Paid Claims	134,161	1,202,586	40,676,697	41,879,283
	Case Reserves	239,366	623,968	2,145,554	2,769,522
	IBNR	(113,834)	(343,980)	1,808,067	1,464,087
	Recoveries	(82,973)	(117,829)	(303,417)	(421,246)
	TOTAL CLAIMS	176,720	1,364,745	44,326,901	45,691,646
3.	EXPENSES				
	Excess Premiums	120,924	967,392	25,052,203	26,019,595
	Administrative	51,982	432,125	12,487,885	12,920,010
	TOTAL EXPENSES	172,906	1,399,517	37,540,088	38,939,605
4.	UNDERWRITING PROFIT (1-2-3)	(14,080)	(49,998)	8,458,745	8,408,747
5.	INVESTMENT INCOME	(2,766)	29,244	5,259,847	5,289,091
6.	DIVIDEND INCOME	0	0	1,817,919	1,817,919
7.	STATUTORY PROFIT (4+5+6)	(16,846)	(20,754)	15,536,511	15,515,757
8.	DIVIDEND	0	23,000	11,627,576	11,650,576
9.	RCF & MEL Surplus Trigger Assessment	0	0	152,204	152,204
10.	STATUTORY SURPLUS (7-8-9)	(16,846)	(43,754)	3,756,731	3,712,977
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(713)	(14,606)	2,196,946	2,182,340
	Aggregate Excess LFC	3,269	27,956	230,700	258,656
	2017	(235)	31,702	415,407	447,109
	2018	(230)	(172,800)	535,532	362,732
	2019	(243)	(257,772)	217,211	(40,561)
	2020	(561)	479,774	160,935	640,709
	2021	(18,134)	(138,008)		(138,008)
TOTAL SURPLUS (DEFICITS)		(16,846)	(43,754)	3,756,731	3,712,977
TOTAL CASH					7,803,862
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		0	0	36,870,884	36,870,884
FUND YEAR 2017					
	Paid Claims	6,174	78,970	1,455,804	1,534,774
	Case Reserves	(7,468)	(134,720)	349,274	214,554
	IBNR	1,294	26,511	105,467	131,978
	Recoveries	-	0	(59,775)	(59,775)
TOTAL FY 2017 CLAIMS		(0)	(29,240)	1,850,771	1,821,531
FUND YEAR 2018					
	Paid Claims	35,199	315,879	1,140,035	1,455,914
	Case Reserves	(36,412)	(106,379)	522,107	415,728
	IBNR	1,213	(33,842)	177,994	144,152
	Recoveries	-	0	(41,156)	(41,156)
TOTAL FY 2018 CLAIMS		0	175,658	1,798,979	1,974,638
FUND YEAR 2019					
	Paid Claims	8,931	197,053	1,100,410	1,297,463
	Case Reserves	27,569	227,647	684,073	911,720
	IBNR	(36,500)	(139,961)	274,503	134,542
	Recoveries	-	(5,923)	(35,154)	(41,078)
TOTAL FY 2019 CLAIMS		0	278,816	2,023,832	2,302,648
FUND YEAR 2020					
	Paid Claims	32,281	309,686	323,577	633,263
	Case Reserves	240,266	376,834	386,601	763,434
	IBNR	(238,825)	(1,098,114)	1,195,680	97,566
	Recoveries	(33,723)	(62,656)	(123,423)	(186,078)
TOTAL FY 2020 CLAIMS		0	(474,250)	1,782,435	1,308,185
FUND YEAR 2021					
	Paid Claims	51,575	300,998		300,998
	Case Reserves	15,410	260,586		260,586
	IBNR	158,985	901,426		901,426
	Recoveries	(49,250)	(49,250)		(49,250)
TOTAL FY 2021 CLAIMS		176,720	1,413,761		1,413,761
COMBINED TOTAL CLAIMS		176,720	1,364,745	44,326,901	45,691,646

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF September 30, 2021

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	57 Actual	MONTH TARGETED	56 Actual	MONTH TARGETED	45 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	88.83%	100.00%
GEN LIABILITY	483,019	350,431	72.55%	96.96%	69.03%	96.90%	82.44%	94.71%
AUTO LIABILITY	53,346	101,203	189.71%	95.43%	189.71%	95.15%	189.71%	91.45%
WORKER'S COMP	1,332,335	1,090,267	81.83%	99.80%	81.83%	99.77%	79.84%	99.20%
TOTAL ALL LINES	2,054,029	1,706,532	83.08%	99.04%	82.26%	99.00%	84.12%	98.01%
NET PAYOUT %	\$1,478,610		71.99%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	45 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED	33 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	181,000	91,226	50.40%	100.00%	50.40%	100.00%	53.16%	100.00%
GEN LIABILITY	428,966	107,934	25.16%	94.71%	25.16%	94.32%	26.90%	88.03%
AUTO LIABILITY	47,555	80,830	169.97%	91.45%	169.97%	91.05%	98.92%	85.26%
WORKER'S COMP	1,313,000	1,547,393	117.85%	99.20%	118.09%	99.12%	108.45%	97.46%
TOTAL ALL LINES	1,970,521	1,827,383	92.74%	98.11%	92.89%	97.96%	85.39%	95.34%
NET PAYOUT %	\$1,438,296		72.99%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	33 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED	21 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	189,999	193,332	101.75%	100.00%	101.75%	100.00%	103.18%	98.04%
GEN LIABILITY	413,752	367,439	88.81%	88.03%	79.14%	87.24%	57.50%	75.57%
AUTO LIABILITY	44,262	11,760	26.57%	85.26%	26.57%	84.53%	26.57%	71.98%
WORKER'S COMP	1,275,000	1,638,120	128.48%	97.46%	128.28%	97.19%	103.36%	90.74%
TOTAL ALL LINES	1,923,013	2,210,651	114.96%	95.40%	112.75%	95.04%	91.71%	87.77%
NET PAYOUT %	\$1,273,309		66.21%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	21 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED	9 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	171,000	127,717	74.69%	98.04%	75.85%	97.72%	24.15%	68.00%
GEN LIABILITY	376,171	84,886	22.57%	75.57%	22.57%	74.17%	8.05%	36.00%
AUTO LIABILITY	47,021	20,378	43.34%	71.98%	42.06%	70.26%	20.22%	35.00%
WORKER'S COMP	1,319,715	1,105,076	83.74%	90.74%	73.97%	89.50%	26.88%	33.00%
TOTAL ALL LINES	1,913,907	1,338,056	69.91%	87.95%	63.25%	86.75%	22.77%	36.77%
NET PAYOUT %	\$610,626		31.90%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	9 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED	-3 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	168,000	201,196	119.76%	68.00%	122.36%	61.00%	N/A	N/A
GEN LIABILITY	333,052	91,620	27.51%	36.00%	17.10%	30.00%	N/A	N/A
AUTO LIABILITY	52,789	6,277	11.89%	35.00%	6.73%	30.00%	N/A	N/A
WORKER'S COMP	1,330,010	374,387	28.15%	33.00%	18.52%	26.00%	N/A	N/A
TOTAL ALL LINES	1,883,851	673,479	35.75%	36.71%	27.20%	29.94%	N/A	N/A
NET PAYOUT %	\$279,231		14.82%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	4	8	9	21
September-21	0	0	4	7	9	20
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$4,787
Year	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$2,862	\$10,250	\$86,994	\$100,105
September-21	\$0	\$0	\$2,862	\$10,248	\$82,627	\$95,737
NET CHGE	\$0	\$0	\$0	(\$2)	(\$4,367)	(\$4,368)
Ltd Incurred	\$164,630	\$91,226	\$193,332	\$127,717	\$201,196	\$778,100
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2017	2018	2019	2020	2021	TOTAL
August-21	1	2	6	9	21	39
September-21	2	2	6	9	19	38
NET CHGE	1	0	0	0	-2	-1
Limited Reserves						\$12,459
Year	2017	2018	2019	2020	2021	TOTAL
August-21	\$11,897	\$58,626	\$231,676	\$34,408	\$56,274	\$392,880
September-21	\$28,876	\$58,626	\$261,137	\$34,408	\$90,378	\$473,425
NET CHGE	\$16,979	\$0	\$29,462	\$0	\$34,104	\$80,545
Ltd Incurred	\$350,431	\$107,934	\$367,439	\$84,886	\$91,620	\$1,002,309
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2017	2018	2019	2020	2021	TOTAL
August-21	0	1	0	2	2	5
September-21	0	1	0	3	3	7
NET CHGE	0	0	0	1	1	2
Limited Reserves						\$3,567
Year	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$14,268	\$0	\$5,876	\$1,500	\$21,644
September-21	\$0	\$14,268	\$0	\$6,476	\$4,225	\$24,969
NET CHGE	\$0	\$0	\$0	\$600	\$2,725	\$3,325
Ltd Incurred	\$101,203	\$80,830	\$11,760	\$20,378	\$6,277	\$220,449
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2017	2018	2019	2020	2021	TOTAL
August-21	7	10	20	34	32	103
September-21	7	8	18	31	33	97
NET CHGE	0	-2	-2	-3	1	-6
Limited Reserves						\$21,463
Year	2017	2018	2019	2020	2021	TOTAL
August-21	\$202,657	\$342,834	\$677,183	\$712,901	\$115,819	\$2,051,394
September-21	\$199,046	\$316,193	\$673,343	\$676,299	\$217,019	\$2,081,899
NET CHGE	(\$3,611)	(\$26,641)	(\$3,840)	(\$36,602)	\$101,200	\$30,505
Ltd Incurred	\$1,090,267	\$1,547,393	\$1,638,120	\$1,105,076	\$374,387	\$5,755,242
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2017	2018	2019	2020	2021	TOTAL
August-21	8	13	30	53	64	168
September-21	9	11	28	50	64	162
NET CHGE	1	-2	-2	-3	0	-6
Limited Reserves						\$16,519
Year	2017	2018	2019	2020	2021	TOTAL
August-21	\$214,554	\$415,728	\$911,720	\$763,434	\$260,586	\$2,566,023
September-21	\$227,922	\$389,087	\$937,342	\$727,430	\$394,248	\$2,676,029
NET CHGE	\$13,368	(\$26,641)	\$25,622	(\$36,004)	\$133,662	\$110,007
Ltd Incurred	\$1,706,532	\$1,827,383	\$2,210,651	\$1,338,056	\$673,479	\$7,756,101

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		September 30, 2021		
FUND	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
Burlington County Municipal JIF	0.89	1.19	1.25	1.13
Monmouth County	0.89	0.88	1.28	1.03
Camden County	0.97	1.26	1.42	1.24
Bergen County	1.01	1.25	1.52	1.28
Professional Municipal Management	1.09	1.25	2.29	1.58
Morris County	1.15	1.28	1.57	1.35
Gloucester, Salem, Cumberland Counties Municipal JIF	1.22	1.56	1.80	1.56
Ocean County	1.26	1.51	1.88	1.58
Central New Jersey	1.34	1.50	1.52	1.46
Suburban Municipal	1.34	1.58	1.81	1.59
NJ Public Housing Authority	1.41	1.59	1.80	1.62
Suburban Metro	1.43	1.69	1.83	1.69
Atlantic County Municipal JIF	1.49	1.82	2.65	2.02
NJ Utility Authorities	1.62	2.29	2.62	2.22
South Bergen County	1.91	1.81	1.69	1.79
AVERAGE	1.27	1.50	1.80	1.54

Professional Municipal Management JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF		September 30, 2021					
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
		*	9/30/2021	ACCIDENTS					
1	305 Evesham Township Fire Dist		0	0	0.00	0.00	0.00	1 Evesham Township Fire	0.00
2	304 Evesham		0	1	0.51	0.75	2.25	2 Evesham	1.23
3	307 Moorestown		0	1	0.81	1.32	1.39	3 Moorestown	1.19
4	308 Willingboro		1	4	1.58	2.01	3.83	4 Willingboro	2.55
5	306 Maple Shade		0	2	2.18	0.85	0.86	5 Maple Shade	1.23
Totals:			1	8	1.09	1.25	2.29		1.58

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund										
Data Valued As of :		October 21, 2021								
Total Participating Members		5	5							
Complaint			5							
Percent Compliant			100.00%							
					01/01/21	2021				
					EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance
Member Name				Compliant	Deductible	Deductible	Date	Deductible	Deductible	01/01/21
Evesham		Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
Evesham Township Fire D		Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/19			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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2021 as of October 1, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2021 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 21-24

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND BILLS LIST - OCTOBER 2021

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.

<u>FUND YEAR 2021</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	001746	QUAL-LYNX	TPA 10/21	12,003.93
				12,003.93
	001747	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/21	2,007.92
				2,007.92
	001748	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	31.60
	001748	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/21	11,528.00
				11,559.60
	001749	THE ACTUARIAL ADVANTAGE	ACTUARY 10/21	3,406.67
				3,406.67
	001750	QUALCARE, INC.	MANAGED CARE 10/21	7,497.65
				7,497.65
	001751	THOMAS TONTARSKI	TREASURER 10/21	1,548.50
				1,548.50
	001752	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGT 10/21	1,526.00
	001752	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 10/21	1,791.50
				3,317.50
	001753	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 10/21	519.00
				519.00
	001754	ACCESS	ARC SERVICE & STORAGE 9.30.2021	53.05
				53.05
			Total Payments FY 2021	41,913.82
			TOTAL PAYMENTS ALL FUND YEARS	41,913.82

Chairperson

Attest:

Dated:

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

Treasurer

October 18, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2021 for Closed Fund Years 1987 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. 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 \$ 4,654.54. This generated an average annual yield of .72%. However, we have an unrealized net loss of \$19,434.74 adjusting the reported yield to -3.01% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 4,006.746.20.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 1,993.00 /YTD \$ 64,159.85
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 794.50

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 137 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 \$ 72,731.00.

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 \$ 7,803,864.86 to a closing balance of \$ 7,669,480.44 showing a decrease in the fund of \$ 134,384.41.

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT 2021**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/16	WILLINGBORO	2020177802	MONICA POGORZELSKI	WC	2019	664.00	
TOTAL- FEB. YTD 2021						664.00	664.00
TOTAL- MAR YTD 2021						0.00	664.00
4/16	WILLINGBORO	2020206475	RICHARD COUPE	WC	2020	1,258.00	
4/7	WILLINGBORO	2020189945	NORMA HARDY	WC	2019	2,315.00	
TOTAL- APR. YTD 2021						3,573.00	4,237.00
TOTAL- MAY YTD 2021						0.00	4,237.00
TOTAL- JUNE YTD 2021						0.00	4,237.00
TOTAL- JULY YTD 2021						0.00	4,237.00
8/6	WILLINGBORO	2019154402	MALIK JOHNSON	WC	2018	1,212.50	
8/6	MOORESTOWN TWP.	2021219685	MOORESTOWN TWP.	PR	2020	7,467.35	
8/23	MAPLE SHADE TWP.	2021227769	MAPLE SHADE TWP.	PR	2021	49,250.00	
TOTAL- AUG. YTD 2021						57,929.85	62,166.85
9/2	MAPLE SHADE TWP.	2021222594	MAPLE SHADE TWP.	PR	2020	1,993.00	
TOTAL- SEPT YTD 2021						1,993.00	64,159.85

**PROFESSIONAL MUNICIPAL MANAGMENT JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2021										
Month Ending: September										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	142,242.57	1,578,582.61	54,325.79	2,961,360.07	107,777.95	14,086.28	338,581.54	(410,056.25)	3,016,964.29	7,803,864.85
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,993.00	0.00	0.00	794.50	0.00	0.00	0.00	0.00	0.00	2,787.50
Invest Pymnts	(382.24)	(3,691.62)	(275.46)	(6,925.33)	(252.05)	(32.95)	(791.80)	(1.05)	(7,055.34)	(19,407.84)
Invest Adj	(0.86)	(8.21)	(0.62)	(15.38)	(0.56)	(0.07)	(1.77)	0.00	(15.68)	(43.15)
Subtotal Invest	(383.10)	(3,699.83)	(276.08)	(6,940.71)	(252.61)	(33.02)	(793.57)	(1.05)	(7,071.02)	(19,450.99)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,609.90	(3,699.83)	(276.08)	(6,146.21)	(252.61)	(33.02)	(793.57)	(1.05)	(7,071.02)	(16,663.49)
EXPENSES										
Claims Transfers	0.00	11,087.25	0.00	61,643.75	0.00	0.00	0.00	0.00	0.00	72,731.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,996.92	42,996.92
Other *	1,993.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,993.00
TOTAL	1,993.00	11,087.25	0.00	61,643.75	0.00	0.00	0.00	0.00	42,996.92	117,720.92
END BALANCE	141,859.47	1,563,795.53	54,049.71	2,893,570.11	107,525.34	14,053.26	337,787.97	(410,057.30)	2,966,896.35	7,669,480.44
REPORT STATUS SECTION										
Report Month: September										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2021					
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	\$7,803,864.89	\$1.00	3,675,239.67	100,000.00	1,000.00	4,027,544.22
Opening Interest Accrua	\$16.24	16.24	-	-	-	-
1 Interest Accrued and/or	\$16.24	\$16.24	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discon	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$43.14	\$0.00	\$0.00	\$0.00	\$0.00	-\$43.14
5 Interest Paid - Cash Inst	\$4,681.44	\$0.00	\$1,347.04	\$0.00	\$0.00	\$3,334.40
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$24,089.28	\$0.00	\$0.00	\$0.00	\$0.00	-\$24,089.28
8 Net Investment Income	-\$19,434.74	\$16.24	\$1,347.04	\$0.00	\$0.00	-\$20,798.02
9 Deposits - Purchases	\$182,763.44	\$0.00	\$67,035.52	\$72,731.00	\$42,996.92	\$0.00
10 (Withdrawals - Sales)	-\$297,696.26	\$0.00	-\$181,968.34	-\$72,731.00	-\$42,996.92	\$0.00
Ending Cash & Investment	\$7,669,481.09	\$81.00	\$3,561,653.89	\$100,000.00	\$1,000.00	\$4,006,746.20
Ending Interest Accrual Bal	\$32.48	\$32.48	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$382,758.78	\$0.00	\$0.00	\$26,029.98	\$356,728.80	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,052,239.87	\$81.00	\$3,561,653.89	\$126,029.98	\$357,728.80	\$4,006,746.20

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		September							
Current Fund Year		2021							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid September	3. Monthly Recoveries September	4. Calc. Net Paid Thru September	5. TPA Net Paid Thru September	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Property	118,568.56	0.00	0.00	118,568.56	118,568.56	0.00	0.00	0.00
	Liability	693.28	549.00	0.00	1,242.28	1,242.28	0.00	0.00	0.00
	Auto	2,051.82	0.00	0.00	2,051.82	2,051.82	(0.00)	(0.00)	0.00
	Workers Comp	130,434.44	26,933.92	0.00	157,368.36	157,368.36	0.00	(0.00)	0.00
	Total	251,748.10	27,482.92	0.00	279,231.02	279,231.02	(0.00)	(0.00)	0.00
2020	Property	119,462.11	0.00	1,993.00	117,469.11	117,469.11	(0.00)	(0.00)	0.00
	Liability	50,478.04	0.00	0.00	50,478.04	50,478.04	0.00	0.00	0.00
	Auto	13,901.92	0.00	0.00	13,901.92	13,901.92	0.00	0.00	0.00
	Workers Comp	428,395.38	381.25	0.00	428,776.63	428,776.63	0.00	0.00	0.00
	Total	612,237.45	381.25	1,993.00	610,625.70	610,625.70	(0.00)	(0.00)	0.00
2019	Property	190,469.66	0.00	0.00	190,469.66	190,469.66	0.00	0.00	0.00
	Liability	95,763.43	10,538.25	0.00	106,301.68	106,301.68	0.00	0.00	0.00
	Auto	11,760.28	0.00	0.00	11,760.28	11,760.28	(0.00)	(0.00)	0.00
	Workers Comp	958,392.05	6,384.90	0.00	964,776.95	964,776.95	0.00	0.00	0.00
	Total	1,256,385.42	16,923.15	0.00	1,273,308.57	1,273,308.57	0.00	0.00	0.00
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	49,307.49	0.00	0.00	49,307.49	49,307.49	(0.00)	(0.00)	0.00
	Auto	66,562.37	0.00	0.00	66,562.37	66,562.37	0.00	0.00	0.00
	Workers Comp	1,207,662.44	24,332.51	794.50	1,231,200.45	1,231,200.45	0.00	0.00	0.00
	Total	1,414,757.99	24,332.51	794.50	1,438,296.00	1,438,296.00	0.00	0.00	0.00
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	321,555.46	0.00	0.00	321,555.46	321,555.46	0.00	0.00	0.00
	Auto	101,203.37	0.00	0.00	101,203.37	101,203.37	(0.00)	(0.00)	0.00
	Workers Comp	887,609.66	3,611.17	0.00	891,220.83	891,220.83	0.00	0.00	0.00
	Total	1,474,998.84	3,611.17	0.00	1,478,610.01	1,478,610.01	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		5,010,127.80	72,731.00	2,787.50	5,080,071.30	5,080,071.30	0.00	0.00	0.00

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: October 5, 2021

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

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Public Sector Director gprince@jamontgomery.com Office: 856-552-4744	Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650	Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070	Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>		

LOSS CONTROL SURVEYS

- No Loss Control visits were conducted in September.

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Law Enforcement Loss Control Surveys were conducted in September.

MEETINGS ATTENDED

- Claims Meeting on September 28, 2021
- Fund Commissioner Meeting on September 28, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 26, 2021	Fund Commissioner Meeting	ZOOM-Virtual
October 26, 2021	Claims Meeting	ZOOM-Virtual

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

- September 1 – LE Suicide Awareness Day – MSI LE Bulletin
- September 7 – Designated Employer Representative – MSI Training Announcement
- September 8 – MSI Law Enforcement Message – 9/11 – 20th Anniversary
- September 9 – Recall Notice: Fall Protection Self-Retracting Lifelines – MSI SD Message
- September 21 – COVID-19 Guidance as of Sept. 17, 2021– MSI SD Bulletin
- September 22 – MSI – Did You Know?
- September 23 – Safety Recall Notice - Ford Police Interceptor UTL – MSI LE Alert
- September 24 – Force Recall Notice 2013-2017 Police Interceptor UTL
- September 28 – PEOSH Inspections Resume – MSI SD Message
- September 29 – Recreational Cannabis Regulatory Update – MSI SD Bulletin
- September 30 – Post-Storm Clean-up and Recovery – MSI SD Bulletin

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

MSI NOW & MSI DVD

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
-0-	-0-

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Moorestown	1
Willingboro	1

MSI LIVE

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee 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 through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. 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 State agency's rules that issued the designation. Chief among those rules is the attendee of the class 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.

The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. Also, we can track participation to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@iamontgomery.com.

Professional Municipal Mgmt JIF

Certificate of Insurance Monthly Report

From 8/22/2021 To 9/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of County Commissioners I - Township of Evesham	Attn: Insurance Risk Management Division 49 Rancocas Road; PO Box 6000 Mt. Holly, NJ 08060	RE: participation in Marlton Day 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 participation in Marlton Day during the current calendar year. Does not include amusements or fireworks.	9/1/2021 #3022102	GL AU EX WC OTH
H - Burlington County Board of I - Township of Evesham	Chosen Freeholders Attn: Insurance Risk Management Division PO Box 6000 Mt. Holly, NJ 08060	RE: grant for HVAC system at the Blue Barn 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 participation in securing a grant for the replacement of the HVAC system at the Blue Barn located at 1004 Tuckerton Rd., Marlton, NJ and complete the ADA improvements to 1010 Tuckerton Rd., Marlton, NJ. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	9/1/2021 #3022104	GL AU EX WC OTH
H - Kennedy Center I - Township of Willingboro	429 John F Kennedy Way Willingboro, NJ 08046	RE: Women's March Evidence of Insurance as respects to the Women's March during the current calendar year.	9/8/2021 #3023608	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton , NJ 08053	RE: Harvest Fest Evidence of insurance as respects to the Harvest Fest along Main Street Marlton, NJ 08053 during the current calendar year. Includes amusements.	9/17/2021 #3028820	GL AU EX WC
Total # of Holders: 4				

09/22/2021

1 of 1

Professional Municipal Management JIF Status of Cyber Compliance
Grandfathered list until January 1, 2022

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Professional Municipal Management	3	0	1	3	0	1

Professional Municipal Management	Maple Shade	Approved	Approved
Professional Municipal Management	Moorestown	Approved	Approved
Professional Municipal Management	Willingboro	Approved	Approved

Professional Municipal Management JIF Status of Cyber Compliance Version 2 as of September 2021

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Professional Municipal Management	Evesham	Incomplete	Incomplete	Incomplete
Professional Municipal Management	Evesham Township Fire District			
Professional Municipal Management	Maple Shade	Incomplete	Incomplete	Incomplete
Professional Municipal Management	Moorestown			
Professional Municipal Management	Willingboro	Incomplete	Incomplete	Incomplete



**Professional Municipal Management JIF
Cumulative Savings Summary
1/1/2021 – 9/30/2021**

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	71	\$49,418.31	\$18,116.06	\$31,302.25	63%
FEBRUARY	53	\$100,192.29	\$38,782.95	\$61,409.34	61%
MARCH	117	\$107,299.91	\$36,605.79	\$70,694.12	66%
APRIL	82	\$57,978.50	\$17,851.88	\$40,126.62	69%
MAY	148	\$328,523.97	\$89,924.87	\$238,599.10	73%
JUNE	133	\$193,453.35	\$71,157.92	\$122,295.43	63%
JULY	67	\$30,631.51	\$8,409.85	\$22,221.66	73%
AUGUST	97	\$75,211.07	\$21,514.42	\$53,696.65	71%
SEPTEMBER	64	\$107,120.45	\$34,394.77	\$72,725.68	68%
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	832	\$1,049,829.36	\$336,758.51	\$713,070.85	68%

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	67	\$28,021.04	\$10,319.06	\$17,701.98	63%
FEBRUARY	132	\$151,717.37	\$43,060.69	\$108,656.68	72%
MARCH	105	\$119,083.23	\$43,582.43	\$75,500.80	63%
APRIL	88	\$62,501.40	\$22,871.72	\$39,629.68	63%
MAY	33	\$152,097.78	\$66,171.88	\$85,925.90	56%
JUNE	47	\$30,499.85	\$9,561.20	\$20,938.65	69%
JULY	38	\$24,782.42	\$14,905.06	\$9,877.36	40%
AUGUST	72	\$111,444.18	\$42,755.00	\$68,689.18	62%
SEPTEMBER	65	\$52,754.14	\$20,010.87	\$32,743.27	62%
OCTOBER	106	\$87,200.87	\$38,988.19	\$48,212.68	55%
NOVEMBER	52	\$257,199.49	\$98,529.09	\$158,670.36	62%
DECEMBER	68	\$332,012.87	\$115,770.20	\$216,242.67	65%
TOTALS	873	\$1,409,314.64	\$526,525.39	\$882,789.21	63%



**Professional Municipal Management JIF
Savings By Specialty
1/1/2021 – 9/30/2021**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	29	\$331,328.70	\$116,291.12	\$215,037.58	65%
Physical Therapy	450	\$216,003.00	\$46,640.00	\$169,363.00	78%
Neurosurgery	38	\$106,210.00	\$23,877.04	\$82,332.96	78%
Orthopedic Surgery	91	\$88,656.67	\$24,931.48	\$63,725.19	72%
Ambulatory Surgical Center	5	\$68,545.00	\$16,836.00	\$51,709.00	75%
Physical Medicine & Rehab	14	\$52,253.50	\$15,345.43	\$36,908.07	71%
Pain Management	22	\$46,575.00	\$6,406.63	\$40,168.37	86%
MRI/Radiology	27	\$32,352.01	\$13,550.93	\$18,801.08	58%
Occupational Medicine	53	\$21,816.64	\$10,193.34	\$11,623.30	53%
Emergency Medicine	19	\$18,012.00	\$15,634.11	\$2,377.89	13%
Neurology	3	\$17,542.50	\$12,408.70	\$5,133.80	29%
Anesthesiology	13	\$15,750.00	\$10,324.46	\$5,425.54	34%
Behavioral Health	25	\$13,170.00	\$9,070.00	\$4,100.00	31%
General Surgery	1	\$6,000.00	\$3,944.60	\$2,055.40	34%
Durable Medical Equipment	10	\$3,643.89	\$2,771.41	\$872.48	24%
Laboratory Services	8	\$3,038.85	\$2,592.56	\$446.29	15%
Internal Medicine	5	\$1,965.00	\$854.40	\$1,110.60	57%
Ambulance	2	\$1,800.00	\$1,770.00	\$30.00	2%
Urgent Care Center	7	\$1,776.60	\$1,282.04	\$494.56	28%
Sports Medicine	4	\$1,260.00	\$299.50	\$960.50	76%
Pulmonary Medicine	3	\$970.00	\$613.02	\$356.98	37%
Optometrists	2	\$960.00	\$960.00	\$0.00	0%
Ophthalmology	1	\$200.00	\$161.74	\$38.26	19%
Grand Total	832	\$1,049,829.36	\$336,758.51	\$713,070.85	68%



**Professional Municipal Management JIF
Top 10 Providers
1/1/2021 – 9/30/2021**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WILLINGBORO HOSPITAL, INC.	10	\$52,660.37	Hospital
VIRTUA WEST JERSEY HEALTH INC	7	\$23,459.47	Hospital
COASTAL SPINE, PC.	8	\$21,450.17	Neurology/Neurosurgery
STRIVE PHYSICAL THERAPY	244	\$20,265.00	Physical Therapy
ATLANTICARE REGIONAL MEDICAL CENTER	2	\$18,934.68	Hospital
IVY REHAB NETWORK, INC	165	\$15,560.00	Physical Therapy
EMERGENCY PHYSICIAN ASSOC OF SJ	17	\$14,916.00	Emergency Medicine
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$12,903.00	Other
ONE CALL CARE DIAGNOSTICS	21	\$12,371.45	MRI/Radiology
ACCURATE MONITORING, LLC	1	\$11,512.55	Other
Grand Total	476	\$204,032.69	

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 28, 2021
ZOOM
1:00 PM**

Meeting of 2021 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2021 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Absent
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONER:

Nelson Wiest	Township of Maple Shade	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford Stokes Karen A. Read Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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	PERMA Robyn Walcoff
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Robert Garish
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Managed Care Organization	QualCare Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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ALSO PRESENT:

Michael Avalone, Conner Strong & Buckelew

APPROVAL OF MINUTES: JULY 27, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 27, 2021:

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 4 Ayes, 0 Nays

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

Professional Service Agreements – The Executive Director advised all of the Fund’s professional service agreements are up for renewal in 2022. Last year, the Fund determined to procure the awarding of contracts through the Non-Fair and Open Process. The Fund Office will send letters to all professionals asking for a fee proposal along with other required bid forms.

Motion to Award Contracts Utilizing the Non-Fair and Open Process for Professional Services for Fund Year 2022

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

The Executive Director advised the 3-year appointment of the Fund’s defense panel was approved last year.

Employment Practices Compliance Program: The Executive Director advised members to visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. Please note the deadline to complete the program requirements has been extended to November 1, 2021. Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor led webinar: “*Protecting Children from Abuse – Managers/Supervisors*”. The course for Managers includes an Employment Practices component. Included in the agenda was the notice distributed from JA Montgomery on classes scheduled through September.

Police Command Staff training was conducted last month, another session will be scheduled in September.

Residual Claims Fund – The RCF met on Wednesday, September 1, 2021 via Zoom. Chairman Merchel’s report was included in the agenda. The RCF’s 2020 budget amendment was adopted, reflecting the transfer of local JIF’s Fund Year 2016. The RCF’s 2022 Budget was introduced, the public hearing will be held on October 20, 2021 at 10:30.

RCF Membership Renewal: The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2021. Enclosed in the agenda was Resolution 21-19 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

Motion to Adopt Resolution 21-19 renewing the Fund's Membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

EJIF – The EJIF met on Wednesday, September 1, 2021 via Zoom. Chairman Merchel's report was included in the agenda. . The EJIF's 2022 budget was introduced, the public hearing will be held on October 20, 2021 at 10:50. The budget increase is only at 1.1% and the board approved a record \$3,100,000 dividend.

EJIF Membership Renewal – The Fund's three-year membership in the EJIF expires at the end of the year. Enclosed in the agenda was Resolution 21-20 renewing the membership term effective January 1, 2022 through December 31, 2024 and the Indemnity and Trust Agreement.

Motion to Approve Resolution 21-20 Renewing the Fund's Membership in the EJIF for the period of January 1, 2022 through December 31, 2024

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

MEL JIF – The MEL met on Wednesday, September 1, 2021 via Zoom. Chairman Merchel's report was included in the agenda. Included in the MEL report is a memorandum on the projected 2022 MEL budget.

The Executive Director referred the members to the letter about the MEL budget in the MEL Report from Mr. Grubb. The budget projection right now is with a 9.9% increase for the MEL, which is very unusual. He encouraged all members to read Mr. Grubb's letter, it talks about the property, liability, workers compensation and cyber, and the decisions that are coming down and affecting this.

The Executive Director advised for the JIF Budgets they will not be in the usual 2% range, but certainly the hope is to keep it around the 3 or 4% range.

Commissioner Merchel advised it is a combination of a hard market and also legislative action and court action having a large impact on the Funds.

The Executive Director added Covid-19 to Mr. Merchel's list.

2022 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets - the 2022 underwriting renewal had a September 1 completion date. We are following-up with members & Risk Managers that have not completed the process.

League Magazine Ad: Attached is the latest in the series of "Power of Collaboration" ad that will appear in the October edition of League of Municipalities magazine. The ad highlights \$3.4 billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities.

New Jersey Sustainable Energy Joint Meeting (NJSEM) League Magazine Ad: Attached is an advertisement from the NJSEM that will appear in the League's October issue. The Executive

Director reported Willingboro and Maple Shade are members of the SEM. If the other JIF members are not part of the South Jersey Co-op or some other third party, please call the Fund Office to get some savings estimates from the SEM.

2021 Coverage Documents – The fund office has uploaded member policies to the Fund’s Risk Management Information System (Origami). Fund Commissioners and Risk Management Consultants received an email announcing that documents were posted.

MEL Cyber Risk Management Program - The MEL Cyber Task Force released version 2 of the MEL Cyber Risk Management Program. The updated program offers more details and clarifies many previously existing items, while also slightly rearranging the tiers and adding a few new security measures. Most significantly, a tier 3 has been added containing additional security controls.

Enclosed in the agenda was a copy of the notice issued to members. Below is a link to the Cyber Risk Control section of the MEL webpage.

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Cybersecurity Awareness Month is October: The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week’s theme and what everyone can do to participate.

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated June 30, 2021 shows the fund’s surplus of \$3.7 million, cash balance of \$8.8 million. The Financial Fast Track, dated July 31, 2021 shows the fund’s surplus of \$3.7 million. The Fund’s Expected Loss Ratio Analysis shows the Fund at 26% the actuary target was 23%. The Fund is also slightly ahead of the actuary in 2020, but overall very good. The Loss Time Accident Frequency is 1.08, with a three year of 1.59. He asked if there were any questions and then concluded his report.

Mr. Merchel advised he would reach out to the Fund Office about Origami after the Fund Meeting.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised anyone planning to attend the League Conference in November should be checking the League website weekly for updates. Registrations are running ahead of 2019 and they are working on the requirements for attendance. The facility is a state facility so there is a mix of people in the mix of setting regulations. It will probably require either proof of vaccination or a recent clear test, but that information is still being updated and advised members to check the League website.

SAFETY DIRECTOR:

REPORT: Mr. Prince advised included in the agenda is all the risk control activities and all bulletins distributed through the month of July and August. He advised the MEL website includes training through the month of November. On September 22, they presented at the Government Finance Officers Association of New Jersey and encouraged members to utilize

all the resources that are available. Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

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

Payment of August 2021 Vouchers Resolution 21-21

Fund Year 2021	119,043.84
Total	119,043.84

Payment of September 2021 Vouchers Resolution 21-22

Fund Year 2021	42,996.32
Total	42,996.32

MOTION TO APPROVE RESOLUTION 21-21 AND 21-22 VOUCHER LISTS FOR THE MONTH OF AUGUST AND SEPTEMBER

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: 4 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of August 2021:

2021	51,575.41
2020	32,281.46
2019	8,930.87
2018	36,411.50
2017	6,173.99
Closed	0.00
TOTAL	135,373.23

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Mr. Tavares of the Underwriting Manager's Office advised there were six certificates issued from 6/22/2021 to 7/22/2021 and nineteen certificates issued from 7/22/2021 to 8/22/2021. Mr. Tavares advised also included in the agenda were the Fund's Cyber Compliance reports. Those members with grandfathered status will need to be recertified under the Version 2 standards by 1/1/22. The memo outlining the changes between the two versions was included in the agenda and the full Cyber Risk Management program can be found on the MEL website. Mr. Tavares then concluded his report.

MANAGED CARE:

REPORT: Ms. Beatty reported there were 97 bills for August; totaling \$75,211.07 of that \$21,514.42 was paid, for a savings of \$53,696.65, which is a 71% savings. Also included in the agenda were the reports for Savings by Specialty and Top 10 Providers. Ms. Beatty then asked if there were any questions.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The claims committee met prior to this meeting and asked for approval of the PARS as recommended by the claims committee.

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

Motion:	Commissioner Wiest
Second:	Commissioner Corrales
Vote:	3 Ayes, 0 Nays (1 Abstention – Merchel)

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Merchel advised at some point the Fund would have discuss going back to in-person meetings.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Wiest
Second:	Commissioner Danson
Vote:	Unanimous

MEETING ADJOURNED: 1:24pm

NEXT REGULAR MEETING: October 26, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II
RCF, EJIF & MEL BUDGETS

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 AMENDED BUDGET				
	2020	2020 Amendment	2020	\$
	PROPOSED	2016 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	303,582	8,971,152	9,274,734	8,971,152
BMEL	0	0	0	0
ATLANTIC	47,695	1,313,389	1,361,084	1,313,389
BERGEN	13,324	719,003	732,327	719,003
BURSCO	19,951	716,292	736,243	716,292
CAMDEN	22,940	654,463	677,403	654,463
MONMOUTH	26,310	745,668	771,978	745,668
MORRIS	20,019	1,964,458	1,984,477	1,964,458
NJUA	16,437	850,087	866,525	850,087
OCEAN (incl Brick) incremental inr	48,373	1,307,230	1,355,603	1,307,230
PMM	8,270	257,922	266,192	257,922
SOUTH BERGEN	21,394	786,364	807,757	786,364
SUBURBAN ESSEX	20,828	428,499	449,327	428,499
TRICO	29,875	331,545	361,420	331,545
SUBURBAN MUNICIPAL	3,374	509,358	512,732	509,358
CENTRAL JERSEY	37,750	445,992	483,741	445,992
NJPHA	15,878	605,158	621,036	605,158
TOTAL	656,000	20,606,580	21,262,580	20,606,580
	0			
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 AMENDED BUDGET				
	2020 PROPOSED	2020 Amendment	2020	
	BUDGET	2016 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	19,946,580	19,946,580	19,946,580
REINSURANCE PREMIUMS	10,000		10,000	0
LOSS FUND CONTINGENCY	0	660,000	660,000	660,000
SUBTOTAL LOSS FUND	10,000	20,606,580	20,616,580	20,606,580
EXPENSES				
ADMINISTRATOR	205,842		205,842	0
DEPUTY ADMINISTRATOR	70,021		70,021	0
ATTORNEY	42,615		42,615	0
CLAIMS SUPERVISION & AUDIT	61,603		61,603	0
TREASURER	40,010		40,010	0
AUDITOR	23,634		23,634	0
ACTUARY	42,194		42,194	0
MISCELLANEOUS	24,798		24,798	0
SUBTOTAL	510,717	0	510,717	0
EXPENSE CONTINGENCY	135,283		135,283	0
SUBTOTAL EXPENSES	646,000	0	646,000	0
TOTAL BUDGET	656,000	20,606,580	21,262,580	20,606,580

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2021 ANNUALIZED	2022 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
SUBTOTAL	520,931	531,349	10,418	2%
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
TOTAL BUDGET	657,570	671,000	13,430	2%

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2022 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/16/2021 15:41	2021	2,022	
		TOTAL	TOTAL	CHANGE
				CHANGE
	I. Claims and Excess Insurance			\$ %
	Claims			
1	Third Party (Non-Site Specific)	418,373	417,023	(1,350) -0.3%
2	On Site Cleanup (Site Specific)	236,857	229,926	(6,931) -2.9%
3	PO Pollution Liability	159,379	153,284	(6,095) -3.8%
4	Tank Systems	214,719	214,146	(573) -0.3%
5	DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835 1.8%
6	LFC	29,002	20,739	(8,263) -28.5%
7	Total Loss Fund	2,242,611	2,240,234	(2,377) -0.1%
8				
9	II. Expenses, Fees & Contingency			
10	Professional Services			
11	Actuary	62,500	62,500	- 0.0%
12	Attorney	87,974	89,733	1,759 2.0%
13	Auditor	16,936	17,275	339 2.0%
14	Executive Director	324,812	331,308	6,496 2.0%
15	Treasurer	20,887	21,305	418 2.0%
16	Legislative Agent	45,000	45,000	- 0.0%
17	Underwriting Managers	257,265	262,410	5,145 2.0%
18	Environmental Services	460,098	469,300	9,202 2.0%
19	Claims Administration	30,407	31,015	608 2.0%
20				
21	Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967 1.8%
22				
23	Non-Contracted Services			
24	Expenses contingency	27,989	27,989	- 0.0%
25	Member Testing	8,326	8,326	- 0.0%
26				
27	Subtotal - Non-contracted svcs	36,315	36,315	- 0.0%
28				
29	Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967 1.8%
30				
31	Excess Aggregate Insurance	508,143	533,550	25,407 5.0%
32				
33	General Contingency	225,137	225,137	- 0.0%
34				
35	Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374 2.4%
36				
37	TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997 1.1%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)			2
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2021 RATES	2022 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
	CLAIMS				
	Excess Liability:				
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

8/25/20219:00 AM



Municipal Excess Liability Joint Insurance Fund

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BULLETIN – URGENT

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: August 25, 2021

RE: Important Information on Vaccination Policy for Employers

Recently in the news there have been several public agencies and private employers that have adopted a form of mandatory vaccination policy. Adopting such policy involves a myriad of legal issues. Some of those issues were set forth in the legal memorandum we circulated in January of 2021. Our labor expert, Matthew Giacobbe, Esquire, has reviewed the memorandum and has informed us that the analysis remains the same. [Here is a link to the memorandum.](#) None of the recent decisions you may have seen in the news impact the analysis in the memorandum. In fact, the opinions that have been in the news recently are preliminary and subject to a final decision, which may include exceptions or modifications to those policies that have been challenged.

As has been commonly reported in the press, employers are taking a variety of steps in lieu of mandatory vaccination policies to protect its workforce and the public from the spread of COVID-19 which include (1) adoption of safety protocols in the workforce that require unvaccinated employees to wear masks at all times; and/or (2) adoption of regular testing protocols of unvaccinated employees. If you consider the latter, you should consult with your benefits consultant as a health plan may not cover surveillance testing.

We recognize that these are challenging times, so to assist you, the NJ MEL continues to post all COVID-19 helpful tools at <https://njmel.org/covid-19-updates/>.

Accordingly, from the perspective of our members, it is important that as you consider whether or not to adopt a mandatory vaccination policy and/or or take employment action against an employee for violation of such policy, we strongly urge you to consult with your labor counsel at every step of the way.

The MEL will continue to monitor legislative and legal developments and provide you with updated information as it becomes available.