

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

FEBRUARY 24, 2014

**EVESHAM TOWNSHIP
984 TUCKERTON ROAD
MARLTON, NJ 08053**

&

*****VIA TELEPHONE CONFERENCE*****

Toll Free Number 1-866-921-5493

Participant Passcode 7269691#

2:00 PM

AGENDA AND REPORTS

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

- I. Sending sufficient notice to the Burlington County Times and the Maple Shade Progress**
- II. Advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: FEBRUARY 24, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** January 27, 2014 Open MinutesAppendix I
January 27, 2014 Closed Minutes **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.February 2014 Voucher List - Resolution No. 14-8..... Page 19
.Treasurers Report..... Page 21
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report & MEL Renewal CertificatesAppendix II
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 27
- MANAGED CARE – Qual Care**
.Monthly ReportPage 33
.2013 Stewardship Report..... Appendix III
- CLAIMS SERVICE – Qual Lynx**
- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY - LITIGATION**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054

Date: February 24, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Liability 2014/2015 Program:** There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014.

Personnel Manuals - Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. A notice will be sent to all members regarding training opportunities.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. The Fund will be scheduling several sessions in the coming months.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. Please visit the MEL webpage for other scheduled classes – njmel.org.

Employment Practices Liability Help Line – XL Insurance offers access to an employment related Helpline to offer members assistance in employment matters. Members must have signed up with the helpline to maintain compliance; there is a link on the MEL webpage to sign-up.

- ❑ **2013/2014 Public Officials/Elected On-Line Training Seminars:** While the MEL continues to recommend that public officials attend a training class, the MEL is also making available an on-line training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by May 1, 2014. Please follow the steps in the attached instruction sheet (**Page 11**).

- ❑ **2014 MEL & MR HIF Educational Seminar:** The 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 AM at the Crowne Plaza, 390 Forsgate Drive, Monroe, N.J. 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. The enrollment form is on **Page 12**.
- ❑ **1099 Requirements:** Per the Internal Revenue Code when issuing payments to vendors, a JIF, HIF or Insurance Commissions must have the Employer Identification Number (EIN) before issuing a check. The Fund Office has established a policy that payments will only be processed to vendors with a W-9 on file in the Fund office.
- ❑ **Inclement Weather Procedure** - As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meeting(s), Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night.
- ❑ **MEL Bulletin 14-01** - Enclosed on **Page 13** is MEL Bulletin 14-01 that list all coverage bulletins for 2014. They are available on the MEL's website at njmel.org.
- ❑ **League Article** - Attached is an article from the League Magazine that details the on line resources available on the MEL's web site, NJMEL.ORG (**Page 15**)
- ❑ **2014 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Long Beach California from June 8–11. Resolution 14-7 authorizing travel expenses is on **Page 18**.

❑ *Motion to adopt Resolution 14-7*

Due Diligence Reports:

- | | |
|--|----------------------|
| ❑ Financial Fast Track Report | Page 3 |
| ❑ Interest Rate Summary Comparison Report | Page 4 |
| ❑ Expected Loss Ratio Analysis | Page 5 |
| ❑ Claim Activity Report | Page 6 |
| ❑ Lost Time Accident Frequency Report | Page 7 |
| ❑ 2013 EPL/POL Status | Page 8 |
| ❑ Regulatory Affairs Checklist | Page 9&10 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND
FINANCIAL FAST TRACK REPORT
AS OF DECEMBER 31, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	297,641	3,571,688	58,440,618	62,012,306
2. CLAIM EXPENSES				
Paid Claims	52,940	1,658,589	27,950,628	29,656,121
Case Reserves	(50,870)	(52,822)	1,754,898	1,648,948
IBNR	(407,281)	30,988	904,460	888,662
Recoveries	(14,031)	(57,517)	(176,305)	(180,811)
Total Claims	(419,242)	1,579,239	30,433,681	32,012,919
3. EXPENSES				
Excess Premiums	97,165	1,165,986	14,918,486	16,084,472
Administrative	48,051	468,683	8,066,737	8,535,421
Total Expenses	145,216	1,634,670	22,985,223	24,619,893
4. UNDERWRITING PROFIT (1-2-3)	571,667	357,779	5,021,715	5,379,494
5. INVESTMENT INCOME	(4,345)	(581)	4,803,270	4,802,688
6. DIVIDEND INCOME	-	20,718	1,467,545	1,488,263
7. STATUTORY PROFIT (4+5+6)	567,321	377,916	11,292,529	11,670,445
8. DIVIDEND	-	124,492	10,666,750	10,791,242
9. STATUTORY SURPLUS (7-8)	567,321	253,424	625,779	879,203

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(451)	(50,774)	97,249	46,475
2010	4,725	16,842	17,870	34,712
2011	14,596	(209,200)	(24,420)	(233,620)
2012	140,880	151,162	535,080	686,242
2013	407,571	345,393		345,393
TOTAL	567,321	253,424	625,779	879,202

CLAIM ANALYSIS BY FUND YEAR

CLOSED FUND YEAR				
Total Claims	-	(53,000)	25,328,141	25,275,141
FUND YEAR 2010				
Paid Claims	9,531	245,879	1,298,868	1,544,746
Case Reserves	(9,531)	(212,196)	492,865	280,669
IBNR	(5,112)	(48,848)	86,851	38,003
Recoveries	-	(1,685)	(65,721)	(67,406)
Total Claims	(5,112)	(16,850)	1,812,863	1,796,013
FUND YEAR 2011				
Paid Claims	18,401	408,704	1,230,565	1,639,269
Case Reserves	(15,031)	(67,868)	514,286	446,418
IBNR	(4,484)	(115,613)	210,451	94,838
Recoveries	(14,031)	(15,942)	(29,624)	(45,566)
Total Claims	(15,144)	209,281	1,925,677	2,134,959
FUND YEAR 2012				
Paid Claims	(9,738)	240,119	373,546	613,665
Case Reserves	444	(500)	446,276	445,776
IBNR	(132,900)	(382,531)	575,126	192,595
Recoveries	-	(6,279)	(27,950)	(34,229)
Total Claims	(142,193)	(149,192)	1,366,999	1,217,807
FUND YEAR 2013				
Paid Claims	34,746	583,300		583,300
Case Reserves	(26,752)	476,085		476,085
IBNR	(264,786)	563,226		563,226
Recoveries	-	(33,611)		(33,611)
Total Claims	(256,792)	1,589,000		1,589,000
COMBINED TOTAL CLAIMS	(419,242)	1,579,239	30,433,681	32,012,919

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
						For Month End	
						12/31/2013	
						Last	This
						Month	Month
						2010	2011
						2012	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)			3.78	3.17	3.29	3.85	3.69
Fixed Income Portfolio TD							
Investments (millions), Book Value			2.00	2.00	1.50	0.00	2.00
Avg maturity (years)			2.22	1.90	1.84	0.00	2.99
Unrealized gain/(loss) (%)			0.81	0.20	0.08	0.00	-0.23
Purchase yield (%)			1.70	1.60	0.20	0.00	0.80
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Book Yield			2.51	1.80	0.28	0.00	0.57
M E L PORTFOLIO							
Total Cash Balance (millions)			76.05	80.73	73.43	58.79	64.22
Fixed Income Portfolio Wells Fargo 2013							
Investments (millions), Book Value			57.16	70.17	56.97	49.12	50.13
Avg maturity (years) ***			3.29	3.35	2.61	2.09	2.04
Unrealized gain/(loss) (%)			-0.52	0.63	0.63	0.09	-0.30
Purchase yield (%)			1.50	1.30	0.80	0.66	0.65
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Book Yield			0.98	1.93	1.43	0.75	0.35
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.26	0.11	0.06	0.06	0.06
TD Money Market			0.05	0.03	0.05	0.01	0.01
TD Bank Deposits			0.49	0.23	Unavailable **	0.00	0.00
Treasury Issues							
1 year bills			0.32	0.18	0.17	0.12	0.13
3 year notes			1.11	0.75	0.38	0.58	0.69
5 year notes			1.93	1.52	0.76	1.37	1.58
Merrill Lynch US Govt 1-3 years ^			2.34	1.55	0.51	1.12	-1.60

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **January 31, 2014**

FUND YEAR 2009 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	61	MONTH	60	MONTH	49	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	138,000	122,532	88.79%	100.00%	88.79%	100.00%	88.79%	100.00%
GEN LIABILITY	294,203	622,205	211.49%	97.12%	211.49%	97.10%	236.27%	95.99%
AUTO LIABILITY	78,981	52,455	66.42%	96.39%	66.42%	96.17%	66.42%	92.93%
WORKER'S COMP	1,163,000	904,916	77.81%	99.90%	77.81%	99.88%	78.12%	99.46%
TOTAL ALL LINES	1,674,184	1,702,108	101.67%	99.25%	101.67%	99.23%	106.24%	98.59%
NET PAYOUT %	\$1,692,030		101.07%					

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	103,335	138,810	134.33%	100.00%	134.33%	100.00%	136.75%	100.00%
GEN LIABILITY	327,043	366,505	112.07%	95.99%	112.34%	95.70%	100.18%	90.78%
AUTO LIABILITY	114,465	11,203	9.79%	92.93%	9.79%	92.58%	9.79%	87.77%
WORKER'S COMP	1,235,210	1,133,219	91.74%	99.46%	100.44%	99.40%	102.11%	98.27%
TOTAL ALL LINES	1,780,053	1,649,737	92.68%	98.44%	98.76%	98.32%	97.83%	96.32%
NET PAYOUT %	\$1,478,432		83.06%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	113,000	340,677	301.48%	100.00%	323.61%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	361,490	92.73%	90.78%	81.70%	90.15%	53.85%	80.55%
AUTO LIABILITY	114,480	27,824	24.30%	87.77%	24.30%	87.18%	43.45%	77.72%
WORKER'S COMP	1,236,000	1,315,869	106.46%	98.27%	107.26%	98.10%	103.98%	94.20%
TOTAL ALL LINES	1,853,305	2,045,860	110.39%	96.15%	109.95%	95.87%	103.09%	90.66%
NET PAYOUT %	\$1,619,241		87.37%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	128,985	150,808	116.92%	100.00%	116.92%	100.00%	224.13%	95.63%
GEN LIABILITY	430,777	259,512	60.24%	80.55%	60.24%	79.39%	28.92%	62.24%
AUTO LIABILITY	100,941	9,647	9.56%	77.72%	9.56%	76.44%	15.95%	54.16%
WORKER'S COMP	1,214,370	592,033	48.75%	94.20%	49.84%	93.51%	44.17%	70.13%
TOTAL ALL LINES	1,875,073	1,011,999	53.97%	90.57%	54.68%	89.79%	51.53%	69.21%
NET PAYOUT %	\$593,472		31.65%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	143,096	117,925	82.41%	95.63%	93.16%	95.24%	16.91%	6.00%
GEN LIABILITY	471,295	166,935	35.42%	62.24%	29.12%	60.18%	0.47%	1.00%
AUTO LIABILITY	89,158	38,506	43.19%	54.16%	21.01%	51.17%	4.94%	1.00%
WORKER'S COMP	1,209,207	1,239,180	102.48%	70.13%	60.91%	64.07%	0.69%	0.50%
TOTAL ALL LINES	1,912,756	1,562,545	81.69%	69.35%	53.63%	64.84%	2.05%	1.06%
NET PAYOUT %	\$599,511		31.34%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-14		31-Dec-13		30-Jan-13	
PROPERTY	184,000	41,301	22.45%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	473,408	5,720	1.21%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	89,385	13,900	15.55%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	1,210,000	13,093	1.08%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	74,014	3.78%	1.16%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$7,273		0.37%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
January 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
December-13	1	1	2	2	0	6
January-14	1	1	2	2	5	11
NET CHGE	0	0	0	0	5	5
Limited Reserves						\$4,253
Year	2010	2011	2012	2013	2014	TOTAL
December-13	\$0	\$0	\$0	\$4,888	\$0	\$4,888
January-14	\$0	\$0	\$0	\$5,654	\$41,131	\$46,785
NET CHGE	\$0	\$0	\$0	\$766	\$41,131	\$41,897
Ltd Incurred	\$138,810	\$340,677	\$150,808	\$117,925	\$41,301	\$789,520
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
December-13	5	7	10	36	0	58
January-14	5	7	10	35	4	61
NET CHGE	0	0	0	-1	4	3
Limited Reserves						\$10,172
Year	2010	2011	2012	2013	2014	TOTAL
December-13	\$86,037	\$161,719	\$213,287	\$125,116	\$0	\$586,159
January-14	\$84,131	\$166,375	\$211,693	\$152,563	\$5,720	\$620,482
NET CHGE	(\$1,907)	\$4,656	(\$1,594)	\$27,447	\$5,720	\$34,323
Ltd Incurred	\$366,505	\$361,490	\$259,512	\$166,935	\$5,720	\$1,160,162
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
December-13	0	0	0	6	0	6
January-14	0	0	0	5	4	9
NET CHGE	0	0	0	-1	4	3
Limited Reserves						\$3,660
Year	2010	2011	2012	2013	2014	TOTAL
December-13	\$0	\$0	\$0	\$6,358	\$0	\$6,358
January-14	\$0	\$0	\$0	\$26,132	\$6,807	\$32,939
NET CHGE	\$0	\$0	\$0	\$19,774	\$6,807	\$26,581
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$38,506	\$13,900	\$101,080
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
December-13	6	16	23	61	0	106
January-14	6	16	22	62	11	117
NET CHGE	0	0	-1	1	11	11
Limited Reserves						\$11,504
Year	2010	2011	2012	2013	2014	TOTAL
December-13	\$194,632	\$284,699	\$232,489	\$339,723	\$0	\$1,051,543
January-14	\$87,174	\$260,244	\$206,834	\$778,686	\$13,083	\$1,346,020
NET CHGE	(\$107,458)	(\$24,454)	(\$25,655)	\$438,962	\$13,083	\$294,477
Ltd Incurred	\$1,133,219	\$1,315,869	\$592,033	\$1,239,180	\$13,093	\$4,293,393
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
December-13	12	24	35	105	0	176
January-14	12	24	34	104	24	198
NET CHGE	0	0	-1	-1	24	22
Limited Reserves						\$10,334
Year	2010	2011	2012	2013	2014	TOTAL
December-13	\$280,669	\$446,418	\$445,776	\$476,085	\$0	\$1,648,948
January-14	\$171,305	\$426,619	\$418,527	\$963,035	\$66,741	\$2,046,227
NET CHGE	(\$109,365)	(\$19,798)	(\$27,249)	\$486,950	\$66,741	\$397,279
Ltd Incurred	\$1,649,737	\$2,045,860	\$1,011,999	\$1,562,545	\$74,014	\$6,344,155

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		January 31, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
NJ PUBLIC HOUSING	0.00	1.90	2.52	2.14
SUBURBAN ESSEX	0.00	2.31	2.28	2.20
BURLINGTON	0.00	1.50	1.88	1.61
TRI-COUNTY	0.38	1.77	2.14	1.90
ATLANTIC	0.39	2.45	2.63	2.46
OCEAN	0.61	2.36	2.85	2.52
N.J.U.A.	0.63	1.76	1.81	1.74
CAMDEN	0.86	1.81	2.86	2.27
SOUTH BERGEN	0.92	2.59	2.47	2.46
MORRIS	1.01	1.45	1.68	1.54
BERGEN	1.18	1.90	2.00	1.92
PROF MUN MGMT	1.35	2.77	1.71	2.19
SUBURBAN MUNICIPAL	1.46	1.74	1.74	1.73
CENTRAL	1.46	2.05	2.58	2.26
MONMOUTH	1.77	1.52	1.88	1.70
AVERAGE	0.80	1.99	2.20	2.04

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF January 31, 2014									
			# CLAIMS	Y.T.D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
		*	1/31/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2014 - 2012
1	304 EVESHAM		0	0	0.00	1.55	2.60	1 EVESHAM	2.00
2	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	0.00	***	2 EVESHAM TOWNSHIP I	0.85
3	306 MAPLE SHADE		0	0	0.00	5.09	2.06	3 MAPLE SHADE	3.40
4	307 MOORESTOWN		0	0	0.00	3.00	2.69	4 MOORESTOWN	2.72
5	308 WILLINGBORO		1	1	3.69	3.33	0.90	5 WILLINGBORO	2.18

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :		February 18, 2014					
Total Participating Members		5		5			
Complaint				4			
Percent Compliant				80.00%			
				01/01/14		2014	
						Co-Insurance	
Member Name	*	EPL Program?	2014 Checklist Submitted	2013 Compliant	EPL Deductible	POL Deductible	01/01/14
EVESHAM		Yes	No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRI		No	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE		Yes	No	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2014 as of February 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	July Filing
<input type="checkbox"/> State Comptroller Audit Filing	July Filing
<input type="checkbox"/> Ethics Filings	June Filing
<input type="checkbox"/> Budget Changes	To be Filed
<input type="checkbox"/> Transfers	None
<input type="checkbox"/> Dividends	Will be filed
<input type="checkbox"/> Additional Assessments/Credits	Billed on 2 nd installment
<input type="checkbox"/> Professional Changes	None
<input type="checkbox"/> Officer Changes	To be Filed
<input type="checkbox"/> Risk Management Plan Changes	To be Filed
<input type="checkbox"/> Bylaw Amendments	None
<input type="checkbox"/> New Members (list)	None
<input type="checkbox"/> Withdrawals	None

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of February 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2014 Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be Files
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	To be Filed
<input type="checkbox"/> Fund Officers	To be Filed
<input type="checkbox"/> Renewal Resolutions	Received Moorestown, Maple Shade & Evesham
<input type="checkbox"/> Indemnity and Trust	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	To be Filed



2013-14 Elected Officials Online Training Instructions

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for elected officials and authority commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2014.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.

Step 5: On the Welcome Page, click on "MSI On-line Training Courses" on the lower right to access the course selection page.

Step 6: On the course selection page, click "Ethics in Local Government" on the left. Then click "enroll" on the right.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click "Ethics in Local Government" to access the course.

Step 9: When the course appears, click the start symbol in the middle of the screen to begin the course.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.

2014 MEL & MRHIF Educational Seminar

Friday, April 11, 9:00 am to 4:00 pm
Crowne Plaza, 390 Forsgate Drive, Monroe, N.J. 08831, Turnpike Exit 8A

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 3rd annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks: Five Credits plus One Ethics Credit
- Insurance Producers and Purchasing Agents: Five Credits
- Accountants (CPA's) and Lawyers (CLE): approval pending
- TCH Water Supply & Wastewater Licensed Operator Training: Five Credits
(Attendance for the full morning and afternoon session required for credit)

Morning Session 9:00 am – 12:00 pm

09:00 – 10:30 Healthcare Reform (Joseph DiBella)
10:40 – 11:25 Super Storm Sandy Issues (Joseph Hrubash, Chris Roselli and Charles Casagrande)
11:30 – 12:00 Community Safety Issues (David Grubb)

Lunch: 12:00 pm – 1:00 pm

Afternoon Session 1:00 pm – 4:00 pm

1:00 – 1:55 Local Government Officials Ethics Act (Fred Semrau)
2:00 – 2:55 Cyber Liability (Marc Pfeiffer)
3:00 – 4:00 Use of Technology to Improve Risk Management: (Paul Miola and Joanne Hall)

REGISTRATION: RSVP by Friday, April 4

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 jciannella@permainc.com

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive
Parsippany, NJ 07054
Telephone (973) 659-6577

BULLETIN MEL 14-01

Date: February 7, 2014
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew Companies, Inc.
Re: 2014 MEL Coverage Bulletins

The MEL 2014 Coverage Bulletins will be available on MEL's website www.njmel.org on Monday **February 17, 2014**. Since the bulletins will be accessible on the website, they will not be distributed to the membership by mail.

If you do not have access to the MEL website you can request an electronic or hard copy from Joe Hrubash at Conner Strong & Buckelew at 973-659-6577 or by e-mail at jhrubash@connerstrong.com or from your member JIF Executive Director.

The list of the MEL Bulletins that can be accessed on the MEL website is attached.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or Joseph Hrubash at Conner Strong & Buckelew on (973-659-6577).

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2014 CHANGES

- 14-01 MEL Coverage Bulletins
- 14-02 Excess and Reinsurance Property and Casualty Renewal Overview

COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE

- 14-03 Excess Property/Boiler and Machinery
- 14-04 Excess Workers Compensation
- 14-05 Excess Liability and Excess Public Officials/Employment Liability
- 14-06 Non-Owned Aircraft Liability
- 14-07 (A and B) Member JIF Blanket Crime Coverage and MELJIF Excess Crime Coverage

POLICY & PROCEDURE/GUIDELINES & REQUIREMENTS

- 14-08 Fireworks Displays/Amusement Ride Requirements
- 14-09 Skateboard Facilities Guidelines and Coverage Requirements
- 14-10 Vacant, Rehabilitations, Builders Risk, Newly Acquired Reporting Requirements
- 14-11 Boiler & Machinery Inspections
- 14-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 14-13 [Shared Services Insurance Requirement Guidelines](#)
- 14-14 [2013-14 Employment Practices Liability \(EPL\) Program](#)
[2013-14 Employment Practices Liability \(EPL\) Program NJPHA](#)

OPTIONAL COVERAGES AVAILABLE

- 14-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 14-16 Quasi Entity – Optional Coverage Available
- 14-17 Excess Liability – Optional Limits Available
- 14-18 Excess POL/EPL - Optional Limits Available
- 14-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 14-20 Business Improvement/Special Improvement Districts and District Management Corporation – Optional Coverage Available
- 14-21 Tulip Program – Optional Tenant and Users Liability Insurance Program

COVERAGE RESTRICTIONS

- 14-22 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 14-23 “All Terrain Vehicle” Parks – Coverage Restriction Liability
- 14-24 Paintball Liability – Coverage Restriction Liability

MEMBER JIF COMMERCIAL COVERAGE

- 14-25 [Public Officials and Employment Practices Liability](#)
- 14-26 [Cyber Liability- Media Communication/Network Security/Privacy Liability](#)

Online Risk Management Support Available



By David Grubb
Executive Director, Municipal
Excess Liability Joint Insurance
& Chris Botta, Mayor, Ramsey

While risk management is an important priority in local government, it can also be time consuming. The Municipal Excess Liability Joint Insurance Fund (MEL) has developed an on-line resource center at NJMEL.ORG to make it easier for local officials to find the information they need to implement sound programs. While a few of these resources are limited to MEL members, most can be used by any New Jersey governmental entity.

Management Resources Risk management begins with the governing body and senior management. The MEL has recorded eight webinars that can be viewed by anyone on-line.

- *Basic Risk Management for Local Government Officials* provides an overview designed for newly elected or appointed officials.
- *Responsibilities of a JIF Commissioner* discusses the state regulations for the governance of JIFs.
- *Workers' Compensation* reviews New Jersey's

workers' compensation law and strategies to control claims.

- *Title 59* reviews the provisions of the Tort Claims Act.
- *Environmental Liability* complies with the NJDEP's Storm Water Management training requirements for local officials and employees.
- *Ethics in Local Government* discusses the Local Governmental Officials Act and a series of actual cases.
- *Pedestrian Safety* describes a community-based program to prevent pedestrian accidents. We recommend that all local officials view this video. MEL also distributes free DVD copies.
- *Public Officials and Employment Practices* covers precautions local officials need to take to avoid litigation and personal liability.

Employment Practices Unfortunately, a series of court decisions have made it far more difficult to defend lawsuits concerning Employment Practices. The court established specific guidelines for what an employer must put in place. They include the following:

- *Written policies* The MEL developed a model employment policies and procedures manual that is available on its website. This manual is updated every two years and includes complaint procedures;
- *Training* Every two years the MEL distributes a training program specifically for managers and supervisors and a special training program for police chiefs. Your local JIF will contact you about the arrangements for these programs in your area. The MEL has also developed a training program for non-managerial personnel that includes a new video every other year. This is also available on the website.



Risk management begins with the governing body and senior management. The MEL is taking the lead to efficiently deliver these resources through the use of a special purpose website.

• **Monitoring** It is good practice to monitor compliance by asking employees if they have experienced harassment or discrimination at the end of the training program or whenever difficulties come to your attention.

In addition to addressing these areas, it is important that senior management makes an unequivocal commitment to preventing harassment and discrimination. This is why the MEL conducts annual seminars for elected officials who enroll using MEL's website.

These principles also apply to town sponsored volunteer organizations, especially fire departments. Every community needs to adopt a resolution extending the anti-harassment program to volunteers and the public and provide training. The MEL website has an anti-harassment training program that was especially written for volunteers.

Employee Safety Training The MEL website also includes an on-line learning management system that is designed to monitor each employee's compliance with training requirements. MEL members can access this system by

clicking "MSI—MEL Safety Institute" at the top of the webpage. Make sure your local unit has registered each employee. Also require that training records be audited to make sure all employees are up to date.

Each year, the MEL conducts over 1500 training courses around the state including the programs required by PEOSHA. To facilitate training, the MEL frequently conducts training days where the most frequently requested courses are conducted back to back. This minimizes time off from regular duties. The on-line learning management system is designed to facilitate the registration process for these courses.

In 2013, the learning management system also included on-line programs that permit employees to comply with many PEOSHA requirements without traveling to class. This substantially improves productivity. The specific topics include the New Employee Orientation, Preventing Back Injuries, Crossing Guard Orientation, DPW Safety, Office Safety, Fire Safety and Driving in Urban Areas.

The list of on-line courses has just

been expanded to include the annual Blood Borne Pathogens and the bi-annual Right to Know Refresher Training required by the state. In particular, these two courses account for a major portion of training related down time. To comply with the PEOSHA's regulations, the MEL has established a toll-free number that employees can call to have their specific questions answered.

Another way to reduce the accident rate is to keep reminding everyone of the basic precautions. In the safety section of the website, there are a series of Safety Bulletins and Frequently Asked Questions that supervisors can use in their daily reminders.

Public Works Working with heavy equipment is inherently dangerous and it is critical that managers and supervisors talk about these hazards daily. The MEL launched a special program called "Don't Get Caught in the Crush Zone" to address this type of accident.

The video section of the website also has numerous other videos that can be streamed on line. Most of these videos can be viewed by anyone while the others are password protected. Inciden-



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tally, the password is "MEL." An even larger video collection can be ordered over the website. Any MEL member has access to this lending library.

Firefighters The safety section on the website includes an extensive discussion of the firefighter heart attack issue. The National Institute for Occupational Safety and Health (NIOSH) has issued an alert that sudden cardiac death represents the most common cause of on-duty firefighter fatalities.

The MEL recommends that towns require an annual physical consistent with NFPA Standard 1582, Chapter 7.4-7.7. Firefighters should be encouraged to monitor and control their blood pressure, cholesterol and weight, and stop smoking to ensure that their risk of heart attack is within reasonable limits.

Police The MEL encourages agencies to complete accreditation by updating their policies and procedures as well

as training records. To make it easier to achieve accreditation, the MEL and the Chief's Association now make available to MEL members special software to organize and manage the accreditation process. The Association also provides a comprehensive model manual with all of the policies and procedures needed for accreditation. This model is now available from the Association on disc and is free to any New Jersey law enforcement agency.

The web site also has extensive materials on school crossing guards. In fact, the position of school crossing guard is now one of the most dangerous jobs in local government. The MEL and the Chief's Association have collaborated in a new program that is reducing these accidents. All municipalities in New Jersey can use this program.

Other Features

- **Claims Reporting** Most claims can now be reported on-line.
- **Ordinance and Decision Library** This section has models of various risk management related ordinances and resolutions. For example, one of the most recent additions is a police promotion ordinance.
- **Legislative Positions** This section discusses the risk management implications of proposed legislation.
- **EPL (Employment Practices Liability) Hot Line** Members of JIFs that use the MEL's employment practices program can sign up to use a hot line service that gives access to employment attorneys.
- **Public Records and Public Notices Section** The MEL's website now contains all of the documents such as agendas and minutes required of any local unit of government under recent legislation.

To summarize, local governments cannot afford to develop the materials for an effective risk management on their own. They need access to research and model programs. The MEL is taking the lead to efficiently deliver these resources through the use of a special purpose website. ▲

David Grubb is Executive Director of the Municipal Excess Liability Joint Insurance Fund and a former Deputy Insurance Commissioner and former Mayor of Park Ridge Borough.

Chris Botta is the Mayor of Ramsey Borough and an attorney with Botta and Associates.



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RESOLUTION NO. 14-7

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Professional Municipal Management Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 8, 2014 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2014 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Professional Municipal Management Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Professional Municipal Management Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Professional Municipal Management Joint Insurance Fund.

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

CHAIRPERSON

SECRETARY

RESOLUTION NO. 14-8

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST – FEBRUARY BILLS LIST**

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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004625			
004625	WILLINGBORO TOWNSHIP	2013 SAFETY INCENTIVE PROGRAM AWARD	2,500.00
			2,500.00
004626			
004626	PERMA	1099 E-FILING - 2013	14.95
			14.95
004627			
004627	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR 12/31/2013	28.14
			28.14
004628			
004628	EVESHAM TOWNSHIP	2013 SAFETY INCENTIVE PROGRAM AWARD	2,500.00
			2,500.00
004629			
004629	MAPLE SHADE TOWNSHIP	2013 SAFETY INCENTIVE PROGRAM AWARD	2,500.00
			2,500.00
004630			
004630	MOORESTOWN TOWNSHIP	2013 SAFETY INCENTIVE PROGRAM AWARD	2,500.00
			2,500.00
004631			
004631	COURIER TIMES INC.	2-01201200 - 12/13/13	42.08
			42.08
		Total Payments FY 2013	10,085.17

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004632			
004632	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 1ST 2014	1,250.00
004632	APEX INSURANCE SRVS c/o XL INS	POL & EPL 1ST 2014	118,724.00
004632	APEX INSURANCE SRVS c/o XL INS	VOLUNT EMERG SERV DIR & OFF 1ST 2014	730.00
			120,704.00
004633			
004633	QUAL-LYNX	CLAIMS ADMIN - 02/2014	10,454.15
			10,454.15

004634			
004634	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2014	1,363.08
			1,363.08
004635			
004635	PERMA	POSTAGE FEE 01/2014	9.18
004635	PERMA	EXECUTIVE DIRECTOR FEE 02/2014	8,573.00
			8,582.18
004636			
004636	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 02/2014	2,965.67
			2,965.67
004637			
004637	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 02/2014	1,328.50
004637	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 01/2014	1,328.50
004637	KEARNS, REALE & KEARNS	ATTORNEY FEE 01/2014	1,559.58
004637	KEARNS, REALE & KEARNS	ATTORNEY FEE 02/2014	1,559.58
			5,776.16
004638			
004638	QUALCARE, INC.	MANAGED CARE SERVICE - 02/2014	6,763.08
			6,763.08
004639			
004639	THOMAS TONTARSKI	TREASURER FEE 02/2014	1,348.08
			1,348.08
004640			
004640	BRADFORD STOKES	REIMBURSE MEETING EXPENSE - 1/27/14	210.63
			210.63
004641			
004641	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 02/2014	451.00
			451.00
		Total Payments FY 2014	158,618.03

TOTAL PAYMENTS ALL FUND YEARS \$ 168,703.20

Chairperson

Attest:

Dated: _____

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

Treasurer

February 16, 2014

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 January 31, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. 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 \$ 1,295.02. This generated an average annual yield of .36%. However, we have an unrealized gain of \$ 3,860.00 adjusting the reported yield to 1.45% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 780.00 as it relates to the market value of \$1,999,220.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 2 obligations with a maturity greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 62,351.78 w/YTD of \$ 62,351.78 (detailed in my report)
Overpayment Reimbursements \$ 130.45
1st Installment 2014 Premium Assessments \$ 1,812,013,065.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 105 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 160,242.21.

Loss Payments	\$ 133,714.89
Expense Payments	\$ 11,275.75
Legal Payments	\$ 15,251.57

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 \$ 3,686,978.24 to a closing balance of \$4,869,915.62 showing an increase in the fund of \$ 1,182,937.38.

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**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVESHAM TWP.	X56908	EVESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78

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

Current Fund Year: 2014										
Month Ending: January										
	Prop	Liab	Auto	WC	Div Reserve	POLE/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(308,928.50)	1,128,786.12	359,994.34	2,051,996.26	23,768.95	6.10	506.73	200,754.94	230,093.30	3,686,978.24
RECEIPTS										
Assessments	91,502.71	235,482.50	44,449.03	601,751.19	0.00	121,110.69	48,899.94	434,910.62	233,906.97	1,812,013.65
Refunds	62,301.78	0.00	0.00	(2,276.55)	0.00	0.00	0.00	0.00	0.00	60,025.23
Invest Pymnts	15.19	1,098.83	350.43	1,997.51	23.14	0.01	0.50	195.43	223.98	3,905.02
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	15.19	1,098.83	350.43	1,997.51	23.14	0.01	0.50	195.43	223.98	3,905.02
Other *	0.00	0.00	0.00	3,542.18	0.00	0.00	0.00	0.00	0.00	3,542.18
TOTAL	153,819.68	236,581.33	44,799.46	605,014.33	23.14	121,110.70	48,900.44	435,106.05	234,130.95	1,879,486.08
EXPENSES										
Claims Transfers	21,315.56	43,211.54	7,092.65	88,622.46	0.00	0.00	0.00	0.00	0.00	160,242.21
Expenses	98,137.92	0.00	0.00	0.00	23,770.50	0.00	59,468.53	314,603.84	40,325.70	536,306.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	119,453.48	43,211.54	7,092.65	88,622.46	23,770.50	0.00	59,468.53	314,603.84	40,325.70	696,548.70
END BALANCE	(274,562.30)	1,322,155.91	397,701.15	2,568,388.13	21.59	121,116.80	(10,061.36)	321,257.15	423,898.55	4,869,915.62

REPORT STATUS SECTION

Report Month: January

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2014						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$3,686,978.23	1463410.79	2557.54	175147.7	1995360	50002.2	500
Opening Interest Accrual Balance	\$166.66	0	0	0	166.66	0	0
1 Interest Accrued and/or Interest Cost	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$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	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$45.02	\$136.34	\$0.13	(\$91.45)	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$3,860.00	\$0.00	\$0.00	\$0.00	\$3,860.00	\$0.00	\$0.00
8 Net Investment Income	\$5,155.02	\$136.34	\$0.13	(\$91.45)	\$5,110.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,572,129.76	\$1,875,581.06	\$0.00	\$0.00	\$0.00	\$160,242.21	\$536,306.49
10 (Withdrawals - Sales)	(\$1,393,097.40)	(\$696,548.70)	\$0.00	\$0.00	\$0.00	(\$160,242.21)	(\$536,306.49)
Ending Cash & Investment Balance	\$4,869,915.61	\$2,642,579.49	\$2,557.67	\$175,056.25	\$1,999,220.00	\$50,002.20	\$500.00
Ending Interest Accrual Balance	\$1,416.66	\$0.00	\$0.00	\$0.00	\$1,416.66	\$0.00	\$0.00
Plus Outstanding Checks	\$105,728.86	\$0.00	\$0.00	\$0.00	\$0.00	\$78,908.07	\$26,820.79
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,975,644.47	\$2,642,579.49	\$2,557.67	\$175,056.25	\$1,999,220.00	\$128,910.27	\$27,320.79

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

Month		January									
Current Fund Year		2014									
		1.	2.	3.	4.	5.	6.	7.	8.		
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month		
2014	Prop	0.00	169.78	0.00	169.78	169.78	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	7,092.65	0.00	7,092.65	7,092.65	0.00	0.00	0.00	0.00	0.00
	WC	0.00	10.50	0.00	10.50	10.50	0.00	0.00	0.00	0.00	0.00
	Total	0.00	7,272.93	0.00	7,272.93	7,272.93	0.00	0.00	0.00	0.00	0.00
2013	Prop	128,426.62	6,145.78	22,301.78	112,270.62	112,270.62	0.00	0.00	0.00	0.00	0.00
	Liab	12,104.18	2,267.32	0.00	14,371.50	14,371.50	0.00	0.00	0.00	0.00	(0.00)
	Auto	12,374.59	0.00	0.00	12,374.59	12,374.59	0.00	0.00	0.00	0.00	0.00
	WC	396,783.29	63,760.65	50.00	460,493.94	460,493.94	0.00	0.00	0.00	0.00	0.00
	Total	549,688.68	72,173.75	22,351.78	599,510.65	599,510.65	0.00	0.00	0.00	0.00	(0.00)
2012	Prop	165,979.59	0.00	0.00	165,979.59	165,979.59	(0.00)	(0.00)	(0.00)	0.00	0.00
	Liab	46,225.03	1,593.81	0.00	47,818.84	47,818.84	(0.00)	(0.00)	(0.00)	0.00	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00	0.00	0.00
	WC	372,756.66	12,572.87	130.45	385,199.08	385,199.08	0.00	0.00	0.00	0.00	(0.00)
	Total	594,608.00	14,166.68	130.45	608,644.23	608,644.23	(0.00)	0.00	0.00	0.00	(0.00)
2011	Prop	365,676.64	15,000.00	40,000.00	340,676.64	340,676.64	0.00	0.00	0.00	0.00	0.00
	Liab	156,771.43	38,343.91	0.00	195,115.34	195,115.34	(0.00)	(0.00)	(0.00)	0.00	0.00
	Auto	27,824.08	0.00	0.00	27,824.08	27,824.08	0.00	0.00	0.00	0.00	0.00
	WC	1,040,973.86	12,193.79	(2,457.00)	1,055,624.65	1,055,624.65	(0.00)	(0.00)	(0.00)	0.00	(0.00)
	Total	1,591,246.01	65,537.70	37,543.00	1,619,240.71	1,619,240.71	(0.00)	(0.00)	(0.00)	0.00	(0.00)
2010	Prop	138,810.40	0.00	0.00	138,810.40	138,810.40	(0.00)	(0.00)	(0.00)	0.00	0.00
	Liab	281,367.36	1,006.50	0.00	282,373.86	282,373.86	0.00	0.00	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00	0.00	0.00
	WC	1,045,960.44	84.65	0.00	1,046,045.09	1,046,045.09	(0.00)	(0.00)	(0.00)	0.00	0.00
	Total	1,477,340.77	1,091.15	0.00	1,478,431.92	1,478,431.92	(0.00)	(0.00)	(0.00)	0.00	0.00
TOTAL		4,212,883.46	160,242.21	60,025.23	4,313,100.44	4,313,100.44	(0.00)	(0.00)	(0.00)	0.00	(0.00)

**PMM JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: February 3, 2014

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade mwade@jamontgomery.com Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Glenn Prince gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

LOSS CONTROL SERVICES

JANUARY 2014 ACTIVITIES

JIF MEETINGS

- Township of Maple Shade - Attended Reorganization & Safety Awards Luncheon – January 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - Safety Director's Bulletin - Conducting MVR Record Checks – January 6
- PMM JIF - SD Bulletin - NJOSH 300A reminder– January 13

MEL VIDEO LIBRARY

There were no members who utilized the MEL Video Library during January.

The new MEL Video Catalog is now available on line. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The new MEL Video Library phone number is 856-552-4900.

Listed below are upcoming MSI training programs scheduled for February, March, & April 2014. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.**

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

Date	Territory	Location	Topic	Time
2/3/14	5	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
2/5/14	5	Township of Burlington #3	Confined Space Awareness	8:00 - 9:00 am
2/5/14	5	Township of Burlington #3	BBP	9:15 - 10:15 am
2/6/14	5	Township of Willingboro #2	PPE	1:00 - 3:00 pm
2/7/14	5	Township of Bordentown	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
2/10/14	5	Borough of Glassboro #1 (F.D.)	BBP-Evening	7:00 - 8:00 pm
2/10/14	5	Borough of Glassboro #1 (F.D.)	Confined Space Awareness-Evening	8:15 - 9:15 pm
2/12/14	5	Pennsauken SA #2	Ladder Safety / Walking & Working Surfaces	8:30 - 10:30 am
2/12/14	5	Pennsauken SA #2	Shop & Tool Safety	10:45 - 11:45 am
2/14/14	5	Monroe Twp. MUA #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/18/14	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
2/18/14	5	Borough of Collingswood	Fire Safety	10:15 - 11:15 am
2/18/14	5	Borough of Collingswood	Fire Extinguisher	11:30 - 12:30 pm
2/19/14	5	Township of Willingboro #2	Landscape Safety	8:00 - 11:00 am
2/19/14	5	Borough of Pitman	Hearing Conservation	1:00 - 2:00 pm
2/21/14	5	Township of Pemberton	Fall Protection Awareness	8:00 - 10:00 am
2/21/14	5	Township of Pemberton	Asbestos, Lead & Silica Health Overview	10:15 - 11:15 am
2/24/14	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
2/25/14	5	Township of Cherry Hill #6	Fast Track to Safety	8:00 - 2:00 pm w/lunch break
2/26/14	5	Deptford Twp MUA	Back Safety / Material Handling	7:30 - 8:30 am
2/26/14	5	Deptford Twp MUA	Ladder Safety / Walking & Working Surfaces	8:45 - 10:45 am
2/27/14	5	Township of Winslow	Ladder Safety / Walking & Working Surfaces	8:00 - 10:00 am
2/27/14	5	Township of Winslow	LOTO	10:15 - 12:15 pm
2/28/14	5	Township of Pemberton	LOTO	8:00 - 10:00 am
2/28/14	5	Township of Pemberton	Hearing Conservation	10:15 - 11:15 am
3/3/14	5	Township of Cherry Hill #6	Hearing Conservation	8:00 - 9:00 am
3/3/14	5	Township of Cherry Hill #6	Accident Investigation	9:30 - 11:30 am
3/3/14	5	Township of Voorhees #3	BBP	2:00 - 3:00 pm
3/4/14	5	Township of Winslow	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/4/14	5	Township of Winslow	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
3/5/14	5	Township of Burlington #3	PPE	8:00 - 10:00 am
3/6/14	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
3/7/14	5	Township of Evesham #4	Sanitation / Recycling Safety	8:00 - 10:00 am
3/7/14	5	Township of Bordentown	LOTO	12:30 - 2:30 pm
3/7/14	5	Township of Bordentown	Confined Space Awareness	2:45 - 3:45 pm

Date	Territory	Location	Topic	Time
3/10/14	5	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/10/14	5	Township of Voorhees #3	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
3/12/14	5	Evesham MUA	PPE	8:15 - 10:15 am
3/12/14	5	Evesham MUA	Back Safety / Material Handling	10:30 - 11:30 am
3/12/14	5	Evesham MUA	PPE	12:15 - 2:15 pm
3/12/14	5	Evesham MUA	Back Safety / Material Handling	2:30 - 3:30 pm
3/14/14	5	Township of Cherry Hill #6	Landscape Safety	8:00 - 11:00 am
3/17/14	5	Township of Deptford	Office Safety	9:30 - 11:30 am
3/17/14	5	Township of Voorhees #3	Employee Conduct & Violence Prevention	1:00 - 2:30 pm
3/19/14	5	Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
3/19/14	5	MPWC #2 (Pennsauken SA)	Respiratory Protection	10:45 - 11:45 am
3/19/14	5	Township of Willingboro #2	Confined Space Awareness	1:00 - 2:00 pm
3/19/14	5	Township of Willingboro #2	Hearing Conservation	2:00 - 3:00 pm
3/20/14	5	Township of Tabernacle #1 (F.D.)	Management of Special Evening-Evening	7:00 - 9:00 pm
3/20/14	5	Township of Tabernacle #1 (F.D.)	Fire Extinguisher-Evening	9:15 - 10:15 pm
3/21/14	5	Monroe Twp. MUA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/24/14	5	Borough of Glassboro #1	PPE	8:00 - 10:00 am
3/24/14	5	Township of Voorhees #3	Fire Safety	1:00 - 2:00 pm
3/24/14	5	Township of Voorhees #3	Fire Extinguisher	2:00 - 3:00 pm
3/25/14	5	Deptford Twp MUA	PPE	8:00 - 10:00 am
3/26/14	5	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/26/14	5	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/27/14	5	Township of Cherry Hill #6	Fall Protection Awareness	8:00 - 10:00 am
3/27/14	5	Township of Cherry Hill #6	Fire Extinguisher	10:15 - 11:15 am
3/28/14	5	Borough of Collingswood	Heavy Equipment Safety	8:00 - 11:00 am
3/28/14	5	Borough of Collingswood	HazCom w/GHS	11:30 - 1:00 pm
3/31/14	5	Township of Voorhees #3	Landscape Safety	12:00 - 3:00 pm
4/2/14	5	Borough of Pitman	Leaf Collection Safety	1:00 - 2:30 pm
4/4/14	5	Township of Willingboro #2	Ladder Safety / Walking & Working Surfaces	1:00 - 3:00 pm
4/4/14	5	Township of Delran	CMVO	8:00 - 12:00 pm
4/7/14	5	Borough of Clementon #2	PPE	8:00 - 10:00 am
4/7/14	5	Borough of Clementon #2	Hearing Conservation	10:15 - 11:15 am
4/7/14	5	Township of Voorhees #3	Playground Safety Inspections	1:00 - 3:00 pm
4/9/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/10/14	5	Township of Tabernacle #1	Landscape Safety	8:00 - 11:00 am
4/10/14	5	Township of Tabernacle #1	Fire Safety	11:15 - 12:15 pm
4/11/14	5	Township of Westampton	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/14/14	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
4/15/14	5	Township of Delran	PPE	8:00 - 10:00 am
4/15/14	5	Township of Delran	Employee Conduct & Violence Prevention	10:15 - 11:45 am
4/16/14	5	Township of Burlington #3	LOTO	8:00 - 10:00 am
4/16/14	5	City of Burlington #2	Playground Safety Inspections	11:00 - 1:00 pm
4/21/14	5	Borough of Magnolia	Ladder Safety / Walking & Working Surfaces	10:00 - 12:00 pm
4/21/14	5	Borough of Magnolia	Back Safety / Material Handling	12:15 - 1:15 pm
4/23/14	5	Township of Willingboro #2	BBP	1:00 - 2:00 pm
4/23/14	5	Township of Willingboro #2	Fire Safety	2:00 - 3:00 pm
4/25/14	5	Township of Monroe #3	Flagger / Work Zone Safety	8:30 - 12:30 pm
4/28/14	5	Township of Bordentown	Excavation/Trenching/Shoring	8:00 - 12:00 pm
4/28/14	5	Township of Voorhees #3	Shop & Tool Safety	2:00 - 3:00 pm
4/29/14	5	Township of Waterford	Back Safety / Material Handling	8:00 - 9:00 am
4/29/14	5	Borough of Glassboro #1	Fall Protection Awareness	12:45 - 2:45 pm
4/30/14	5	City of Burlington #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom Refresher	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Back Safety / Material Handling	1 / T	Hazard Identification Making Your Observations Count	1 / T,M
Bloodborne Pathogens Training (Initial)	2 / G	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training (Refresher)	1 / G	Heavy Equipment Safety w/ Optional Modules	1 / G - 2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety w/ Optional Modules	2 / T
CDL - Controlled Substances and Safety Regulations	1 / G	Leaf Vac Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Management of Special Events	2 / M
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Effective Safety Committees	2 / M	Playground Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Respiratory Protection	1 / T
Excavation Trenching & Shoring	2 / T,M	Respiratory Protection for Law Enforcement	1 / T
Fast Track to Safety - Fall	4 / T	Sanitation and Recycling Safety	2 / T
Fast Track to Safety -Spring	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom / RTK (Initial)	2 / T	Toolbox Talks	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Effective Safety Committees	2 / P
Bloodborne Pathogens Training (Refresher)	1 / P	Hazard Identification - Making your Observations Count	2 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Management of Special Events	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom / RTK (Refresher)	1 / S
Advanced Safety Leadership	10 / S	HazCom with Globally Harmonized System	2 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Hazardous Materials Awareness w/ HazCom Refresher	3 / S
Back Safety / Material Handling	1 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Bloodborne Pathogens Training (Initial)	2 / S	Heavy Equipment Safety w/ Optional Modules	3 / S
Bloodborne Pathogens Training (Refresher)	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hazard Identification - Making your Observations Count	1.5 / S
BOE Safety Awareness	3 / S	Hearing Conservation	1 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Controlled Substances and Safety Regulations	1 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety w/ Optional Modules	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Vac Safety	2 / S
Defensive Driving-6-Hour	5.5 / S	Lockout Tagout	2 / S
Effective Safety Committees	1.5 / S	Shop and Tool Safety	1 / S
Excavation Trenching & Shoring	4 / S	Management of Special Events	2 / S
Fall Protection Awareness	2 / S	Office Safety	2 / S
Fast Track to Safety - Fall	5 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety -Spring	5 / S	Respiratory Protection	1 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talks	1 / S
HazCom / RTK (Initial)	2 / S		
*** Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

2014 "Fast Track to Safety" Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2014 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
- ❖ Bloodborne Pathogens
 - ❖ Fire Safety
 - ❖ Lock Out / Tag Out
- ❖ Injury Prevention Strategies

Venues & Dates

8:30 – 2:30 pm w/hour lunch break
Check website for times & locations

January

- ❖ Pitman (TRICO) – 1/17/14
- ❖ Elmwood Park (S. Bergen) – 1/23/14

February

- ❖ Mt. Olive (Morris) – 2/3/14
- ❖ Stone Harbor (Atlantic) – 2/12/14
- ❖ Cherry Hill (Camden) – 2/25/14
- ❖ Mahwah (Bergen) – 2/28/14

March

- ❖ Barnegat (Ocean) – 3/4/14
- ❖ Robbinsville (Mid-Jersey) – 3/5/14
- ❖ Washington Twp. (TRICO) – 3/6/14
- ❖ Passaic Housing Authority (NJPHA) – 3/12/14

April

- ❖ Sussex County Community College (SAIF) – 4/8/14
- ❖ Marlboro (Monmouth) – 4/21/14
- ❖ City of Burlington (NJSI) – 4/30/14

May

- ❖ Beachwood (Ocean) – 5/13/14
- ❖ Township of Nutley (Suburban Essex) – 5/15/14

June

- ❖ Old Bridge (Central) – 6/5/14
- ❖ Middletown (Monmouth) – 6/11/14
- ❖ Middle Twp. (Atlantic) – 6/19/14

August

- ❖ Clementon (Camden) – 8/25/14

September

- ❖ Bethlehem Twp. (PAIC) – 9/9/14
- ❖ Wharton (Morris) – 9/12/14
- ❖ Fairview (S. Bergen) – 9/17/14
- ❖ East Brunswick (Central) – 9/26/14

October

- ❖ City of Wildwood (Atlantic) – 10/1/14
- ❖ Toms River (Ocean) – 10/24/14

November

- ❖ Old Bridge (Central) – 11/6/14
- ❖ Millville (Atlantic) – 11/13/14
- Montville (Morris)





Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

January 2014

Posting OSHA Summary Logs – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). **The Summary Log (NJOSH-300A) must be posted in a visible area, where notices to employees are posted, from February 1 to April 30 of each year.**

New Jersey requires all public employers to prepare and maintain records of occupational injuries and illnesses. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness and notes the severity of each case. The *NJOSH-300 Log* is maintained throughout the calendar year. Injuries or illnesses must be entered into the *NJOSH-300 Log* within 7 calendar days of being notified. Five years of *NJOSH-300 Logs* must be stored and made available to NJPEOSH inspectors, if requested.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Record work-related injuries and illnesses that result in:

- Death
- Loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

- Any needle stick injury or cut from an object that is contaminated with another person's blood or other potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a hearing Standard Threshold Shift (STS) in one or both ears and the total hearing level is 25 decibels (or more) above audiometric zero in the same ear(s) as the STS

Employers must keep a *NJOSH-300 Log* for each establishment or site. If the employer has more than one site, a separate *Log* and *Summary* must be kept for each location that is expected to be in operation for the year.

During January, employers should be tabulating the injuries / illnesses of the preceding year and completing their *Summary Log (NJOSH-300A)*. The *Summary Log* shows just the yearly totals in each category. An executive of the employer must certify that s/he has examined the *Log* and *Summary Log*, and that s/he reasonably believes the forms are correct and complete.

The criteria for determining whether an injury / illness is *compensable* under workers compensation is different than whether an injury is *recordable* according to OSHA. Employers should ensure they are recording injuries / illnesses accurately as required by OSHA 1904. Refer to OSHA regulations (www.osha.gov) and New Jersey Reporting website (<http://nj.gov/health/peosh/record.shtml>) for a complete explanation of what injuries / illnesses must be included on your *Log* and *Summary Log*. Your Safety Director's office is also ready to assist.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



PMM JIF
CUMULATIVE CLAIMS SUMMARY*

2014

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY					
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%

2013

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	57	\$72,245.58	\$19,144.49	\$53,101.09	73.5%
FEBRUARY	76	\$87,970.18	\$28,954.99	\$59,015.19	67.1%
MARCH	95	\$63,455.76	\$23,827.16	\$39,628.60	62.5%
APRIL	94	\$79,406.78	\$40,033.21	\$39,373.57	49.6%
MAY	142	\$110,071.03	\$34,603.07	\$75,467.96	68.6%
JUNE	115	\$98,588.37	\$40,942.28	\$57,646.09	58.5%
JULY	129	\$112,912.96	\$47,560.73	\$65,352.23	57.9%
AUGUST	142	\$121,839.26	\$37,850.43	\$83,988.83	68.9%
SEPT	115	\$104,897.14	\$37,730.01	\$67,167.13	64.0%
OCTOBER	90	\$61,055.21	\$26,500.59	\$34,554.62	56.6%
NOVEMBER	82	\$127,548.00	\$42,525.82	\$85,022.18	66.7%
DECEMBER	111	\$77,119.50	\$35,439.04	\$41,680.10	54.0%
TOTALS	1248	\$1,117,109.77	\$415,111.82	\$701,997.59	62.8%

2012					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	127	\$69,316.76	\$27,378.34	\$41,938.42	60.5%
FEBRUARY	87	\$50,606.96	\$20,126.20	\$30,480.76	60.2%
MARCH	95	\$38,897.91	\$12,398.46	\$26,499.45	68.1%
APRIL	83	\$40,861.72	\$16,019.91	\$24,841.81	60.8%
MAY	132	\$76,396.28	\$32,852.49	\$43,543.79	57.0%
JUNE	84	\$86,813.62	\$24,799.79	\$62,013.83	71.4%
JULY	55	\$38,021.02	\$20,858.61	\$17,162.41	45.1%
AUGUST	75	\$45,691.73	\$21,256.72	\$24,435.01	53.5%
SEPT	65	\$63,104.21	\$39,852.92	\$23,251.29	36.8%
OCTOBER	24	\$35,205.50	\$21,339.37	\$13,866.13	39.4%
NOVEMBER	53	\$38,405.44	\$22,299.50	\$16,105.94	41.9%
DECEMBER	32	\$12,255.83	\$4,865.98	\$7,389.85	60.3%
TOTALS	912	\$595,576.98	\$264,048.29	\$331,528.69	55.7%
2011					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	147	\$67,444.68	\$35,332.68	\$32,112.00	47.6%
FEBRUARY	101	\$166,674.27	\$90,519.52	\$76,154.75	45.7%
MARCH	106	\$77,773.26	\$33,158.25	\$44,615.01	57.0%
APRIL	120	\$155,824.97	\$51,501.26	\$104,323.71	66.9%
MAY	145	\$74,325.98	\$23,335.34	\$50,990.64	68.6%
JUNE	125	\$94,191.90	\$31,386.63	\$62,805.27	66.7%
JULY	135	\$188,201.81	\$66,497.69	\$121,704.12	64.7%
AUGUST	143	\$168,000.11	\$55,800.70	\$112,199.41	66.8%
SEPT	138	\$108,085.35	\$50,189.31	\$57,896.04	53.6%
OCTOBER	159	\$102,340.69	\$37,087.05	\$65,253.64	63.8%
NOVEMBER	145	\$170,821.16	\$74,669.36	\$96,151.80	56.3%
DECEMBER	122	\$163,945.55	\$73,087.31	\$90,858.24	55.4%
TOTALS	1586	\$1,537,629.73	\$622,565.10	\$915,064.63	59.5%



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2014	New Injuries Requiring Med Mgmt
January	11
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	
Totals	
2013	New Injuries Requiring Med Mgmt
January	10
February	7
March	8
April	5
May	10
June	11
July	10
August	15
September	10
October	10
November	7
December	6
Totals	109

2012	New Injuries Requiring Med Mgmt
January	7
February	5
March	8
April	8
May	12
June	5
July	10
August	7
September	1
October	11
November	7
December	3
Totals	84
2011	New Injuries Requiring Med Mgmt
January	9
February	10
March	10
April	9
May	8
June	11
July	12
August	14
September	14
October	7
November	7
December	1
Totals	112



**PMM JIF
Intake Reporting & Injury Description
January - 2014**

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Date Employer Notified</u>	<u>Date Admin Notified</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1192320	1/9/2014	1/9/2014	1/9/2014	017-POLICE DPT	10 - Contusion	Knee - 53	31 - Fall, Slip or Trip, NOC
1192514	1/10/2014	1/10/2014	1/10/2014	022-PUBLIC WORKS	10 - Contusion	Wrist (s) & Hand(s) - 39	31 - Fall, Slip or Trip, NOC
1192515	1/10/2014	1/10/2014	1/10/2014	017-POLICE DPT	10 - Contusion	Shoulder(s) - 38	31 - Fall, Slip or Trip, NOC
1192865	1/9/2014	1/14/2014	1/14/2014	004-COMMUNITY DEV	49 - Sprain or Tear	Lower Arm - 33	10 - Machine or Machinery
1192866	1/15/2014	1/15/2014	1/15/2014	701-Police Department	36 - Infection	Eye(s) - 14	74 - Fellow Worker, Patient or Other Person
1192867	1/14/2014	1/14/2014	1/15/2014	022-PUBLIC WORKS	52 - Strain or Tear	Multiple Upper Extremities	31 - Fall, Slip or Trip, NOC
1193096	4/8/2013	4/8/2013	1/17/2014	701-Fire Department	32 - Heat Prostration	Multiple Body Parts (Incl	29 - On Same Level
1193317	1/21/2014	1/21/2014	1/21/2014	017-POLICE DPT	52 - Strain or Tear	Lower Back Area - 42	45 - Collision or Sideswipe With Another Vehicle
1193893	1/25/2014	1/25/2014	1/25/2014	701-Police Department	10 - Contusion	Knee - 53	31 - Fall, Slip or Trip, NOC
1194162	1/29/2014	1/29/2014	1/29/2014	007-FIRE DEPARTMENT	10 - Contusion	Lower Back Area - 42	17 - Object Being Lifted or Handled
1194161	1/27/2014	1/27/2014	1/29/2014	007-FIRE DEPARTMENT	49 - Sprain or Tear	Ankle - 55	30 - Slip, or Trip, Did Not Fall



**PMM JIF
Top 10 Providers By Charges
PAR/NON-PAR/MCCI
January - 2014**

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
KENNEDY HEALTH SYSTEM	\$70,375.04	\$13,244.00	\$57,131.04	81%	Hospital
VIRTUA HEALTH, INC.	\$7,095.35	\$2,600.00	\$4,495.35	63%	Hospital
HEARTLAND REHABILITATION SERVICES	\$5,997.00	\$1,323.00	\$4,674.00	78%	Physical Therapy/Occupational Therapy
IVY REHAB NETWORK, INC	\$3,798.00	\$765.00	\$3,033.00	80%	Physical Therapy/Occupational Therapy
ONE CALL MEDICAL, INC.	\$3,527.00	\$1,620.33	\$1,906.67	54%	MRI/Radiology
US HEALTHWORKS MEDICAL GROUP OF NJ, PC	\$3,369.76	\$1,461.84	\$1,907.92	57%	Occ Med/Primary Care
MEDEXPRESS URGENT CARE- WILLINGBORO	\$3,116.00	\$1,960.00	\$1,156.00	37%	Occ Med/Primary Care
REHAB EXCELLENCE CENTER, LLC	\$2,840.00	\$819.00	\$2,021.00	71%	Physical Therapy/Occupational Therapy
CENTER FOR ORTHOPEDIC & SPINE	\$2,800.00	\$630.00	\$2,170.00	78%	Physical Therapy/Occupational Therapy
EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	\$2,255.00	\$730.87	\$1,524.13	68%	Occ Med/Primary Care
OUT OF NETWORK					
CLAUDIA PETRUNCIO DO	\$105.00	\$105.00	\$0.00	0%	Occ Med/Primary Care
RADIOLOGY ASSOCIATES, OF NEW JERSEY	\$70.00	\$68.00	\$2.00	3%	Diagnostic Radiology
MCCI NEGOTIATIONS					
REGIONAL ORTHOPEDICS	\$9,200.00	\$7,270.00	\$1,930.00	21%	Ortho/Neuro



**PMM JIF
Top 10 Claimants By Charges
January - 2014**

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001187823	11/5/2013	8/8/1975	Lost balance & tripped over curb	Knee	\$82,759.04	\$21,637.64	\$61,121.40
001189561	10/31/2013	3/18/1958	Slipped getting out of back of dump truck	Shoulders	\$5,833.38	\$1,946.41	\$3,886.97
001160953	1/3/2013	4/3/1964	Wrestling with a suspect	Knee, Ankle	\$5,008.00	\$1,365.00	\$3,643.00
001189850	12/5/2013	2/7/1976	Chasing a suspect	Elbow, Head	\$4,498.82	\$1,824.93	\$2,673.89
001190082	12/9/2013	5/15/1957	Shoveling snow	Knee	\$3,888.76	\$1,687.45	\$2,201.31
001182276	8/27/2013	6/15/1969	Getting out of patrol car	Foot	\$3,875.38	\$1,448.48	\$2,426.90
001187184	10/29/2013	11/28/1978	Training going upstairs with hose	Wrist, Finger	\$3,840.00	\$1,300.00	\$2,540.00
001171682	4/2/2013	9/23/1973	Performing rescue drill	Back	\$3,292.74	\$1,297.23	\$1,995.51
001175053	5/23/2013	5/26/1953	Picking up overweight trash	Back	\$2,840.00	\$819.00	\$2,021.00
001128440	1/20/2012	8/20/1954	Picking up paper in field	Knee	\$2,800.00	\$630.00	\$2,170.00



**PMM JIF
Charges/Savings By Specialty
January - 2014**

Specialty	Charges	Approved	Savings	% of Savings
Hospital	\$77,470.39	\$15,844.00	\$61,626.39	80%
Physical Therapy/Occupational Therapy	\$22,575.30	\$5,260.06	\$17,315.24	77%
Ortho/Neuro	\$12,653.04	\$9,338.00	\$3,315.04	26%
Occ Med/Primary Care	\$10,495.85	\$4,831.45	\$5,664.40	54%
Anesthesia/Pain Management	\$3,862.00	\$2,604.25	\$1,257.75	33%
MRI/Radiology	\$3,620.00	\$1,676.19	\$1,943.81	54%
Home Health Care	\$1,456.00	\$1,248.00	\$208.00	14%
Medical Transportation	\$289.00	\$218.00	\$71.00	25%
Diagnostic Radiology	\$70.00	\$68.00	\$2.00	3%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JANUARY 27, 2014
 THE SENSATIONAL HOST
 MAPLE SHADE TOWNSHIP
 12:00 PM**

Meeting of Fund Commissioners called to order by William Cromie. Open Public Meetings notice read into record.

ROLL CALL OF 2013 FUND COMMISSIONERS:

Gary LaVenia, Chairman	Township of Maple Shade	Absent
Scott Carew, Secretary	Township of Moorestown	Present
William Cromie	Township of Evesham	Present
Richard Brevogel	Township of Willingboro	Present

SPECIAL FUND COMMISSIONERS:

Robert Wells	Township of Maple Shade	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, James Kickham Karen A. Read
Treasurer	Thomas Tontarski
Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
Claims Service	Qual-Lynx Kathy Kissane, Tracey Loreaux Donna Crossen, Monique Robinson
Safety Director	J.A. Montgomery Risk Control Glenn Prince, Melissa Wade
Managed Care Organization	QualCare Aubrie Vanduyn
Underwriting Manager	Conner Strong & Buckelew Joseph Hrubash

PRESENTATION: Mr. William Kearns, Kathy Kissane and Tracy Loreaux conducted a brief presentation on Claims Handling Procedures.

APPROVAL OF MINUTES: NOVEMBER 25, 2013 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF NOVEMBER 25, 2013:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: 3 Ayes, 0 Nays

CORRESPONDENCE:

NONE

MOTION TO ADJOURN SINE DIE MEETING:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

EXECUTIVE DIRECTOR ASKED TO RUN ELECTIONS OF OFFICERS.

ROLL CALL OF 2014 FUND COMMISSIONERS:

William Cromie	Township of Evesham	Present
Richard Brevogel	Township of Willingboro	Present
Scott Carew	Township of Moorestown	Present
Jack Layne	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Robert Wells	Township of Maple Shade	Absent
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ELECTION OF 2014 CHAIRPERSON AND SECRETARY:

MOTION TO NOMINATE WILLIAM CROMIE, TOWNSHIP OF EVESHAM, AS CHAIR:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

Hearing no other nominations,

MOTION TO CLOSE NOMINATIONS FOR CHAIR AND AUTHORIZE SECRETARY TO CAST UNANIMOUS BALLOT FOR WILLIAM CROMIE AS 2014 CHAIR:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO NOMINATE RICHARD BREVOGEL, TOWNSHIP OF WILLINGBORO, FOR SECRETARY:

Moved: Commissioner Carew
Second: Commissioner Layne
Vote: Unanimous

Hearing no other nominations,

MOTION TO CLOSE NOMINATIONS FOR SECRETARY AND AUTHORIZE SECRETARY TO CAST UNANIMOUS BALLOT FOR RICHARD BREVOGEL AS 2014 SECRETARY:

Moved: Commissioner Carew
Second: Commissioner Layne
Vote: Unanimous

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND FUND COMMISSIONERS.

AGENDA TOPIC: REORGANIZATION

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS:

At the January 23, 2012 Reorganizational meeting, the Fund appointed professional contracts in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2012, 2013 and 2014. Enclosed with the reorganization resolutions was Resolution 14-1 reflecting reappointments and establishing compensation for Fund Year 2014.

Resolution 14-1 Appointing Professional Staff

1. PERMA as Administrator for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 in the amount of \$102,877.00 as set forth specifically in the Agreement.
2. The law firm of Kearns, Reale & Kearns, with William John Kearns, Jr., Esquire, an Attorney at Law of the State of New Jersey and a Partner in the firm, as the designated attorney, as the Attorney (Solicitor) for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 in the amount of \$18,715.00 for general legal services and the sum of \$15,942.00 for litigation management, plus expenses, as set forth specifically in the Agreement.
3. Thomas Tontarski as Treasurer for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 in the amount of \$16,177.00 as set forth specifically in the Agreement.
4. The Actuarial Advantage, with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 at a rate not to exceed \$35,588.00 without

the specific approval of the Commissioners, as set forth specifically in the Agreement.

5. J.A. Montgomery Risk Control, with Joanne Hall as its designated representative, as Safety Director for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 with a basic fee in the amount of \$16,357.00 as Safety Director and reimbursement of expenses for postage not to exceed \$500.00 as set forth specifically in the Agreement.
6. Bowman & Company with James Miles as its designated representative, as Auditor for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$20,946.00 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
7. TD Bank as Asset Manager for the Professional Municipal Management Joint Insurance Fund for a Contract term to be one year with a “30 –day cancellation clause” and shall be .08% of the market value of the FUND’s invested assets.
8. Qual-Lynx as Claims Service Company for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 in accordance with the fee schedule set forth in the Agreement in the amount of \$125,450.00 plus the actual cost of a performance bond as set forth specifically in the Agreement.
9. Conner Strong & Buckelew as Underwriting Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2014 in the amount of \$5,412.00 as set forth specifically in the Agreement.
10. QualCare as Workers’ Compensation Managed Care Organization for calendar year 2014 in the amount of \$82,450.00 as set forth specifically in the Agreement.
11. Murphy, Russo & McFadden as Internal Auditor for calendar year 2014 in the amount of \$3,890.00 as set forth specifically in the Agreement.

MOTION TO ADOPT RESOLUTION 14-1 RE-APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

Moved:	Commissioner Carew
Second:	Commissioner Layne
Roll Call Vote:	4 Ayes, 0 Nays

ORGANIZATION RESOLUTIONS

Resolution 14-2 Adopting Procedures in Compliance with the Open Public Meetings Act

The Professional Municipal Management Joint Insurance Fund hereby designates the Fourth Monday (unless otherwise noted) of each Month, in the Municipal Buildings of the member municipalities set forth for each date, specifically

February 24, 2014	Evesham Municipal Bldg.	2:00 PM
March 24, 2014	Evesham Municipal Bldg.	2:00 PM
April 28, 2014	Evesham Municipal Bldg.	2:00 PM
May 19, 2014 *	Evesham Municipal Bldg.	2:00 PM
June 23, 2014	Evesham Municipal Bldg.	2:00 PM
July 28, 2014	Evesham Municipal Bldg.	2:00 PM
September 22, 2014	Evesham Municipal Bldg.	2:00 PM
October 27, 2014	Evesham Municipal Bldg.	2:00 PM
November 24, 2014	Evesham Municipal Bldg.	2:00 PM
January 26, 2015	The Sensational Host	12:00PM

as the dates and places of its regular meetings and the meeting of January 27, 2014, shall serve as the 2014 Reorganization Meeting; unless otherwise modified by Resolution all meetings shall begin at 2:00 PM (*Third Monday)

The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Professional Municipal Management Joint Insurance Fund required pursuant to the Open Public Meetings Act:

Burlington County Times
Maple Shade Progress

Resolution 14-3 Adopting Fiscal Policies and Procedures

DESIGNATION OF INTEREST RATES FOR DELINQUENT ASSESSMENT:
Interest Rate is 10%.

DESIGNATION OF BANK DEPOSITORIES: TD Bank, TD Bank Asset Management, the New Jersey Cash Management Plan, Wells Fargo Bank, (upon approval of appropriate authorities) and any bank authorized to do business in the State of New Jersey within the guidelines of GUDPA (Governmental Unit Depository Protection Act).

DESIGNATION OF AUTHORIZED SIGNATORIES: Any two of the following – Chairperson William Cromie, Secretary Richard Brevogel and Treasurer Thomas Tontarski.

DESIGNATION OF SERVICE OF PROCESS: Bradford C. Stokes, PERMA Risk Management Services and/or the Account Manager so designated by the Executive Directories designated at the person authorized to accept service of process on behalf of the Professional Municipal Management Joint insurance fund at 9 Campus Drive, Suite 16, Parsippany, NJ 07054 and 401 Route 73 N, Marlton, NJ 08053.

DESIGNATION OF CUSTODIAN OF RECORDS: The Executive Director of the Professional Municipal Management Joint Insurance Fund is hereby designated as the custodian of the records which shall be maintained at the office of the Administrator located at 401 Route 73 N, Marlton, NJ 08053.

Executive Director said some of the other Joint Insurance Funds appoint a fourth signatory and appointing another commissioner for the PMM JIF would be helpful.

MOTION TO APPOINT SCOTT CAREW AS FOURTH SIGNATORY

Moved:	Commissioner Cromie
Second:	Commissioner Brevogel
Vote:	Unanimous

Resolution 14-4 Appointing Defense Panel Attorneys

Executive Committee of the Professional Municipal Management Joint Insurance Fund, assembled in a public session on January 27, 2014 that the following law firms and attorneys are hereby designated as approved defense attorneys for the Professional Municipal Management Joint Insurance Fund:

Workers Compensation Claims:

John Geaney - Capehart Scatchard
Michael Huber & William Freeman – Freeman, Barton, Huber & Sacks

General Liability Claims:

Betsy Ramos - Capehart Scatchard
John Gillespie – Parker McCay
Allen Zeller – Zeller & Wieliczko LLP
Michael Armstrong – Michael Armstrong & Associates

Resolution 14-5 Establishing the 2014 Plan of Risk Management

Fund Underwriter reviewed the 2014 Risk Management Plan and confirmed coverage noting that there were two changes in excess carriers, which were highlighted in the plan.

Underwriting Manager said we will probably be coming back within the next month or so with few minor modifications with the Property section. As you know with Irene and Sandy we are now changing our policy form and with that new sub-limits and things along those lines. We may be coming back in the next few months with an amendment to the Risk Management Plan but as of today it is accurate.

MOTION TO APPROVE RESOLUTIONS 14-2 thru 14-5:

Moved:	Commissioner Layne
Second:	Commissioner Carew
Roll Call Vote:	4 Ayes – 0 Nays

Organizational Resolutions Made Part of Minutes.

EXECUTIVE DIRECTOR:

DUE DILIGENCE REPORTS: Included in the agenda were the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track report and noted that the statutory surplus stands at \$311,000.

Executive Director reviewed the Pure Loss Ratio report and pointed out that we are at 53.63% where the actuary had projected it would be 64.84%. We have recovered a little bit and improved as the year went on.

Executive Director reported on the Lost Time Accident Frequency the PMM JIF stood at 2.54 which is above the state average.

Executive Director said on behalf of PERMA, James Kickham and Dave Grubb we would like to thank the Fund for our reappointment.

RESIDUAL CLAIMS FUND 2014 REORGANIZATION MEETING: The Residual Claims Fund's 2014 Reorganization meeting was held on January 2, 2014 at 10:30 a.m. at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting.

MOTION TO ELECT SCOTT CAREW AS THE PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND'S 2014 REPRESENTATIVE AND TO ELECT JACK LAYNE AS THE ALTERNATE COMMISSIONER TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND.

Moved:	Commissioner Brevogel
Second:	Commissioner Cromie
Vote:	Unanimous

E-JIF 2014 REORGANIZATION MEETING: The E-JIF 2014 Reorganization meeting was held on January 2, 2014 at 10:50 am in the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting.

MOTION TO ELECT SCOTT CAREW AS THE PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND'S 2014 REPRESENTATIVE AND TO ELECT JACK LAYNE AS THE ALTERNATE COMMISSIONER TO THE ENVIRONMENTAL JOINT INSURANCE FUND.

Moved:	Commissioner Brevogel
Second:	Commissioner Cromie
Vote:	Unanimous

MEL 2014 REORGANIZATION MEETING: The MEL 2014 Reorganization meeting was held on January 2, 2014 at 11:15 am in the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner LaVenia's report on the meeting.

MOTION TO ELECT SCOTT CAREW AS THE PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND'S 2014 REPRESENTATIVE AND TO ELECT JACK LAYNE AS THE ALTERNATE COMMISSIONER TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.

Moved: Commissioner Brevogel
Second: Commissioner Cromie
Vote: Unanimous

2014 ASSESSMENTS: Executive Director reported the 2014 Assessments were mailed via certified mail to all member towns on/about December 14th. First Installment payments were due to the Treasurer, Tom Tontarski, by January 15, 2014. Treasurer reported all 2014 1st Installment payments have been received.

SPECIAL FUND COMMISSIONER: Executive Director reported with the Fund's membership at four, the bylaws require the appointment of a Special Find Commissioner in an effort to avoid trying votes in Fund elections. For 2014, Willingboro has the privilege of this appointment and they are appointing Joanne Diggs, Township Manager.

CYBER LIABILITY RENEWAL – HIGHER PREMIUM PROPOSALS: Executive Director said the Underwriter reports that there will be no increase in premiums for the renewal of cyber coverage for 2014. XL is offering higher limits per a Memorandum from the Underwriter.

Joseph Hrubash said coverage for the cyber liability was bound effective 1/1/14 based upon the expiring terms and conditions with limits of \$1 million per claim and \$3 million annual aggregate, deductible of \$10,000 per claim, policy sub-limits \$500,000, with an annual premium of \$500 per member entity.

Mr. Hrubash said that XL has offered alternate quotes at higher limit and deductible options. Option 1- offers limit of liability of \$3 million each claim and \$6 million annual aggregate, deductible of \$10,000 each claim, policy sub-limits \$1 million, with an expiring premium of \$600 per member entity. Option 2 - offers limit of liability of \$5 million each claim and \$8 million annual aggregate, deductible of \$25,000 per claim, policy sub-limits of \$1.5 million, with an expiring premium of \$675.

In response to Commissioner Brevogel, Underwriting Manager said there have been three incidents involving MEL member municipalities in 2013. Two of which were the ransom virus. Fund Attorney said he feels it is a very wise decision to get as much cyber liability coverage as you can.

MOTION TO ACCEPT THE UNDERWRITING MANAGERS RECOMMENDATION TO PURCHASE OPTION #1 FOR CYBER LIABILITY RENEWAL

Moved: Commissioner Cromie
Second: Commissioner Brevogel
Vote: Unanimous

ELECTED OFFICIALS TRAINING: Executive Director reported this year's elected officials training program will focus on Risk Management for Elected Officials. As in the past, the MEL will reduce each member's 2014 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. Mr. Kearns has conducted one seminar in Maple Shade and we will be scheduling another in the next few months. We will also advise of Camden County locations.

The MEL is making available an online training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

EMPLOYMENT PRACTICES LIABILITY 2014/2015 PROGRAM: Executive Director said every two years the MEL updates its Employment Practices Compliance Program, including the Model Personnel Manual and training programs. XL Insurance asked the MEL to continue this program noting its value in loss control.

In addition to the annual training provided to Elected Officials, the 2014/2105 EPL cycle will also include training for Mangers/Supervisors and Police Chief Command personnel.

Executive Director said we will also be working with the Evesham Fire District this year. They do not have a program set in place yet and we will work with them to get them on board also. In response to Commissioner Cromie, Executive Director said if they do not complete the compliance program their deductible will remain higher at \$100,000 instead of \$20,000.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the board for reappointment. Mr. Kearns said he reviews new cases coming down from the Courts of New Jersey and some Federal Courts and has started forwarding some of these reports to Commissioners. A couple of these cases were on gun permit forms and Borgata case on workers compensation. These are things we should be aware of and if there are any questions members can contact Attorney Kearns or your municipal attorney.

TREASURER: Fund Treasurer thanked the board for reappointment.

Confirming Payment of December 2013 Vouchers Resolution 13-24

Fund Year 2013	34,389.69
Total	34,389.69

Confirming Payment of December 2013 Vouchers Resolution 13-25

Fund Year 2013	74,881.09
Total	74,881.09

Payment of January 2014 Vouchers Resolution 14-6

Closed Fund Year	23,770.50
Fund Year 2013	201,697.41
Fund Year 2013	310,838.58
Total	536,306.49

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of November 2013:

2009	0.00
2010	2,815.26
2011	60,821.10
2012	9,176.90
2013	45,409.26
TOTAL	118,222.52

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of December 2013:

2009	0.00
2010	9,530.90
2011	15,943.75
2012	5,564.56
2013	34,746.10
TOTAL	65,785.31

MOTION TO CONFIRM DECEMBER 2013 PAYMENTS, APPROVE RESOLUTIONS 14-6 VOUCHER LIST FOR THE MONTH OF JANUARY 2014 AS SUBMITTED AND MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF NOVEMBER 2013 AND DECEMBER 2013 AS PRESENTED:

Motion: Commissioner Brevogel
 Second: Commissioner Carew
 Roll Call Vote: 4 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Managed thanked the board for reappointment.

REPORT: Certificates issued for the period 10/19/13 to 11/22/13 included in the agenda for review.

Joseph Hrubash said the MEL had decided to purchase excess flood buying a limit of \$25 million excess \$50 million so we now have \$75 million in flood. As you know with hurricane Sandy we are pretty sure we are going to pierce our \$50 million aggregate with that claim. One of the changes made was the purchase of additional flood coverage and with the policy form there will be more restrictive coverage for property in the open which was a big culprit in piercing the aggregate.

SAFETY DIRECTOR: Safety Director thanked board for reappointment.

REPORT: November and December Activities Report were included in the agenda. Safety Director reported the Fast Track for Safety training. Safety Director reminded everyone about the MVR look ups and said if any member needs assistance to feel free to contact the Safety Director's office.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider thanked board for reappointment. December report included for information. Report indicated a savings of 54% for December and an overall savings of 62.8% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator thanked the board for reappointment and said their report was for Closed Session.

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved:	Chairman Brevogel
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Second: Commissioner Layne
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Layne
Roll Call Vote: 4 Ayes – 0 Nays

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 1:45pm

**NEXT REGULAR MEETING: February 24, 2014
Evesham Township 2:00PM**

Karen A. Read, Assisting Secretary for
SCOTT CAREW, SECRETARY

APPENDIX II – CERTIFICATE REPORT

**Professional Municipal Management Joint Insurance Fund
Certificate Of Insurance Monthly Report**

Monday, January 19, 2014

From 9/3/2013 To 1/19/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders 49 Ranocas Road Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	404	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Branch of the County Library	1/14/2014	GL EX AU WC
H- Sterling High School I- Township of Willingboro	501 So. Warwick Road Somerdale, NJ 08083 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	1623	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013	GL EX AU WC
H- State of New Jersey I- Township of Willingboro	Department of Health & Senior Services Office of EMS PO Box 360 Trenton, NJ 08625 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	1633	Evidence of insurance as respects to all Willingboro Township Emergency Services Vehicles. Malpractice & Professional Liability is included in the General Liability and Excess Liability coverage.	12/31/2013	GL EX AU WC
H- Haddonfield Board of Education I- Township of Willingboro	1 Lincoln Avenue Haddonfield, NJ 08033 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	1637	Evidence of insurance as respects to Sport Events for Willinboro Panthers Football Team's League.	12/31/2013	GL EX AU WC
H- PSE&G I- Township of Willingboro	PO Box 570 Newark, NJ 07101 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	1666	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) File A2832 covering portion of PSE&G's Camden I Burlington Right of Way in & under license to the Twp for the construction, operation & maintenance of a black top bicycle path.	12/31/2013	GL EX AU WC
H- Department of Community Affairs I- Township of Willingboro	363 West State Street Trenton, NJ 08625 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	1880	Evidence of Insurance.	12/31/2013	GL EX AU WC
H- State of NJ - Dept of Environmental Protection I- Township of Evesham	Div. of Parks & Forestry Bureau of Forest Fire Management PO Box 239 New Lisbon, NJ 08064 984 Tuckerton Road Marlton, NJ 08053	2284	Evidence of insurance with respects to applying for a burn Permit for Indian Springs Country Club 115 S. Elmwood Rd. Marlton, NJ 08053.	1/15/2014	GL EX AU OTH

H- PSE&G I- Township of Willingboro	PO Box 570 Newark, NJ 07101 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	2392	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) File A2832. This includes any occurrence on or within 50 feet of the Railroad Right of Way.	12/31/2013	GL EX AU WC
H- Burlington County Highway Department I- Township of Moorestown	PO Box 6000 49 Rancocas Road Mt. Holly, NJ 08060 2 Executive Drive., Suite 9A Moorestown, NJ 08057	3842	Evidence of insurance as respects to Road Opening Permits for 2014.	1/6/2014	GL EX AU WC
H- Township of Evesham I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5053	JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded). MEL Crime Policy – Evidence of Statutory Bond coverage – Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	10/25/2013	CRIME
H- Township of Evesham I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5054	Evidence of insurance as respects to Statutory Bond Coverage for Thomas S. Shanahan, Treasurer and Kathie Sanders, Tax Collector, effective 1/1/14.	10/24/2013	BOND
H- Township of Maple Shade I- Township of Maple Shade	200 Stiles Avenue Maple Shade, NJ 08052 PO Box 368 Maple Shade, NJ 08052	5056	Evidence of insurance as respects to Statutory Bond Coverage for Michele Adams - Tax Collector and Adriane McKendry - Treasurer, effective 01/01/14.	10/24/2013	BOND
H- Township of Maple Shade I- Township of Maple Shade	200 Stiles Avenue Maple Shade, NJ 08052 PO Box 368 Maple Shade, NJ 08052	5058	JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded). MEL Crime Policy – Evidence of Statutory Bond coverage – Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	10/25/2013	CRIME

H- Township of Willingboro I- Township of Willingboro	1 Salem Road Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	5059	JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded). MEL Crime Policy – Evidence of Statutory Bond coverage – Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	10/25/2013	CRIME
H- Burlington County Risk Manager I- Township of Evesham	49 Rancocas Road Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	5070	Evidence of insurance with respects to our shared services agreement with the County and 911 calls (Res 284-2010).	1/14/2014	GL EX AU WC
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders 49 Rancocas Rd. PO 5074 Box 6000 Mt. Holly, NJ 08060 Attn: Insurance & Risk Management Division 984 Tuckerton Road Marlton, NJ 08053		Evidence of insurance as respects to 2014 Municipal Alliance Grant Agreement.	1/14/2014	GL EX AU WC
H- Delran Junior Marksman I- Township of Moorestown	PO Box 1134 Delran, NJ 08075 2 Executive Drive., Suite 9A Moorestown, NJ 08057	5077	Evidence of insurance as respects to the use of the Marksman facility twice a year in 2014 by the Moorestown Police Dept.	1/6/2014	GL EX AU WC
H- Moorestown Public Schools BOE I- Township of Moorestown	803 North Stanwick Road Moorestown, NJ 08057 2 Executive Drive., Suite 9A Moorestown, NJ 08057	5083	Evidence of insurance as respects to use of fields and public school gymnasium facilities for Parks & Recreation sports in 2014.	1/6/2014	GL EX AU WC
H- Taylor Rental I- Township of Moorestown	Route 38 & Marter Avenue Mt. Laurel, NJ 08054 2 Executive Drive., Suite 9A Moorestown, NJ 08057	5093	Certificate holder is included as "additional insured", as their interest may appear, for General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured) equipment rented.	1/6/2014	GL EX AU WC
H- Willingboro Township BOE I- Township of Willingboro	440 Beverly - Rancocas Road Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	5102	Evidence of insurance as respects the use of facilities.	12/31/2013	GL EX AU WC

H- Burlington Meeting House I- Township of Willingboro	340 High Street P.O. Box 246 Burlington, NJ 08016 5103 Attn: Barbara L. Hayes Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the use of facilities for Teen Dance.	12/31/2013 GL EX AU WC
H- County of Burlington I- Township of Willingboro	Office of the Fire Marshall 49 Rancocas Road Mt. Holly, NJ 08060 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects the use of facilities by Willingboro Township Fire Department, Police Department & Emergency Squad for training purposes. KAF	12/31/2013 GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Willingboro	County of Burlington 49 Rancocas Rd. Mt. Holly, NJ 08060 Attn: Insurance and Risk Management Division Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects to agreement between Willingboro Township and the Board of Chosen Freeholders in connection with the receipt of funds from the County.	12/31/2013 GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Willingboro	49 Rancocas Road Mt. Holly, NJ 08060 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Jazz Festival. KAF	12/31/2013 GL EX AU WC
H- Grapevine Wrestling League I- Township of Willingboro	230 Hewlings Avenue Riverside, NJ 08073 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", ATIMA for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) participation in various tournaments. KAF	12/31/2013 GL EX AU WC
H- New Jersey Committee for the Humanities I- Township of Willingboro	73 Easton Avenue New Brunswick, NJ 08901 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects grant application for Willingboro Free Public Library.	12/31/2013 GL EX AU WC
H- State of NJ-Dept. of Environmental Protection I- Township of Willingboro	Division of Watershed Management 401 E. State Street P.O. Box 418 Trenton, NJ 08625-0418 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	The State of New Jersey-Dept. of Environmental Protection, Division of Watershed Management is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) grant application requirements.	12/31/2013 GL EX AU WC

H- Burlington Meeting House I- Township of Willingboro	340 High Street P.O. Box 248 Burlington, NJ 08018 5103 Attn: Barbara L. Hayes Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the use of facilities for Teen Dance.	12/31/2013 GL EX AU WC
H- County of Burlington I- Township of Willingboro	Office of the Fire Marshall 49 Rancocas Road Mt. Holly, NJ 08060 5104 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects the use of facilities by Willingboro Township Fire Department, Police Department & Emergency Squad for training purposes. KAF	12/31/2013 GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Willingboro	County of Burlington 49 Rancocas Rd. Mt. Holly, NJ 08060 5105 Attn: Insurance and Risk Management Division Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects to agreement between Willingboro Township and the Board of Chosen Freeholders in connection with the receipt of funds from the County.	12/31/2013 GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Willingboro	49 Rancocas Road Mt. Holly, NJ 08060 5106 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Jazz Festival. KAF	12/31/2013 GL EX AU WC
H- Grapevine Wrestling League I- Township of Willingboro	230 Hewlings Avenue Riverside, NJ 08073 5108 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Certificate holder is included as "additional insured", ATIMA for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) participation in various tournaments. KAF	12/31/2013 GL EX AU WC
H- New Jersey Committee for the Humanities I- Township of Willingboro	73 Easton Avenue New Brunswick, NJ 08901 5109 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	Evidence of insurance as respects grant application for Willingboro Free Public Library.	12/31/2013 GL EX AU WC
H- State of NJ-Dept. of Environmental Protection I- Township of Willingboro	Division of Watershed Management 401 E. State Street P.O. Box 418 Trenton, NJ 08625-0418 5110 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	The State of New Jersey-Dept. of Environmental Protection, Division of Watershed Management is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) grant application requirements.	12/31/2013 GL EX AU WC

H- Verizon I- Township of Willingboro	540 Broad Street Newark, NJ 07102 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08048	5112	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) lease agreement.	12/31/2013	GL EX AU WC
H- Verizon I- Township of Willingboro	7-13 Brainerd Street, Floor 1 Mt. Holly, NJ 08060 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08048	5113	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) to hanging of banners on utility poles for Township-sponsored events.	12/31/2013	GL EX AU WC
H- John F. Kennedy Center I- Township of Willingboro	429 John F. Kennedy Way Willingboro, NJ 08040 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08048	5118	Evidence of insurance as respects to Sport Events Youth Basketball.	12/31/2013	GL EX AU WC
H- Burlington County Bridge Commission I- Township of Willingboro	1300 Route 73 North PO Box 6 Palmyra, NJ 08065-1090 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08048	5120	Burlington County Bridge Commission, County of Burlington and TD Bank, Corporate Services are included as "additional insured", ATIMA for General, and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Governmental Leasing Program Series 2003 - Property Limit per Fund - \$2,502,250.	12/31/2013	GL EX PR
H- National Football League I- Township of Moorestown	NFL Properties, LLC Att: NFL Flag 280 Park Avenue New York, NY 10017 2 Executive Drive., Suite 9A Moorestown, NJ 08057	5522	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Flag Football League for the Fall 2014. KAF	1/6/2014	GL EX AU WC
H- Evesham Township BOE I- Township of Evesham	25 S. Maple Ave. Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	9170	Evidence of insurance as respects to the use of school facilities for Primary Election on June 3, 2014 and General Election on November 4, 2014.	1/14/2014	GL EX AU WC
H- Colliers Mills Firearms Range I- Township of Willingboro	One Range Roda Jackson, NJ 08527 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08048	9476	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of property by the Willingboro Twp. Police Dept for Training in 2014.	12/31/2013	GL EX AU WC

H- Eastern Armored Services Inc. I- Township of Moorestown	PO Box 8733 Trenton, NJ 08650 2 Executive Drive., Suite 9A Moorestown, NJ 08057	12504	Evidence of Insurance as respects to collection of monies from Tax Collector's office transporting to the bank for 2014. KAF	1/6/2014	GL EX AU WC
H- Metropolitan Asset Management, Inc. I- Township of Willingboro	7704 Richmond Highway, Suite 210 Alexandria, VA 22308 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	12686	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) leased property located at One Salem Road, Willingboro, NJ 08046.	12/31/2013	GL EX PR
H- Triton High School I- Township of Willingboro	250 Schubert Avenue Runnemede, NJ 08078 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	13368	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013	GL EX AU WC
H- Township of Moorestown I- Township of Moorestown	2 Executive Drive, Suite 9A Moorestown, NJ 08057 2 Executive Drive., Suite 9A Moorestown, NJ 08057	17704	JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded). MEL Crime Policy – Evidence of Statutory Bond coverage – Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	10/25/2013	CRIME
H- Township of Willingboro I- Township of Willingboro	One Salem Rd Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	18130	Evidence of insurance as respects to Statutory Bond coverage for Parthenia Cogdell, Library Treasurer, Barbara Lightfoot, Tax Collector, effective 01/01/14.	10/24/2013	BOND
H- Riverside Township I- Township of Willingboro	1 W. Scott Street Riverside, New Jersey, 08075 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	18471	Evidence of Insurance as respects to shared services animal control.	12/31/2013	GL EX AU WC
H- South Jersey Independent I- Township of Willingboro	Youth Football Association 6 Surrey Lane Burlington Twp., NJ 08016 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19002	Evidence of insurance as respects to Sports Events for Panthers Football League.	12/31/2013	GL EX AU WC
H- Paul VI High School I- Township of Willingboro	901 Hopkins Road, Ste. B Haddonfield, NJ 08033-0803 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19283	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013	GL EX AU WC

H- Golf Cart Services, Inc. I- Township of Evesham	4296 York Rd. New Oxford, PA 17350 Attn: Jennifer Dettinger 984 Tuckerton Road Marlton, NJ 08053	19397	Certificate holder is included as "additional insured", ATIMA, for General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured)	1/9/2014 GL EX PR
H- First Student I- Township of Willingboro	835 Watson-New Freedom Rd Berlin, NJ 08009 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19459	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the insured) and as loss payee with respects to a 2003 International Harvester bus with a value of \$13,500.00 and occupants. Vin # 1DBRABP73A959355.	12/31/2013 GL EX AU OTH
H- Pennsauken Youth Athletic Field I- Township of Willingboro	4429 Burwood Ave. Pennsauken, NJ Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19978	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013 GL EX AU WC
H- Cherry Hill Youth Field I- Township of Willingboro	Marlborough Ave. Cherry Hill, NJ Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19979	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013 GL EX AU WC
H- Camden Field, Stockton Park I- Township of Willingboro	590 Dudley Street Camden, NJ 08002 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19980	Evidence of Insurance as respects to Sport Events for Delaware Valley 8th Grade Spring Football League.	12/31/2013 GL EX AU WC

Total # of Holders = 47