

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**JULY 27, 2015**

**MOORESTOWN TOWN HALL  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN, NJ 08057**

**&**

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

**Toll Free Number 1-866-921-5493**

**Participant Passcode 7269691#**

**1:00 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**
- 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: JULY 27, 2015  
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2015 COMMISSIONERS**
- APPROVAL OF MINUTES:** June 22, 2015 Open Minutes.....**Appendix I**  
June 22, 2015 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – NONE**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report .....**Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**  
.July 2015 Voucher List - Resolution No. 15-20..... **Page 12**  
.Treasurer’s Reports ..... **Page 14**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Holding Report.....**Page 20**  
.MEL Bulletin #15-03.....**Page 23**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report .....**Page 37**
- MANAGED CARE – Qual Care**  
.Monthly Report .....**Page 65**
- 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: July 27, 2015

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

- ❑ **2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process.

Members recently received an email advising that the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline is September 1<sup>st</sup>.

- ❑ **2015 Coverage Manuals** – The fund office has started to distribute the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email.
- ❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.
- ❑ **OPRA Form** – The Fund office has revised the OPRA form used for all Joint Insurance Funds. There is a new Fax Number, email address and a new contact person. **(Page 10)**
- ❑ **August Meeting Cancellation** - Historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 15-19** authorizing this action is part of the agenda. **(Page 11)**

**Due Diligence Reports:**

<input type="checkbox"/> <b>Financial Fast Track</b>	<b>Page 3</b>
<input type="checkbox"/> <b>Interest Rate Summary Comparison Report</b>	<b>Page 4</b>
<input type="checkbox"/> <b>Expected Loss Ratio Analysis</b>	<b>Page 5</b>
<input type="checkbox"/> <b>Claim Activity Report</b>	<b>Page 6</b>
<input type="checkbox"/> <b>Lost Time Accident Frequency Report</b>	<b>Page 7</b>
<input type="checkbox"/> <b>2015 EPL/POL Status</b>	<b>Page 8</b>
<input type="checkbox"/> <b>Regulatory Affairs Checklist</b>	<b>Page 9</b>

<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
	<b>AS OF</b>	<b>May 31, 2015</b>			
	<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>		<i>FUND</i>
	<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>		<i>BALANCE</i>
1.	<b>UNDERWRITING INCOME</b>	<b>312,725</b>	<b>1,558,410</b>	<b>66,527,425</b>	<b>68,085,835</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	127,241	577,909	31,808,886	32,386,796
	Case Reserves	(116,329)	(124,584)	2,851,085	2,726,500
	IBNR	65,927	199,896	1,297,416	1,497,312
	Recoveries	(50)	(42,896)	(217,289)	(260,185)
	<b>TOTAL CLAIMS</b>	<b>76,789</b>	<b>610,325</b>	<b>35,740,098</b>	<b>36,350,423</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	106,478	534,056	17,304,378	17,838,434
	Administrative	40,574	207,855	9,000,008	9,207,863
	<b>TOTAL EXPENSES</b>	<b>147,051</b>	<b>741,911</b>	<b>26,304,386</b>	<b>27,046,297</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>88,885</b>	<b>206,174</b>	<b>4,482,941</b>	<b>4,689,115</b>
5.	<b>INVESTMENT INCOME</b>	<b>365</b>	<b>9,647</b>	<b>4,819,429</b>	<b>4,829,076</b>
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>1,507,947</b>	<b>1,507,947</b>
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>89,250</b>	<b>215,821</b>	<b>10,810,317</b>	<b>11,026,138</b>
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>10,810,926</b>	<b>10,810,926</b>
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>89,250</b>	<b>215,821</b>	<b>(609)</b>	<b>215,212</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	13	329	150,092	150,421
	2011	4,990	1,881	(124,464)	(122,583)
	2012	23,332	88,546	559,098	647,644
	2013	9,334	131,491	(195,196)	(63,705)
	2014	(1,236)	(17,572)	(390,139)	(407,711)
	2015	52,817	11,146		11,146
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>89,250</b>	<b>215,821</b>	<b>(609)</b>	<b>215,212</b>
	<b>TOTAL CASH</b>				<b>5,536,824</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>27,003,904</b>	<b>27,003,904</b>
	<b>FUND YEAR 2011</b>				
	Paid Claims	15,957	72,135	1,970,117	2,042,252
	Case Reserves	(27,329)	(83,713)	331,623	247,910
	IBNR	6,399	10,277	46,780	57,057
	Recoveries	0	0	(91,019)	(91,019)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(4,973)</b>	<b>(1,302)</b>	<b>2,257,501</b>	<b>2,256,199</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	18,712	161,258	810,890	972,148
	Case Reserves	(14,926)	(292,685)	535,933	243,248
	IBNR	(27,030)	49,614	84,860	134,474
	Recoveries	0	(4,511)	(50,323)	(54,834)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(23,244)</b>	<b>(86,325)</b>	<b>1,381,360</b>	<b>1,295,035</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	5,921	106,050	1,040,060	1,146,110
	Case Reserves	(9,666)	(162,488)	1,008,844	846,356
	IBNR	(5,464)	(68,202)	331,400	263,198
	Recoveries	(50)	(4,613)	(63,071)	(67,684)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(9,258)</b>	<b>(129,253)</b>	<b>2,317,233</b>	<b>2,187,980</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	11,936	51,344	983,916	1,035,260
	Case Reserves	(4,319)	136,288	974,684	1,110,972
	IBNR	(6,293)	(149,973)	834,376	684,403
	Recoveries	0	(33,772)	(12,876)	(46,648)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>1,323</b>	<b>3,887</b>	<b>2,780,100</b>	<b>2,783,987</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	74,716	187,122		187,122
	Case Reserves	(60,089)	278,015		278,015
	IBNR	98,314	358,181		358,181
	Recoveries	0	0		0
	<b>TOTAL FY 2015 CLAIMS</b>	<b>112,941</b>	<b>823,318</b>		<b>823,318</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>76,789</b>	<b>610,325</b>	<b>35,740,098</b>	<b>36,350,423</b>

<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>							
<b>Fixed Income Portfolio Summary and Rate Comparison</b>							
						For Month End	
						5/31/2015	
						Last	This
						Month	Month
						2012	2013
						2014	
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>							
Total Cash Balance (millions)		3.29	3.69	3.45	3.83	5.54	
Fixed Income Portfolio TD							
Investments (millions), Book Value		1.50	2.00	2.00	2.00	2.00	
Avg maturity (years)		1.84	2.99	1.99	1.66	1.58	
Unrealized gain/(loss) (%)		0.08	-0.23	-0.10	0.09	0.04	
Purchase/Book yield (%)		0.20	0.80	0.80	0.80	0.80	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.28	0.57	0.70	0.89	0.84	
<b>M E L PORTFOLIO</b>							
Total Cash Balance (millions)		73.43	64.22	72.15	72.28	72.74	
Fixed Income Portfolio Wells Fargo 2013-2015							
Investments (millions), Book Value		56.97	50.13	48.09	56.98	63.14	
Avg maturity (years) ***		2.61	2.04	1.90	1.85	1.88	
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.22	0.20	
Purchase/Book yield (%)		0.80	0.65	0.82	0.87	0.91	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		1.43	0.35	0.76	1.09	1.11	
<b>COMPARATIVE RATES (%)</b>							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.07	
TD Money Market		0.05	0.01	0.01	0.01	0.01	
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **	
Treasury Issues							
1 year bills		0.17	0.13	0.12	0.23	0.24	
3 year notes		0.38	0.54	0.90	0.87	0.98	
5 year notes		0.76	1.17	1.64	1.35	1.54	
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.56	0.88	
* Yearly data is average monthly rate.							
^Monthly data is annualized.							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.							

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

AS OF **June 30, 2015**

**FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	301.48%	100.00%
GEN LIABILITY	389,824	499,426	128.12%	96.73%	128.36%	96.63%	92.86%	93.46%
AUTO LIABILITY	114,480	27,824	24.30%	94.56%	24.30%	94.26%	24.30%	90.21%
WORKER'S COMP	1,236,000	1,331,392	107.72%	99.70%	107.63%	99.66%	107.24%	98.92%
TOTAL ALL LINES	1,853,305	2,199,318	118.67%	98.78%	118.66%	98.71%	110.94%	97.30%
NET PAYOUT %	\$1,989,547		<b>107.35%</b>					

**FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	128,985	139,213	107.93%	100.00%	107.93%	100.00%	925.15%	100.00%
GEN LIABILITY	430,777	440,158	102.18%	93.46%	92.57%	92.99%	70.34%	85.57%
AUTO LIABILITY	100,941	9,647	9.56%	90.21%	9.56%	89.77%	9.56%	82.91%
WORKER'S COMP	1,214,370	612,944	50.47%	98.92%	50.47%	98.81%	66.28%	96.57%
TOTAL ALL LINES	1,875,073	1,201,961	64.10%	97.27%	61.89%	97.07%	123.24%	93.54%
NET PAYOUT %	\$945,989		<b>50.45%</b>					

**FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	143,096	111,235	77.73%	100.00%	77.73%	100.00%	77.73%	97.09%
GEN LIABILITY	471,295	361,614	76.73%	85.57%	75.87%	84.65%	65.01%	71.16%
AUTO LIABILITY	89,158	31,841	35.71%	82.91%	36.83%	82.02%	53.74%	66.43%
WORKER'S COMP	1,209,207	1,424,786	117.83%	96.57%	117.69%	96.21%	112.34%	86.31%
TOTAL ALL LINES	1,912,756	1,929,476	100.87%	93.48%	100.63%	92.98%	95.36%	82.46%
NET PAYOUT %	\$1,115,688		<b>58.33%</b>					

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	184,000	158,100	85.92%	97.09%	85.92%	96.87%	71.81%	45.00%
GEN LIABILITY	473,408	324,529	68.55%	71.16%	66.44%	69.55%	11.54%	19.00%
AUTO LIABILITY	89,385	18,356	20.54%	66.43%	20.54%	64.31%	21.98%	20.00%
WORKER'S COMP	1,210,000	1,613,599	133.36%	86.31%	132.94%	84.23%	54.77%	14.00%
TOTAL ALL LINES	1,956,793	2,114,584	108.06%	82.75%	107.30%	80.96%	44.42%	18.40%
NET PAYOUT %	\$1,014,576		<b>51.85%</b>					

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	191,000	(12,682)	-6.64%	45.00%	13.51%	37.00%	N/A	N/A
GEN LIABILITY	471,685	48,113	10.20%	19.00%	8.31%	14.00%	N/A	N/A
AUTO LIABILITY	75,666	9,734	12.86%	20.00%	13.81%	15.00%	N/A	N/A
WORKER'S COMP	1,241,000	387,748	31.24%	14.00%	31.40%	9.00%	N/A	N/A
TOTAL ALL LINES	1,979,351	432,913	21.87%	18.41%	23.50%	13.12%	N/A	N/A
NET PAYOUT %	\$229,689		<b>11.60%</b>					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
June 30, 2015						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2011	2012	2013	2014	2015	TOTAL
May-15	0	2	0	1	5	8
June-15	0	2	0	1	6	9
NET CHGE	0	0	0	0	1	1
Limited Reserves						<b>(\$3,239)</b>
Year	2011	2012	2013	2014	2015	TOTAL
May-15	\$0	\$2,500	\$0	\$2,372	\$9,008	\$13,880
June-15	\$0	\$2,500	\$0	\$2,372	(\$34,025)	(\$29,153)
NET CHGE	\$0	\$0	\$0	\$0	(\$43,033)	(\$43,033)
Ltd Incurred	\$340,677	\$139,213	\$111,235	\$158,100	(\$12,682)	\$736,543
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2011	2012	2013	2014	2015	TOTAL
May-15	3	5	9	22	26	65
June-15	2	5	10	22	22	61
NET CHGE	-1	0	1	0	-4	-4
Limited Reserves						<b>\$16,074</b>
Year	2011	2012	2013	2014	2015	TOTAL
May-15	\$137,325	\$169,965	\$326,947	\$278,852	\$38,650	\$951,739
June-15	\$115,675	\$202,315	\$330,890	\$286,362	\$45,283	\$980,523
NET CHGE	(\$21,650)	\$32,350	\$3,943	\$7,509	\$6,633	\$28,784
Ltd Incurred	\$499,426	\$440,158	\$361,614	\$324,529	\$48,113	\$1,673,840
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2011	2012	2013	2014	2015	TOTAL
May-15	0	0	1	0	9	10
June-15	0	0	0	1	8	9
NET CHGE	0	0	-1	1	-1	-1
Limited Reserves						<b>\$801</b>
Year	2011	2012	2013	2014	2015	TOTAL
May-15	\$0	\$0	\$1,000	\$0	\$9,425	\$10,425
June-15	\$0	\$0	\$0	\$0	\$7,210	\$7,210
NET CHGE	\$0	\$0	(\$1,000)	\$0	(\$2,215)	(\$3,215)
Ltd Incurred	\$27,824	\$9,647	\$31,841	\$18,356	\$9,734	\$97,402
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2011	2012	2013	2014	2015	TOTAL
May-15	7	6	22	21	36	92
June-15	7	6	21	19	33	86
NET CHGE	0	0	-1	-2	-3	-6
Limited Reserves						<b>\$18,886</b>
Year	2011	2012	2013	2014	2015	TOTAL
May-15	\$110,584	\$70,783	\$518,409	\$829,748	\$220,932	\$1,750,457
June-15	\$94,097	\$51,158	\$482,898	\$811,275	\$184,757	\$1,624,185
NET CHGE	(\$16,488)	(\$19,626)	(\$35,511)	(\$18,473)	(\$36,175)	(\$126,272)
Ltd Incurred	\$1,331,392	\$612,944	\$1,424,786	\$1,613,599	\$387,748	\$5,370,468
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2011	2012	2013	2014	2015	TOTAL
May-15	10	13	32	44	76	175
June-15	9	13	31	43	69	165
NET CHGE	-1	0	-1	-1	-7	-10
Limited Reserves						<b>\$15,653</b>
Year	2011	2012	2013	2014	2015	TOTAL
May-15	\$247,910	\$243,248	\$846,356	\$1,110,972	\$278,015	\$2,726,501
June-15	\$209,772	\$255,972	\$813,788	\$1,100,009	\$203,225	\$2,582,765
NET CHGE	(\$38,138)	\$12,724	(\$32,568)	(\$10,963)	(\$74,790)	(\$143,735)
Ltd Incurred	\$2,199,318	\$1,201,961	\$1,929,476	\$2,114,584	\$432,913	\$7,878,253





<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>July 15, 2015</b>		
<b>Total Participating Members</b>	<b>5</b>			
Complaint	<b>4</b>			
Percent Compliant	80.00%			
		01/01/15	2015	
				Co-Insurance
	2015 Compliant	EPL Deductible	POL Deductible	01/01/15
Member Name				
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRI	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2015 as of July 1, 2015**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> <b>2014 Budget</b>	<b>Filed 3/10</b>
<input type="checkbox"/> <b>Assessments</b>	<b>Filed 3/10</b>
<input type="checkbox"/> <b>Actuarial Certification</b>	<b>To Be Filed in July</b>
<input type="checkbox"/> <b>Reinsurance Policies</b>	<b>Filed 6/3</b>
<input type="checkbox"/> <b>Fund Commissioners</b>	<b>Filed 3/10</b>
<input type="checkbox"/> <b>Fund Officers</b>	<b>Filed 3/10</b>
<input type="checkbox"/> <b>Renewal Resolutions</b>	<b>Filed</b>
<input type="checkbox"/> <b>New Members</b>	<b>None</b>
<input type="checkbox"/> <b>Withdrawals</b>	<b>None</b>
<input type="checkbox"/> <b>Risk Management Plan</b>	<b>Filed 3/10</b>
<input type="checkbox"/> <b>Certification of Professional Fees</b>	<b>To Be Filed</b>
<input type="checkbox"/> <b>Unaudited Financials</b>	<b>Filed 2/28</b>
<input type="checkbox"/> <b>Annual Audit</b>	<b>To Be Filed in July</b>
<input type="checkbox"/> <b>State Comptroller Audit Filing</b>	<b>To Be Filed in July</b>
<input type="checkbox"/> <b>Ethics Filing</b>	<b>On Line Filing</b>

- Bergen Co Municipal
- Camden Co Municipal
- Central Jersey
- Monmouth Municipal
- Morris County Municipal
- Ocean County Municipal
- Municipal Excess Liability
- Residual Claims Fund

PLEASE **SELECT ONE FUND PER FORM** BY PLACING  
CHECK MARK NEXT TO THE JOINT INSURANCE FUND

**OPEN PUBLIC RECORDS ACT REQUEST FORM**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
Phone No: 201-881-7632 Fax No: 856-830-1448  
Email: [opra@permainc.com](mailto:opra@permainc.com)  
PERMA: Attn: Bradford C. Stokes

- Professional Municipal Mgt
- N.J. Utility Authorities
- So Bergen Municipal
- Suburban Essex
- Suburban Municipal
- N.J. Public Housing
- New Jersey Environmental
- N.J. Sustainable Energy

**Important Notice**

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

**Requestor Information – Please Print**

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_  
 E-mail Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone \_\_\_\_\_ FAX \_\_\_\_\_  
 Preferred Delivery: Pick Up \_\_\_\_\_ US Mail \_\_\_\_\_ On-Site Inspect \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

If you are requesting records containing personal information, please circle one: Under penalty of N.J.S.A. 2C:28-3, I certify that I **HAVE / HAVE NOT** been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Payment Information**

Maximum Authorization Cost \$ \_\_\_\_\_

Select Payment Method  
 Cash    Check    Money Order

Fees: Letter size pages - \$0.05 per page  
 Legal size pages - \$0.07 per page  
 Other materials (CD, DVD, etc) – actual cost of materials

Delivery: Delivery / postage fees additional depending upon delivery type.

Extras: Special service charge dependent upon request.

**Record Request Information:** Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

AGENCY USE ONLY

AGENCY USE ONLY

AGENCY USE ONLY

**RESOLUTION NO. 15-19**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING THE CANCELATION OF THE AUGUST MEETING AND  
FOR THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR  
ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE  
SEPTEMBER 28, 2015 MEETING**

**WHEREAS**, the Professional Municipal Management JIF has, in recent years, canceled its regular meeting schedule for the month of August; and

**WHEREAS**, by way of this resolution, the August meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of July and August, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the September meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Professional Municipal Management JIF.

**BE IT RESOLVED**, by the Commissioners of the Professional Municipal Management Joint Insurance Fund as follows:

The regular scheduled meeting for August is hereby canceled.

The Treasurer is authorized to make payment for all contracted services for August and September as same are usually paid for notwithstanding that there will not be a meeting in August to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the September meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman, Vice Chairman or the Secretary of the Fund before that action is take by the professional.

**Professional Municipal Management Joint Insurance Fund**

\_\_\_\_\_  
**Chairman**

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

\_\_\_\_\_  
**Date**

**RESOLUTION NO. 15-20**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
JULY 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 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>004842</b>			
004842	BOWMAN & COMPANY, LLP	AUDITOR FEE FOR FY 2014 - 06/30/2015	7,200.00
			<b>7,200.00</b>
		Total Payments FY 2014	7,200.00

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>004843</b>			
004843	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALLMENT 2015	60,284.49
			<b>60,284.49</b>
<b>004844</b>			
004844	QUAL-LYNX	CLAIMS ADMIN - 07/2015	10,663.25
			<b>10,663.25</b>
<b>004845</b>			
004845	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2015	1,390.35
			<b>1,390.35</b>
<b>004846</b>			
004846	PERMA	POSTAGE FEE 06/2015	2.74
004846	PERMA	EXECUTIVE DIRECTOR FEE 07/2015	9,272.29
			<b>9,275.03</b>
<b>004847</b>			
004847	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 07/2015	3,025.00
			<b>3,025.00</b>
<b>004848</b>			
004848	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 07/2015	1,355.07
004848	KEARNS, REALE & KEARNS	ATTORNEY FEE 07/2015	1,590.81
			<b>2,945.88</b>
<b>004849</b>			
004849	QUALCARE, INC.	MANAGED CARE FEE 07/2015	6,660.25
			<b>6,660.25</b>
<b>004850</b>			
004850	THOMAS TONTARSKI	TREASURER FEE 07/2015	1,375.13
			<b>1,375.13</b>

<b>004851</b>			
004851	BACIO CATERING AND MARKETPLACE	PAYMENT FOR LUNCH AT THE JULY MTG	165.00
			<b>165.00</b>
<b>004852</b>			
004852	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 06/30/2015	32.06
			<b>32.06</b>
<b>004853</b>			
004853	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2015	460.03
			<b>460.03</b>
<b>004854</b>			
004854	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 06/24/2015	1,587.02
			<b>1,587.02</b>
<b>004855</b>			
004855	MGL PRINTING SOLUTIONS	CHECKS - PRO MUN MGT JIF - 07/10/2015	196.25
			<b>196.25</b>
	Total Payments FY 2015	98,059.74	

**TOTAL PAYMENTS ALL FUND YEARS \$ 105,259.74**

\_\_\_\_\_  
**SCOTT CAREW, CHAIRMAN**

**Attest:**

\_\_\_\_\_  
**RICHARD BREVOGEL, SECRETARY**

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

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

\_\_\_\_\_  
**Treasurer**

July 13, 2015

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 June 30, 2015 for Closed Fund Years 1987 to 2010, and Fund Years 2011, 2012, 2013, 2014 and 2015. 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 \$ 1,226.19. This generated an average annual yield of .28%. However, we have an unrealized net loss of \$860.00 adjusting the reported yield to .08% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$ 0.00 as it relates to the market value of \$0.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management had its 2 obligations called before maturity.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$400.00 w/YTD of \$ 43,296.25 (detailed in my report)

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 154 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 173,179.97.

Loss Payments	\$ 123,453.46
Expense Payments	\$ 8,700.39
Legal Payments	\$ 41,026.12



**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 \$ 5,536,826.24 to a closing balance of \$5,107,683.73 showing a decrease in the fund of \$ 429,142.51.

**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	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	73.00	
1/2	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
1/8	WILLINGBORO TWP.	X81896	WILLINGBORO TWP.	PR	2014	1,674.72	
1/21	WILLINGBORO TWP.	X51308	BRIAN WINKLER	WC	2013	4,211.04	
TOTAL-JAN						5,983.76	
TOTAL-YTD							5,983.76
2/2	EVESHAM TWP.	X71495	DANIEL BURDETTE	WC	2013	50.00	
2/2	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
2/18	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
2/18	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	50.00	
TOTAL-FEB						150.00	
TOTAL-YTD							6,133.76
3/2	WILLINGBORO TWP.	X97236	WILLINGBORO TWP.	PR	2014	4,002.66	
3/2	WILLINGBORO TWP.	Z02607	WILLINGBORO TWP.	PR	2014	28,094.23	
3/25	EVESHAM TWP.	X29361	CHRISTINA HOUSEAL	WC	2012	4,511.31	
TOTAL-MAR						36,608.20	
TOTAL-YTD							42,741.96
4/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
4/17	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	50.00	
4/23	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	4.29	
4/17	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
TOTAL-APR						104.29	
TOTAL-YTD							42,846.25
5/5	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	50.00	
TOTAL-MAY						50.00	
TOTAL-YTD							42,896.25
6/3	MAPLE SHADE TWP.	X10584	NICHOLAS GIANNINI	WC	2011	375.00	
6/3	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
TOTAL-JUN						400.00	
TOTAL-YTD							43,296.25

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

Current Fund Year: 2015 Month Ending: June										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(2,370.23)	1,586,568.39	382,940.12	2,512,068.88	0.00	835.41	40,670.64	459,768.10	556,344.93	5,536,826.24
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	400.00	0.00	0.00	0.00	0.00	0.00	400.00
Invest Pymnts	155.63	2,171.47	535.66	3,211.00	0.00	38.49	(5.06)	173.49	502.16	6,782.84
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	155.63	2,171.47	535.66	3,211.00	0.00	38.49	(5.06)	173.49	502.16	6,782.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>155.63</b>	<b>2,171.47</b>	<b>535.66</b>	<b>3,611.00</b>	<b>0.00</b>	<b>38.49</b>	<b>(5.06)</b>	<b>173.49</b>	<b>502.16</b>	<b>7,182.84</b>
<b>EXPENSES</b>										
Claims Transfers	4,549.42	34,625.65	1,500.00	132,504.90	0.00	0.00	0.00	0.00	0.00	173,179.97
Expenses	894.01	0.00	0.00	0.00	0.00	730.00	0.00	221,766.45	39,754.92	263,145.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>5,443.43</b>	<b>34,625.65</b>	<b>1,500.00</b>	<b>132,504.90</b>	<b>0.00</b>	<b>730.00</b>	<b>0.00</b>	<b>221,766.45</b>	<b>39,754.92</b>	<b>436,325.35</b>
<b>END BALANCE</b>	<b>(7,658.03)</b>	<b>1,554,114.21</b>	<b>381,975.78</b>	<b>2,383,174.98</b>	<b>0.00</b>	<b>143.90</b>	<b>40,665.58</b>	<b>238,175.14</b>	<b>517,092.17</b>	<b>5,107,683.73</b>
<b>Report Mont June</b>										
						Balance Differences				
Opening Balances:	Opening Balances are equal				\$0.00					
Imprest Transfers:	Imprest Totals are equal				\$0.00					
Investment Balances:	Investment Payment Balances are equal				\$0.00					
	Investment Adjustment Balances are equal				\$0.00					
Ending Balances:	Ending Balances are 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	June							
CURRENT FUND YEAR	2015							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMT	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	\$5,536,826.16	3294316.05	2559.74	188590.37	2000860	50000	500	
Opening Interest Accrual Balance	\$6,416.66	0	0	0	6416.66	0	0	
1 Interest Accrued and/or Interest Cost	\$1,083.34	\$0.00	\$0.00	\$0.00	\$1,083.34	\$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	\$142.85	\$234.42	\$0.14	(\$91.71)	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$7,500.00	\$0.00	\$0.00	\$0.00	\$7,500.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	(\$860.00)	\$0.00	\$0.00	\$0.00	(\$860.00)	\$0.00	\$0.00	
8 Net Investment Income	\$366.19	\$234.42	\$0.14	(\$91.71)	\$223.34	\$0.00	\$0.00	
9 Deposits - Purchases	\$2,470,025.98	\$26,200.03	\$0.00	\$2,007,500.00	\$0.00	\$173,180.57	\$263,145.38	
10 (Withdrawals - Sales)	(\$2,905,950.73)	(\$461,855.38)	\$0.00	\$0.00	(\$2,007,500.00)	(\$173,449.97)	(\$263,145.38)	
Ending Cash & Investment Balance	\$5,107,684.26	\$2,858,895.12	\$2,559.88	\$2,195,998.66	\$0.00	\$49,730.60	\$500.00	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$75,450.77	\$0.00	\$0.00	\$0.00	\$0.00	\$68,697.48	\$6,753.29	
(Less Deposits in Transit)	(\$2,007,500.00)	\$0.00	\$0.00	(\$2,007,500.00)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$3,175,635.03	\$2,858,895.12	\$2,559.88	\$188,498.66	\$0.00	\$118,428.08	\$7,253.29	

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

Month		June							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	June	June	June	June	Reconciled	Variance From	Month
2015	Prop	16,793.86	4,549.42	0.00	21,343.28	21,343.28	0.00	0.00	0.00
	Liab	540.00	2,290.52	0.00	2,830.52	2,830.52	0.00	0.00	0.00
	Auto	1,024.17	1,500.00	0.00	2,524.17	2,524.17	0.00	0.00	0.00
	WC	168,764.35	34,226.28	0.00	202,990.63	202,990.63	0.00	0.00	0.00
	<b>Total</b>	<b>187,122.38</b>	<b>42,566.22</b>	<b>0.00</b>	<b>229,688.60</b>	<b>229,688.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Prop	155,728.37	0.00	0.00	155,728.37	155,728.37	0.00	0.00	0.00
	Liab	35,666.88	2,500.50	0.00	38,167.38	38,167.38	0.00	0.00	0.00
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	778,861.40	23,462.66	0.00	802,324.06	802,324.06	0.00	0.00	0.00
	<b>Total</b>	<b>988,612.61</b>	<b>25,963.16</b>	<b>0.00</b>	<b>1,014,575.77</b>	<b>1,014,575.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Prop	111,234.84	0.00	0.00	111,234.84	111,234.84	0.00	0.00	0.00
	Liab	30,643.53	80.99	0.00	30,724.52	30,724.52	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	904,707.23	37,205.17	25.00	941,887.40	941,887.40	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,078,426.35</b>	<b>37,286.16</b>	<b>25.00</b>	<b>1,115,687.51</b>	<b>1,115,687.51</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2012	Prop	136,713.45	0.00	0.00	136,713.45	136,713.45	(0.00)	(0.00)	0.00
	Liab	228,792.92	9,050.04	0.00	237,842.96	237,842.96	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
	WC	542,160.01	19,625.79	0.00	561,785.80	561,785.80	0.00	0.00	0.00
	<b>Total</b>	<b>917,313.10</b>	<b>28,675.83</b>	<b>0.00</b>	<b>945,988.93</b>	<b>945,988.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2011	Prop	340,676.64	0.00	0.00	340,676.64	340,676.64	0.00	0.00	0.00
	Liab	363,047.38	20,703.60	0.00	383,750.98	383,750.98	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
	WC	1,219,684.88	17,985.00	375.00	1,237,294.88	1,237,294.88	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,951,232.98</b>	<b>38,688.60</b>	<b>375.00</b>	<b>1,989,546.58</b>	<b>1,989,546.58</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>5,122,707.42</b>	<b>173,179.97</b>	<b>400.00</b>	<b>5,295,487.39</b>	<b>5,295,487.39</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>

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

Tuesday, June 22, 2015

From 5/19/2015 To 6/21/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>PMM JIF</u></b>					
H- Lenape Regional SD I- Township of Evesham	Board of Education 93 Willow Grove Road Shamong, 1406 NJ 08088 984 Tuckerton Road Marlton, NJ 08053		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Fireworks display on July 4, 2015, rain date July 5, 2015 located at Cherokee High School, Tomlinson Mill Rd. Marlton, NJ 08053.	6/4/2015	GL EX AU WC
H- Ahern Rentals, Inc I- Township of Willingboro	1401 Mineral Ave. Las Vegas, NV 89106 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	4290	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) leased 2014 John Deere Model # 68743, VIN #310KE, value \$100,000.00	6/3/2015	GL EX AU OTH
H- Evesham Township BOE I- Township of Evesham	25 So. Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5062	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot at Marlton Middle & Elementary School, located on Tomlinson Mill Rd., & parking lot at Robert B. Jaggard School, 2 Wescott Rd., Marlton during fireworks display on 7/4/15, rain date 7/5/15.	6/4/2015	GL EX AU WC

H- Evesham Township BOE I- Township of Evesham	25 South Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5063	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) fireworks display on July 4, 2015, rain date July 5, 2015 located at Marlton Middle School, Tomlinson Mill Rd., Marlton, NJ 08053.	6/4/2015 GL EX AU WC
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders 49 Rancocas Rd. PO Box 5074 6000 Mt. Holly, NJ 08060 Attn: Insurance & Risk Management Division 984 Tuckerton Road Marlton, NJ 08053		Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of Main Street in Marlton, NJ 08053 for the annual July 4th parade from 6:00AM to 2:00PM. Does not include Amusements or Fireworks.	6/4/2015 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 with respects to the use of DeMasi Middle School located on Evesboro-Medford Rd. for AAA Summer ½ day camp from 9:00am – 12:00noon, Monday – Thursday from July 6, 2015 – August 13, 2015.	6/4/2015 GL EX AU WC
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects to the annual parade down Main Street in Marlton, NJ 08053 to be held on July 4, 2015 from 6:00AM to 2:00PM. Does not include Amusements or Fireworks.	6/4/2015 GL EX AU WC
H- Beneficial Mutual Savings Bank I- Township of Evesham	Commercial Loan Department ISAOA / ATIMA 1818 Walnut Street Philadelphia, PA 19106 984 Tuckerton Road Marlton, NJ 08053	14317	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Independence Day celebrations on Saturday, July 4, 2015.	6/4/2015 GL EX AU WC
H- Beneficial Mutual Savings Bank I- Township of Evesham	Commercial Loan Department ISAOA/ATIMA 1818 Market Street Philadelphia, PA 19106 984 Tuckerton Road Marlton, NJ 08053	17764	Evidence of insurance as respects to the use of the parking lot at Beneficial Savings Bank located at Main St. and Cooper Ave. for the independence activities on July 4, 2015 from 6:00AM to 2:00PM.	6/4/2015 GL EX AU WC

<p>H- Lenape Regional High SD I- Township of Evesham</p>	<p>93 Willow Grove Road Shamong, NJ 08088 984 Tuckerton Road Marlton, NJ 08053</p>	<p>18826</p>	<p>Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability &amp; Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the parking lot during fireworks display on July 4, 2015, rain date July 5, 2015 located at Cherokee High School, Tomlinson Mill Rd., Marlton, NJ 08053.</p>	<p>6/4/2015 GL EX AU WC</p>
<p>H- Wolfington Body Company, Inc. I- Township of Evesham</p>	<p>Route 100 PA Turnpike Exton, PA 19341 984 Tuckerton Road Marlton, NJ 08053</p>	<p>19032</p>	<p>Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability &amp; Excess Liability &amp; as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of C-2 B13096N 2009 Auto, 6.0L Gasoline, HYD Brake, 12 + 2, Chevy Goshen 1GBJG31K491147208 bus, value \$36,500</p>	<p>5/20/2015 ALL</p>
<p>H- First Student I- Township of Willingboro</p>	<p>835 Watson-New Freedom Rd Berlin, NJ 08009 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046</p>	<p>19459</p>	<p>Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability &amp; Excess Liability &amp; as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 2003 International Harvester bus with a value of \$13,500.00 and occupants. Vin # 4DRBRABP43A959362.</p>	<p>6/19/2015 GL EX AU OTH</p>

**Total # of Holders = 12**



# MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

## BULLETIN MEL 15-03

**Date:** Revised June 1, 2015

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager  
Conner Strong & Buckelew Companies Inc.

**Re:** **Property/Equipment Breakdown Program**

---

The bulletin does not apply to the members of the NJUA JIF and workers compensation only members of NJPHA JIF.

The excess Property/Boiler & Machinery policy covering the Municipal Excess Liability Joint Insurance Fund and member JIFs was renewed on **12/31/14** as follows:

### GENERAL

Commercial Insurer: **Zurich American Insurance Company**  
Policy #: **ERP 9806147-03**  
Coverage Period: **12/31/14 to 12/31/15**  
Policy Form: **Zurich Edge**

### PROPERTY/EQUIPMENT BREAKDOWN PROGRAM COVERAGE

#### *Limits of Liability (shared by all MEL member entities statewide)*

Policy Limit Per Occurrence (Property Damage and Time Element Combined): **\$125,000,000**  
**(This is the total per occurrence limit for all coverage combined including time element.)**

#### *Program Sub-limits (shared by all MEL member entities statewide):*

Named Storm Wind per occurrence (Property Damage and Time Element Combined-120 hour time limit)	\$125,000,000
Equipment Breakdown	\$125,000,000
Utilities - Member Owned Only	
Pass Through Utilities only (Property Damage & Time Element Combined)	\$125,000,000
Power Generation Utilities-Property Damage	\$125,000,000
Power Generation Utilities-Time Element	Not Covered
Flood (per occurrence & annual aggregate): <b>(Further Flood breakdown summarized below)</b>	\$75,000,000
Earth Movement (per occurrence & annual aggregate):	\$75,000,000 (168 hour time limit)
Increased Cost of Construction (Includes Demolition)	\$25,000,000
Newly Acquired Locations – 90 Days reporting period	\$25,000,000 (per Location)
New Construction & Additions (Builders Risk)	\$25,000,000 (Delay in completion-15 days)

*Program Sub-limits (shared by all MEL member entities statewide) continued:*

Debris Removal	\$25,000,000
Vehicles (Property Damage only)	\$15,000,000
Errors & Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Protection and Preservation of Property (48 Hours) up to	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property (Named Peril Coverage only)	\$10,000,000
Off Premises Service Interruption (24 hr. qualifying period)	\$10,000,000
Transmission and Distribution Lines	\$10,000,000
Overhead Transmission – 1 Mile Radius Restriction	
Underground Transmission – 5 Mile Radius Restriction	
Piers, Wharfs, Docks, Boardwalks and buildings thereon	\$10,000,000
(including Bulkheads and Crossovers - Named peril coverage only - Property Damage & Time Element combined)	
Bridges and Dams (Property Damage & Time Element combined)	\$10,000,000
(Excluded for the perils of flood, named storm and earth movement)	
Soft Costs	\$5,000,000
Professional Fees	\$1,250,000
(Includes Architect & Engineers & Loss Adjustment Fees)	
Time Element	
Business Interruption	Included
Service Interruption	Included
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Extra Expense	\$10,000,000
Tenant Relocation	\$750,000
Loss arising out of Delay in Completion	60 days
Gross Earnings	12 months
Ordinary Payroll	90 Days
Extended Period of Liability	365 days
Valuable Papers & Records (incl. EDP media/software):	\$10,000,000
Accounts Receivable	\$10,000,000
Ingress/Egress (30 Day Period within 5 mile radius) up to	\$5,000,000
Civil Authority (30 day period for property within 5 mile radius)	\$5,000,000
Ammonia Contamination (Equipment Breakdown)	\$5,000,000
Spoilage (Equipment Breakdown)	\$5,000,000
Fine Arts (owned/non-owned)	\$2,500,000
Transit	\$1,000,000
Tenant Prohibited Access (24 hour qualifying period)	\$1,000,000
Deferred Payments	\$1,000,000
Computer Systems Damage (24 hour qualifying period)	\$2,500,000
Watercraft (32 feet or less-PD only, ACV if not scheduled)	\$1,000,000
Clogging/Blocking Pipes (per occurrence)	\$1,000,000

Wind Turbines-Scheduled	\$1,000,000
Impounded Water (30 Day Period)	\$250,000
Fire Department Service Charges	\$250,000

***Program Sub-limits (shared by all MEL member entities statewide) continued:***

Off Premises Storage under Construction	\$250,000	
Land and Water Contamination Cleanup Removal & Disposal	\$250,000	(Annual Aggregate)
Decontamination Costs (law & ordinance)	\$250,000	
Asbestos Clean-up (per occurrence)	\$50,000	

***Further Breakdown of the Peril of Flood limits are as follows:***

The flood limits and deductibles differ for building locations that are wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100 year flooding (flood zones A or V). The building locations wholly or partially within Special Flood Hazard Areas are subject to the following limits and deductible:

**\$ 2,500,000** per location as respects to Locations wholly or partially within Special Flood Hazard Areas (SFHA).

**\$ 1,000,000** for all property located outside building or structure but not defined as **Outdoor Property** wholly or partially within Special Flood Hazard Areas (SFHA).

**\$ 2,500,000** per location for pumping stations wholly or partially within Special Flood Hazard Areas (SFHA).

There is no coverage for the peril of flood for buildings constructed on pilings that are located wholly or partially within the Special Flood Hazard (SFHA) designated zones V, VE, V1-30. This does not apply to the Ocean City Music Pier and Cape May Convention Center.

**In no event shall the Zurich program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement policy on a quota share basis with several insurers that provide a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point. For example, if a location has a \$3.5 million of loss or damage from flood only \$2.5 million applies to the \$50 million attachment point.**

**The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$75,000,000.**

***Program Deductibles:***

- **Member Entity Property Deductible: (SEE PAGE 8)** per occurrence except for the following:
  - Flood for locations wholly or partially within 100-year flood zone. (See member entity deductible below).
  - Equipment Breakdown. (See member entity deductible below).
  - Named Storm. (See member entity deductible below).
- **Member JIF Retention:** \$50,000 per occurrence less member entity deductible. The member JIF does not cover perils of Flood (for locations wholly or partially within SFHA (100-year flood zone); (2) Equipment Breakdown and (3) Named Storm.
- **MEL Retention:** \$200,000 XS \$50,000 per occurrence. The member JIF does not cover perils of (1) Flood (for locations wholly or partially within SFHA (100-year flood zone); (2) Equipment Breakdown and (3) Named Storm (Flood and Wind).

- ***Zurich Program Deductibles:***

- **Per occurrence deductible** Property Damage and Time Element combined coverage - \$250,000 except as below:
- **Equipment Breakdown:** \$5,000 Member Entity Deductible - (Property Damage & Time Element Combined)
- **Earth Movement :** \$250,000 Property Damage and Time Element combined coverage
- **Flood Deductibles:**  
\$250,000 Property Damage and Time Element combined coverage per occurrence except as follows:

**Locations Wholly or Partially Within Special Flood Hazard Areas:**

The perils of flood and/or Surface water as respects any locations wholly or partially within Special Flood Hazard Areas (SFHA), shall be subject to separate deductibles of **\$500,000** each for building damage, **\$500,000** each building contents damage, **\$250,000** each building damage for Housing Authority/non profit buildings, **\$100,000** each building contents for Housing Authority/non profits; or the National Flood Insurance Plan's (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased or not. Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment are subject to policy per occurrence deductible of \$250,000. All other property not eligible for NFIP is either defined as Outdoor Property or addressed elsewhere in the policy.

**Locations Outside Special Flood Hazard Areas**

The standard JIF member entity per occurrence property deductible applies. (SEE PAGE 8). The JIF retention is \$50,000, and the MELJIF Retention is \$200,000 excess \$50,000.

***Program Deductibles (continued):******Zurich Program Deductibles (continued):*****• Flood Deductibles (continued):**

If the member entity determines that you have building locations wholly or partially within Special Flood Hazard Areas, it is strongly recommended that the member entity purchase the maximum limits available from the National Flood Insurance Program. As noted above, the JIF program only provides excess flood coverage for these building locations regardless of whether NFIP coverage is purchased. Building location flood zone designations are subject to revision by FEMA at anytime. Therefore, it is recommended that the member entity work with their Risk Management Consultant (RMC) to recheck or update the member entity flood zone determinations and where necessary to obtain quotations from the NFIP program.

**The MEL does not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency. The member local unit may purchase this coverage from the National Flood Insurance Program.**

If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at [www.nationalfloodinsurance.com/NFIP/quote.htm](http://www.nationalfloodinsurance.com/NFIP/quote.htm). We suggest that you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

**Note: Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible and excess property policy sub-limits. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”.**

Policy Definition of SFHA - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100- year flood. SFHA's per FEMA include but are not limited to: Zones A, AO, AH, A1-A30, AE, A99, Zone AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE and V1-V30.

**Program Deductibles (continued):****Zurich Program Deductibles (continued):**

- **Deductibles Named Storm (Wind and Flood):**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

**Property Damage** 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

**Time Element** 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

**The above Named Storm deductibles are subject to a minimum deductible of \$250,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **west** of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8** (JIF Retention \$50,000; MELJIF Retention \$200,000 XS \$50,000).

**The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- **Two or more Deductibles:**

As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.

***Property Covered includes:***

- **Insured's interest in buildings** (or structures) including new construction, additions, alterations and repairs that the Insured owns, lease or rents.
- **Insured's interest in Personal Property** including Improvements and Betterments.
- **Insured's interest** in vehicles and mobile equipment.
- **Property of Others** (will not extend Time Element coverage to the owner) and is limited to property:
  - In the Insured's custody & control;
  - In which the insured has an insurable interest;
  - The Insured is legally liable; or
  - The insured has agreed in writing prior to loss or damage to provide coverage.
  - Personal property of officers, employees and volunteers of the Insured.

***Property Not Covered includes but is not limited to:***

- Monies and Securities
- Watercraft over 32' in length and Aircraft
- Animals, standing timber and growing crops
- Land Improvements. Land Improvements means lawns, plants, shrubs or trees; pavements, roadways, sidewalks or similar works
- Land. Land means land, beaches, dunes, sand, coastline, and islands, whether manmade or not and water.
- Land Improvements at golf courses.
- Retaining Structures, unless attached to an Insured Location. Retaining Structures means including but not limited to gabian walls, culverts and retaining walls.
- Vehicles of Officers and Employees
- Underground Property including: (1) Underground piping on locations beyond 1,000 feet radius of a pumping station, process plant, metering pit, well or similar operational locations, which is owned, leased, used, occupied or intended for use by the member entity; (2) Underground Gas pipelines; (3) Underground Storage Tanks and associated systems including piping; (4) Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 feet radius of an Insured Location owned by the member entity. Underground property within a 1,000' is not covered for the perils of Flood, Earth Movement or Named Storm.
- Overhead transmission and distribution lines and associated equipment of the member entity situated beyond 1 mile radius for overhead transmission lines and situated beyond 5 mile radius for underground transmission or except as approved and scheduled by endorsement to the policy.

***Exclusions include but are not limited too:***

- Contamination including mold and fungus. Insects, animals or vermin damage.
- Loss arising from delay, loss of market or loss of use.
- Unexplained disappearance, mysterious disappearance, shortage
- Dishonest, fraudulent or criminal acts
- Faulty, inadequate or defective design, specifications, workmanship, construction, materials used.
- Corrosion, deterioration, erosion, inherent vice, latent defect, rust, wear and tear.
- Changes in temperature (except machinery and equipment) or changes in relative humidity, all whether atmospheric or not.
- Settling, cracking, shrinking, bulging or expansion of: foundations, floors, walls, ceilings or roofs.
- Cumulative effects of smog, smoke, vapor, liquid and dust.
- Contingent Time Element



**Definitions:**

- **Insured Location** is:
  - Scheduled on the policy;
  - Listed on the Schedule of Locations on file with the Company;
  - Covered as a Miscellaneous Unnamed Location; and
  - Covered under Newly Acquired or Errors & Omissions coverage terms.
  
- **Outdoor Property** means:
  - a. personal property located **outdoors**;
  - b. **outdoors** fences;
  - c. **outdoors** radio and television antennas (including satellite dishes)
  - d. **outdoors** signs not attached to buildings.
  - e. **outdoors** playground equipment, apparatus, or fixtures;
  - f. **outdoors** athletic equipment, apparatus, or fixtures;
  - g. docks and boardwalks;
  - h. other **outdoors** structures that are not buildings;
  - i. other **outdoors** equipment that does not provide electrical, gas, fuel, steam, water, or refrigeration service a building;
  - j. other **outdoors** apparatus;
  - k. other **outdoors** fixtures.

**Outdoor Property** does not mean **Outdoor Property** at a scheduled location.

**Outdoors** means: outside a permanent building; or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.

**Outdoor Property perils insured** against: perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Covered Cause of Loss** means: all risk of direct physical loss or damage from any cause unless excluded.
- **Described Cause of Loss** means: Equipment Breakdown, Earth Movement, Flood or Named Storm.
- **Peril of Flood** means: a general and temporary condition of partial or complete inundation of normally dry land areas or structure(s) caused by: (1) The unusual and accumulation of runoff of surface waters, waves, tides, tidal waves, tsunami, the release of water, the rising, overflowing or breaking of boundaries of nature or man made bodies of water, or spray there from all whether driven by wind or not; or (2) Mudflow or mudslides caused by accumulation of water on or under the ground, (3) Flood also includes backup of water from a sewer, drain or sump caused in whole or part by Flood, (4) Flood includes Storm Surge.
- **Earth Movement** means: earthquake, landslide, mine subsidence, earth sinking, rising, shifting, or sinkhole.
- **Storm Surge** means: A general and temporary condition or partial or complete inundation by salt water caused by wind driven waves that result from a Named Storm, of normally dry land areas or structures in coastal areas, bays or inland waters connected to an ocean or sea.

**Other Property:**

- **Automobile Physical Damage** coverage valuation provided on automobiles, automotive equipment and construction and contractors equipment valued on an Actual Cash Value basis. The exceptions to this are as follows:

**Antique fire trucks** replacement cost up to the value on schedule with the insured. Antique trucks not scheduled then lesser of ACV, repair or replace up to the limit stated in the declaration page.

**Emergency Vehicles** (except police vehicles): Replacement Cost 15 years or less. For fire trucks or engines over 15 years old replacement cost if recertified once refurbished and restored. Refurbishing is as per NFPA 1912 Standard for Fire Apparatus Refurbishing (2011 Edition).

**Trash Collection Trucks** leased to the Insured, actual cash value plus the amount by which the termination liability under the lease exceeds the actual cash value of the leased truck at the time of the loss. The termination liability under the lease does not include any regularly scheduled lease payment due and unpaid at the time of the loss.

**Note:** In the event the estimated cost to repair any damaged vehicle exceeds 75% of the actual cash value of the damaged vehicle, the valuation will be greater of: actual cash value or any other applicable valuation.

- **Watercraft (32' or less in length)** coverage is actual cash value if not scheduled; if scheduled, lesser of schedule amount or Replacement Cost value.
- **Piers, wharfs, docks,** floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Vacant/unoccupied buildings** coverage is provided with Zurich if scheduled. If not scheduled, the location coverage will be subject to the miscellaneous unnamed location sub-limit in the Zurich policy. The JIF requires that these be reported within sixty (60) days of acquisition. Upon notification, the Joint Insurance Fund and excess Insurer reserve the right to inspect the property. If any inspection uncovers major deficiencies, the member entity may be asked to correct this in order for coverage to apply. The JIF may charge an additional premium. For detail reporting requirements see **MEL Bulletin MEL 15-10**.

*Other Property (continued):*

- **Rehabilitation** of property coverage is provided. The JIF requires reporting in advance of the start of the rehabilitation and also may require a pre-inspection. There may be an additional premium charge from the JIF. This will be based on the type of job. For detail reporting requirements see **MEL Bulletin MEL 15-10**. **Renovations** are also covered; there are no reporting requirements for renovations.
- **Newly Acquired Locations** coverage is provided. Reporting to Zurich is required within 90 days of the acquisition. If not reported within 90 days of acquisition coverage will be subject to the policy miscellaneous unnamed location sub-limit. For detailed reporting requirements see **MEL Bulletin MEL 15-10**.
- **New Construction (Builders Risk)** coverage is provided. Reporting is required by the JIF prior to the start of construction. For detailed reporting requirements see **MEL Bulletin MEL 15-10**.
- **Fine Arts** owned or where the member entity has assumed liability for the Fine Arts of others. The member JIF's have specific requirements for scheduling non-owned artwork. Please refer to the respective member JIF Policy & Procedures. Fine Arts include antique fire trucks.
- **Ensuing Loss** coverage provided for certain excluded perils, as per the **Zurich** policy form.
- **Terrorism** coverage is included.
- **Repair, Rebuild or Replace Provision:** For direct physical loss or damage to Covered Property for which repair, rebuilding or replacement has not started within five (5) years from the date of direct physical loss or damage, then the Company is not liable for more than actual cash value.
- No Coinsurance provision.
- **Alternate Dispute Resolution** included.
- **90 Day** Notice of Cancellation except for non payment of premium 10 days.
- Safety and loss control services inspections provided on all **jurisdictional objects**. **Zurich** will issue operating certificates on all jurisdictional objects that must be filed with the state. Cost for operating certificates filed with the state is included in the premium.

**BULLETIN MEL 15-03**

***Additional scheduling requirements***

The following are items that Zurich has asked to be scheduled individually for 2015 with the JIF Administrator in order for the applicable policy coverage to apply:

- **Fire Trucks and Engines.** The MEL is already collecting this information from the membership.
- **Fine Arts** items valued in excess of \$250,000 (per item).
- **Watercraft** 32' or less in length. The policy does not provide coverage for watercraft in excess of 32' in length.
- **Bridges.** The policy provides for named peril coverage if scheduled (unless part of a scheduled insured location and then all risk perils apply).
- **Dams.** The policy provides for named peril coverage if scheduled (unless part of a scheduled insured location and then all risk perils apply).
- **Valuable Papers** documents valued in excess of \$250,000 (per item).
- **Boardwalks, Piers, Wharfs, Bulkheads, Docks, Crossovers and Floating Docks.** The policy provides named peril coverage for all Boardwalks, Piers, Wharfs, Bulkheads, Crossovers and Docks per the policy form with Zurich. To ease the impact of higher premiums resulting from increase in reported value, Zurich has agreed allow for Boardwalks, Piers, Wharfs and Docks be insured at 50% of full value for 2015, 75% of value for 2016 and 100% of value for 2017.

***Additional "Equipment Breakdown" Coverage Definitions:***

**Breakdown means:**

- A failure of pressure or vacuum equipment;
- An electrical failure including arcing; or
- A mechanical failure including rupture or bursting caused by centrifugal force.
- For the above includes an explosion to a steam boiler, steam turbine, steam engine, gas turbine, or moving or rotating machinery when such explosion is caused by centrifugal force or mechanical failure; but not the explosion of gases or fuel within the furnace of any Covered Equipment or within the flues or passages through which gases of combustion pass; nor combustion explosion outside the Covered Equipment.

**Breakdown does not mean or include:**

- Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- Defects, erasures, errors, limitations or viruses in computer equipment and programs;
- Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- Damage to any structure or foundation, supporting any Covered Equipment or any of its parts;
- Functioning of any safety or protective

**Covered Equipment means:**

- Any boiler fired pressure vessel, unfired vessel normally subject to vacuum or internal pressure other than weight of its contents, refrigerating and air conditioning systems, any metal piping and its accessory equipment, and mechanical, or electrical machines or apparatus used for generation, transmission, or utilization of mechanical or electrical power, not otherwise excluded as Covered Property.

***BULLETIN MEL 15-03***

**Covered Equipment does not mean:**

- Part of a pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
- Insulating or refractory material, but not excluding the glass lining of any Covered Equipment;
- Non-metallic pressure or vacuum equipment unless it is constructed and used in accordance with the American Society of Mechanical Engineers (ASME) code or another appropriate and approved code;
- Catalyst;
- Vessels, piping and other equipment that is buried below ground and requires excavation of materials to inspect, remove, repair or replace;
- Vehicle, aircraft, self propelled equipment of floating vessel including any Covered Property (equipment) that is mounted upon or used solely with any one or more Vehicles, aircraft, self-propelled equipment or floating vessel;
- Drag line, excavation or construction equipment including any Covered Property or Covered Equipment that is mounted upon or used solely with any one or more drag-lines, excavation, or construction equipment;
- Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacements;
- Equipment or any part of equipment manufactured by the Insured for sale.

Please see policy form for all coverage, terms and conditions.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or Edward Scioli at Conner Strong & Buckelew Companies Inc. at (856) 552-4660

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

**PROPERTY DEDUCTIBLES BY JIF  
2015**

<b>JIF</b>	<b>Property Deductible</b>
<b>Atlantic</b>	<b>\$1,000.</b>
<b>Bergen</b>	<b>\$2,500.</b>
<b>Burlington</b>	<b>\$1,000.</b>
<b>Camden</b>	<b>\$2,500.</b>
<b>Central</b>	<b>\$2,500.</b>
<b>First</b>	<b>\$1,000.</b>
<b>Mid Jersey</b>	<b>\$1,000.</b>
<b>Monmouth</b>	<b>\$2,500.</b>
<b>Morris</b>	<b>\$1,250.</b>
<b>NJPHA</b>	<b>\$1,000.</b>
<b>NJSI</b>	<b>\$1,000.</b>
<b>Ocean</b>	<b>\$2,500.</b>
<b>PAIC</b>	<b>\$1,000.</b>
<b>PMM</b>	<b>\$2,500</b>
<b>South Bergen</b>	<b>\$2,500.</b>
<b>Sub Essex</b>	<b>\$2,500.</b>
<b>Sub Muni</b>	<b>\$2,500.</b>
<b>TRICO</b>	<b>\$1,000.</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** July 06, 2015

**Service Team**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Sr. Administrative Assistant <a href="mailto:mwade@jamontgomery.com">mwade@jamontgomery.com</a> Office: 856-552-6850 Fax: 856-552-6851
Tim Sheehan, Asst. Public Sector Director <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> Office: 856-552-6862 Cell: 609-352-6378	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949

**JUNE 2015 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Evesham – Attended a Safety Committee Meeting – June 19

**JIF MEETINGS ATTENDED**

- Fund Commissioner Meeting – June 22

**SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS**

- Management of Special Events– June 16
- Preventing Heat-Related Illnesses – June 24

**MEL VIDEO LIBRARY**

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

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

**MSI TRAINING PROGRAMS**

Listed below are upcoming MSI training programs scheduled for July, August and September 2015. **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](http://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
7/7/15	5	Township of Westampton #1 (Fire Dept.)	Traffic Control for Emergency Responders-Evening	7:30 - 9:30 pm
7/8/15	5	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/9/15	5	Township of Delran	Flagger / Work Zone Safety	8:00 - 12:00 pm
7/10/15	5	Borough of Willingboro #2	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
7/10/15	5	Borough of Willingboro #2	Hearing Conservation	10:45 - 11:45 am
7/15/15	5	Borough of Pitman	Ladder Safety / Walking Working Surfaces	12:30 - 2:30 pm
7/17/15	5	Borough of Medford Lakes #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
7/20/15	5	Township of Moorestown #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
7/22/15	5	Pemberton BOE	Schools: Safety Awareness Training	9:00 - 12:00 pm
7/23/15	5	Township of Cherry Hill #6	Excavation/Trenching/Shoring	8:00 - 12:00 pm
7/27/15	5	Township of Moorestown #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
7/29/15	5	Township of Southampton	Driving Safety Awareness	12:30 - 2:00 pm
8/3/15	5	Township of Hainesport #1	Landscape Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton	Heavy Equipment Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention-Evening	7:30 - 9:00 pm
8/7/15	5	Township of Cherry Hill #6	Safety Coordinator Skills Training	8:30 - 3:00 pm w/lunch brk
8/7/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/7/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
8/12/15	5	Borough of Pitman	CSE-Permit Required w/Classroom Demo	10:30 - 2:30 pm
8/14/15	5	Township of Willingboro #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
8/20/15	5	Township of Cherry Hill #6	Jetter / Vacuum Safety	8:00 - 10:00 am
8/20/15	5	Township of Cherry Hill #6	PPE	10:15 - 12:15 pm
8/21/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
8/21/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
9/1/15	5	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/2/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/9/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/10/15	5	City of Burlington #2	LOTO	8:00 - 10:00 am
9/10/15	5	City of Burlington #2	Tool Box Talk Essentials	10:30 - 12:00 pm
9/11/15	5	Borough of Runnemede	Leaf Collection Safety	8:00 - 9:30 am
9/14/15	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/14/15	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/15/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
9/15/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
9/16/15	5	Borough of Pitman	Jetter / Vacuum Safety	12:30 - 2:30 pm
9/17/15	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/17/15	5	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/18/15	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/18/15	5	Township of Willingboro #2	Fire Extinguisher	11:45 - 12:45 pm
9/21/15	5	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/22/15	5	Township of Winslow	BBP	8:00 - 9:00 am
9/22/15	5	Township of Winslow	Fire Safety	9:15 - 10:15 am
9/23/15	5	Township of Burlington #3	Jetter / Vacuum Safety	8:00 - 10:00 am
9/23/15	5	Township of Southampton	Sanitation/Recycling Safety	12:00 - 2:00 pm



<b>Date</b>	<b>Territory</b>	<b>Location</b>	<b>Topic</b>	<b>Time</b>
9/24/15	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/15	5	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/25/15	5	Township of Delran	Fire Safety	11:15 - 12:15 pm
9/28/15	5	Borough of Magnolia	Leaf Collection Safety	10:00 - 11:30 am
9/29/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
9/29/15	5	Township of Voorhees #1	Fire Extinguisher Seasonal (Autumn/Winter) PW	10:45 - 11:45 am
9/30/15	5	Township of Moorestown	Operations	8:30 - 11:30 am

<b>CEU's for Certified Publics Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Hearing Conservation	1 /T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 /G- 2 /T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	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	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 /T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 /T,M	Safety Coordinator's Skills Training	3 / M,G
Fast Track to Safety	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 /T,M	Seasonal Public Works Operations	3 / T
HazCom with Globally Harmonized System	1 /T,G	Special Events Management	2 / M
		Toolbox Talk Essentials	1 / M
<b>CEU's for Registered Municipal Clerks</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
<b>TCH's For Water/ Wastewater</b>			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Excavation Trenching & Shoring	4 / S	Office Safety	2 / S
Fall Protection Awareness	2 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety	5 / S	Safety Committee Best Practices	1.5 / 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	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1 / S
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
<b>CEU's for Qualified Purchasing Agents</b>			
Employee Conduct and Violence in the Work Place	1.5 / E		
<b>***Category</b>			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

# Fast Track to Safety

## 2015 "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 2015 "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
- ❖ Personal Protective Equipment
- ❖ Driving Safety Awareness

---

### Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break

Check website for times & locations

#### January

- ❖ Deal (Monmouth) – 1/16/15
- ❖ Upper Deerfield (Atlantic) – 1/23/15

#### February

- ❖ Mahwah (Bergen) – 2/13/15
- ❖ Pemberton BOE (SAIF) – 2/25/15

#### March

- ❖ Barnegat (Ocean) – 3/10/15
- ❖ Lower Township (Atlantic) – 3/13/15
- ❖ Wharton (Morris) – 3/19/14
- ❖ Collingswood (Camden) – 3/20/15
- ❖ Bergenfield (Bergen) – 3/25/15

#### April

- ❖ Union Beach (Monmouth) – 4/9/15
- ❖ Brigantine (Atlantic) – 4/16/15
- ❖ Clementon (Camden) – 4/17/15
- ❖ Pitman (TRICO) – 4/22/15

#### May

- ❖ Elmwood Park (S. Bergen) – 5/8/15
- ❖ Westampton (BURLCO) – 5/12/15
- ❖ Jackson (Ocean) – 5/22/15

#### June

- ❖ Robbinsville (Mid-Jersey) – 6/10/15
- ❖ Stone Harbor (Atlantic) – 6/11/15
- ❖ Lincoln Park (Morris) – 6/12/15
- ❖ Manalapan (Monmouth) – 6/26/15

#### August

- ❖ Hanover (Morris) – 8/28/15

#### September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgefield (PAIC) – 9/18/15
- ❖ Perth Amboy H.A. (NJPHA) – 9/22/15
- ❖ Washington Twp. (TRICO) – 9/24/15

#### October

- ❖ Sparta (Morris) – 10/2/15
- ❖ Hillsborough (Central) – 10/15/15
- ❖ Middletown (Monmouth) – 10/28/15

#### November

- ❖ Beach Haven (Ocean) – 11/4/15



### Managing Special Events

Many municipalities host at least one special event each year and others are discovering that such events are an excellent way to promote community spirit. Generally, a special event is defined as any organized assembly or activity conducted by an individual or organization for a common purpose. Special events include parades, circuses, fairs, concerts, and sporting events, such as marathons, bicycle tours, and youth football or baseball games. Even if an event is not organized by a town, the municipality may have responsibilities if the event involves the use of public facilities such as parks or fire stations, or public services such as law enforcement or trash pick-up.



Controlling exposures from special events requires the participation and consideration of several different departments. For example, the police chief may develop a traffic control plan focused on keeping traffic moving into and around the event, but may not take into consideration the access needs of larger fire and EMS vehicles. Ambulances and fire apparatus will also need to be able to quickly exit the event area.

Attention to the following areas can minimize the risks and hazards of special events:

#### **BUILDING AND FACILITIES**

Inspect all permanent structures such as bleachers, grandstands or stages. Ensure the proper permits are filed for temporary structures that will be erected. Also inspect the walkways and parking lots that will be used for the event. Inspect athletic fields with the event organizer. All inspections should be well documented.

Supplemental lighting may be needed for night events. Sanitary concerns will be a significant consideration for large crowds and if food will be served. Portable toilets may be necessary. Health departments generally recommend one toilet for every 250 people, based on a maximum expected attendance.

#### **FIRE & LIFE SAFETY**

The fire inspector should review the projected occupancy of all enclosures, use of tents or other temporary structures. Fire permits may be needed for the handling of vehicle fuel, cooking facilities and use of an open flame or fireworks. All electrical wiring installed for the event should also be inspected.

Include the local fire and first aid departments in planning. The event may require additional first aid and fire crews to handle the excess call volume that can be expected. Standby crews may need to be scheduled to monitor specific operations, such as fireworks. Mutual aid from neighboring towns should be considered.

#### **LAW ENFORCEMENT AND SAFETY**

Make sure there are enough police officers, lifeguards and other emergency personnel are assigned to the event to ensure the safety of all participants, while still maintaining routine services to the community. If private groups will employ off-duty police officers, have a policy which addresses this practice.

*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.*

## **TRAFFIC CONTROL**

Map out parking areas and travel routes to and from an event site to avoid traffic problems, both for event attendees and non-participants who must travel through the area. Coordinate with local Traffic Safety Officers for the placement of barriers, cones and warning signs. The Manual on Uniform Traffic Control Devices provides guidance on traffic control for special events.

It is especially important to keep emergency routes open for ambulances, fire trucks and other emergency vehicles. You may not want to hold a specific event in a place that is normally over-crowded, such as on a beach during a holiday weekend.

## **FOOD AND BEVERAGES**

If food will be served or sold at the event, verify food handling, preparation, and distribution complies with county health department food safety guidelines. Coordinate with the local health department to schedule inspections.

If alcohol is served, take steps to control its distribution and consumption. The availability of alcohol may necessitate additional law enforcement or emergency medical personnel. Including alcohol as a part of a special event requires close communications with your risk manager.

## **CLEAN UP PLAN**

Groups using public facilities should have a plan for cleaning up equipment, premises or streets after an event. They should be notified in writing that if they do not clean up satisfactorily or if they damage public property, they will be financially responsible for cleanups or repairs.

## **SPECIAL EVENTS / FACILITY USE PERMITS**

Public entities should require that all groups complete an application for a special event. Designate a staff person to administer the Special Event / Facility Use Permit process. There should be an appeals process available to applicants. The decisions of the person reviewing the appeal should be final.

Municipalities should have a Special Event Planning Organization that meets to plan and discuss every event. Some events will be simple and routine. Other events will be complicated and require careful planning. The Permit Administrator should coordinate the event requirements with other departments as needed, e.g. police, fire department, first aid unit, parks, roads, etc. The Incident Command System provides a useful framework for the Special Event Planning Organization.

## **INSURANCE & LIABILITY CONCERNS**

Consult with Risk Management Consultants regarding insurance requirements and options. The municipal and Joint Insurance Fund attorneys should be consulted for new or unusual situations. Some issues to consider discussing with Risk Managers and Solicitors include:

- Facility Use Agreements
- Hold Harmless and Indemnification Agreements
- Individual Participant Forms
- Minimum levels of insurance coverage
- Specific notices to MEL for fireworks and amusement rides, including inflatables.

Special events have many benefits to the municipality and its residents. They also present many challenges to the community. Overcoming these challenges starts with a good plan and organization. Involve all stakeholders early to minimize surprises. Your Joint Insurance Fund Administration, Safety Director, and Risk Manager are ready to help.

## Special Event Safety Checklist

**Instructions:** Please complete this checklist prior to the start of the event. If any of the conditions below are not met, the event may not proceed.

Please Note: Local jurisdiction may have more stringent requirements.

Event Date:		Event Time:		Event #:		
Event Name:						
Event Location (Field, Building & Room #):						
Occupancy/ Capacity of Reserved Space:						
Anticipated Crowd Size:	Weather Forecast for Time of Event:					
Sponsoring Organization:						
Responsible Person:				Phone Number:		

Attach Organizational Chart & Communication Plan

**FIRE ALARM SYSTEM (INDOOR EVENT)**

1.	Is fire alarm panel in NORMAL condition?	Yes	No	N/A
2.	Are all fire alarm pull stations accessible and in clear view?	Yes	No	N/A
3.	Are evacuation plans posted?	Yes	No	N/A
4.	Has event staff been trained on emergency evacuation procedures?	Yes	No	N/A

**AUTOMATIC SPRINKLER SYSTEM AND FIRE EXTINGUISHERS (INDOOR EVENT)**

5.	Are the automatic fire sprinkler main supply valves in the OPEN position and secured?	Yes	No	N/A
6.	Do gauges at the automatic fire sprinkler control valve read normal pressure(s)?	Yes	No	N/A
7.	Are there 18 inches of clearance below all sprinkler heads?	Yes	No	N/A
8.	Are all fire extinguishers accessible and unobstructed?	Yes	No	N/A
9.	Do all fire extinguishers read normal pressure, and have pin & seal in place?	Yes	No	N/A

**MEANS OF EGRESS (INDOOR EVENT)**

10.	Are all exit signs illuminated and visible?	Yes	No	N/A
11.	Are all exit doors unlocked and working properly?	Yes	No	N/A
12.	Are all corridors, exit doorways, exit stairs or exit routes clear of obstructions?	Yes	No	N/A
13.	Are aisle ways and doorways free of obstructions i.e., power cords, tables, chairs, etc.?	Yes	No	N/A
14.	Is there an occupant load sign posted at the main exit/ entrance?	Yes	No	N/A
15.	Will the number of event guests not exceed the posted occupant load sign?	Yes	No	N/A

SEATING FOR PLACES OF ASSEMBLY (OVER 50 PEOPLE - INDOOR OR OUTDOOR EVENT)

16.	Was seating arrangement reviewed and approved by Fire Inspector?	Yes	No	N/A
17.	Are there no more than 14 chairs in any row of seats?	Yes	No	N/A
18.	If 250 chairs or more are in use are they bound together in groups of at least three?	Yes	No	N/A
19.	Have bleachers been inspected? Do bleachers over 42" high have side and back rails?	Yes	No	N/A
20.	Are exterior seating areas clearly defined and marked?	Yes	No	N/A
21.	Is crowd monitoring and security adequate for anticipated crowd size and behaviors?	Yes	No	N/A

ELECTRICAL SAFETY (INDOOR OR OUTDOOR EVENT)

22.	Has Electrical / Fire Inspector (s) approved permit and conducted needed inspections? Documentation of permit and inspections are on-site	Yes	No	N/A
23.	Are electrical generating and distribution equipment properly protected from movement, contact from vehicles, workers, and visitors?	Yes	No	N/A
24.	Are electrical wires run in manner to minimize tripping hazards	Yes	No	N/A
25.	Are electrical wires properly secured	Yes	No	N/A
26.	Are extension cords in good condition with no frayed wires?	Yes	No	N/A
27.	Are extension cords secured to prevent tripping hazards?	Yes	No	N/A
28.	Are extension cords supplying power to more than one appliance?	Yes	No	N/A
29.	Are extension cords plugged into a ground fault circuit interrupter when used outdoors?	Yes	No	N/A
30.	Are all portable generators at least 25 feet from any structure, isolated from the public, and of sufficient capacity to run without refueling during the event?	Yes	No	N/A
31.	Are light fixtures below 8 feet high provided with protection from contact (shields, cages, glass, etc.)?	Yes	No	N/A
32.	Is lighting sufficient for all areas of event?	Yes	No	N/A

FOOD HYGIENE (INDOOR OR OUTDOOR EVENT)

33.	Has local Department of Health been notified and made appropriate inspections?	Yes	No	N/A
34.	Are gloves provided for the safe handling of foods? (Note: No bare hands should touch ready to serve foods)	Yes	No	N/A
35.	Are cold foods kept below 40 degrees and hot foods above 140 degrees?	Yes	No	N/A
36.	Is there a three compartment sink provided for cleaning and sanitizing utensils?	Yes	No	N/A
37.	Is there a means to wash hands with soap and water?	Yes	No	N/A
38.	Are signs posted reminding food handlers to wash hands after using restrooms?	Yes	No	N/A
39.	Is a class K fire extinguisher located in the cooking area adjacent each group of cooking appliances?	Yes	No	N/A
40.	Are exterior cooking appliances at least 10 feet from any combustible wall or roof and at least 20 feet from any building air intake, door or window?	Yes	No	N/A

SPECIAL HAZARDS (INDOOR OR OUTDOOR EVENT)

41.	Are game / activity areas properly spaced and marked?	Yes	No	N/A
42.	Has security been established for handling / transporting cash?	Yes	No	N/A
43.	Are all hanging fabrics and decorations labeled flame retardant?	Yes	No	N/A
44.	Was a permit issued and approved for use of smoke generating equipment, open flame devices or pyrotechnics?	Yes	No	N/A

FIRE LANE & PARKING (OUTDOOR EVENT)

45.	Are directional signs in place? Are traffic control cones, barricades, etc. in place?	Yes	No	N/A
46.	Are fire lanes clear and unobstructed?	Yes	No	N/A
47.	Are areas designated for emergency vehicles staging? Has area been approved by Police, Fire, and EMS commanders	Yes	No	N/A
48.	Is parking area(s) sufficiently illuminated? Are traffic and parking control officers illuminated?	Yes	No	N/A

TENTS & CANOPIES (OUTDOOR EVENT)

49.	Do large tents/ canopies have certification papers indicating they are flame retardant?	Yes	No	N/A
50.	Are tents/canopies set up at least 10 feet from other tents/canopies and at least 10 feet from cooking equipment?	Yes	No	N/A
51.	Are tent stakes and ropes properly marked / protected from inadvertent contact?	Yes	No	N/A
52.	Have temporary stages and other raised platforms have been issued the appropriate building permits and have been inspected prior to use. Documentation is on hand?	Yes	No	N/A

WALKWAYS / RAMPS / STAIRS (INDOOR OR OUTDOOR EVENT)

53.	Have walking surfaces been inspected for slip-trip-fall hazards?	Yes	No	N/A
54.	Are walking surfaces provided with sufficient lighting?	Yes	No	N/A
55.	Are stair treads and railings in good condition?	Yes	No	N/A

COMPRESSED GAS CYLINDERS (INDOOR OR OUTDOOR EVENT)

56.	Are compressed gas cylinders secured in an upright position and capped when not in use?	Yes	No	N/A
57.	Are there no more than two (2) propane gas tanks in a tent/booth?	Yes	No	N/A

OTHER CONSIDERATIONS (INDOOR OR OUTDOOR EVENT)

58.	For high risk events (e.g. mechanical bull riding, etc.), has vendor provided liability insurance certificate and or has event insurance been purchased?	Yes	No	N/A
59.	Have event / open / athletic fields been inspected for slip-trip-fall hazards?	Yes	No	N/A
60.	Emergency services (first aid station, command post, etc.) are signed / easily identifiable?	Yes	No	N/A

ADDITIONAL COMMENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature of Event Coordinator or Designee

Name (Printed)

Date





## Safety Director Bulletin

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

June 2015

### Preventing Heat-Related Illnesses – A Team Approach

Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

#### **Managers and Supervisors**

- Monitor the weather forecast and anticipated workload. To the extent possible, plan heaviest work early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch of new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.
- Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.
- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

#### **Employees**

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Be aware that certain medications can affect your ability to effectively regulate body temperature. These include vasoconstrictors, beta blockers, diuretics, antidepressants, and stimulants.
- Monitor yourself for signs of overexposure. Page 2 of this Bulletin discusses the signs of overexposure.

#### **Co-workers**

- Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

*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.*

## Signs and Symptoms of Heat Illnesses

**Sunburn** should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

**Heat cramps** are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

**Heat exhaustion** is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

**Heat stroke** is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website ([www.osha.gov](http://www.osha.gov)) for additional resources. NIOSH is a second excellent resource ([www.cdc.gov/niosh/](http://www.cdc.gov/niosh/)). They have produced a Heat App and a Fast Fact card for employers and employees.

The 2016 planning process has begun and we are excited to present the new 2016 Course Catalog. Please look through the attached Course Catalog and submit your Class Request Form for hosting on site classes in 2016, by August 31, 2015. If you are not interested in hosting any classes, no action is required.



**To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors**  
**From: Susan Kopec, Training and Administration Associate Director**  
**Date: July 6, 2015**  
**Re: 2016 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER**

---

We are excited to present the 2016 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2016 safety training program. We'd like to call to your attention some of the changes in the courses for 2016:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Lock Out / Tag Out and Slip-Trip-Fall Prevention.

These classes will be scheduled throughout the State to better meet the needs of our members.

- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, Forklift Train-the-Trainer and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Ten classes have been updated for 2016.

**Submit requests for the classes you would like to host in 2016 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to August 31, 2015.** If you are not interested in hosting classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at [www.njmel.org](http://www.njmel.org) and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the WorkPlace Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI HelpLine.

- Host locations must guarantee and enroll a minimum of **15+ participants at least 15 working days prior to the date of the class through the MSI Learning Management System Website**. You may enroll participants for any class as soon as the calendar is posted on the website in late November.
- Smaller members that do not have 15+ participants are encouraged take advantage of the "**Fast Track to Safety**" or partner with neighboring members.
- Host locations must provide a training room to accommodate the class. The maximum class size is 50, unless noted in the Course Catalog. Some classes require tables and chairs. Class venues should have adequate seating and parking and a **screen or blank wall suitable for projecting slides**.
- The classes will be posted on the MSI calendar and open enrollment will be accepted to supplement host town participation up to the maximum class size.

Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering an effective distribution of classes throughout the State and maximizing the available resources.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services during MSI training, employers may request assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

## 2016 MSI Class Request For January 1, 2016 – December 31, 2016

All requests to host classes MUST be received by August 31, 2015

(Requests received after August 31, 2015 will be put on a waitlist for scheduling upon availability)

Member Name: \_\_\_\_\_  
(Name of Municipality, Authority, School District, County, etc)

Name of JIF: \_\_\_\_\_  
(Joint Insurance Fund)

County: \_\_\_\_\_

Requestor's Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Fax Number: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Class Name	Desired Month	Other considerations <small>(Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)</small>	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.

Course Title	Course Description	Target Audience
Accident Investigation	2 hours - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to prevent future incidents.	Recommended upon initial assignment This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles.  Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
Advanced Safety Leadership Program  <i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>	10 hours over 2 days - This course educates supervisors and lead employees on the most common OSHA requirements. Topics include written safety programs, Job Hazard Analysis, industrial hygiene, electrical safety, and more.  Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.	Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles.  Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH
Asbestos, Lead and Silica Industrial Health Overview	1 hour - This course is a primer on the regulations and restrictions for workers who perform tasks that may expose them to asbestos, silica, or lead.  This class does not meet OSHA Asbestos Awareness training.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead.  Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
Back Safety / Material Handling  <i>Also available through MSI On-line learning</i>	1 hour - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
Back Safety / Patient Handling for Emergency Responders  <i>Also available through MSI On-line learning – Available in 2016</i>	1.5 hours - This course reviews best practices in lifting and carrying patients. Students are then led through a discussion of decision-making at the scene and the impact on the stresses on their backs, shoulders, and knees.	Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.

<p><b>Bloodborne Pathogens</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p>	<p>Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  RMC - 1.0 Professional Development  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Bloodborne Pathogens Train-the-Trainer</b></p> <p><b>Limited Offering</b>  Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections:</p> <ol style="list-style-type: none"> <li>1) tips for training adults</li> <li>2) a review of the OSHA BBP standard</li> <li>3) opportunity to monitor a practice class</li> </ol>	<p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals:  CPWM - 1.0 Technical CEU Credits  Water/Wastewater - 2. 5 Hrs. Safety TCH</p>
<p><b>CDL – Drivers' Safety Regulations</b></p>	<p>2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues.</p> <p>This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.</p>	<p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Government CEU Credits  Water/Wastewater - 2.0 Safety TCH</p>
<p><b>CDL – Supervisors' Reasonable Suspicion</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence.</p> <p>This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.</p>	<p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals:  (Initial Training) CPWM- 2.0 Management CEU Credits  (Initial Training) Water/Wastewater 1.5 Safety TCH</p>

<p>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</p> <p>Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><b>**We ask that the host location provide TV and DVD player for the CEVO courses.</b></p>	<p>4 hours - Driving an emergency vehicle, whether it's a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.</p> <p>The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>
<p>Coaching the Maintenance Vehicle Operator (CMVO)</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><b>**We ask that the host location provide a TV and DVD player for this CMVO course.</b></p>	<p>4 hours - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p>Coaching the School Bus Driver</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><b>**We ask that the host location provide a TV and DVD player for this course.</b></p>	<p>4 hours - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive school buses.</p>
<p>Confined Space Awareness Training</p>	<p>1 hour - <u>This class is intended for workers who do not enter a confined space or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p>Required upon initial assignment and retraining as needed for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Confined Space Entry with Equipment Demonstration in Classroom</p>	<p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses &amp; tripod.</p> <p>*Maximum class size is 15 students.</p>	<p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals: CPWM - 3.5 Technical CEU Water/Wastewater - 3.5 Safety TCH</p>
<p>DDC-6 Defensive Driving</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p>6 hours - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Strict maximum class size of 35 students.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals: Water/Wastewater - 5.5 Safety TCH</p>
<p>Driving Safety Awareness</p>	<p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals: CPWM - 1.5 Technical CEU Credits Water/Wastewater - 1.5 Safety TCH</p>



Employee Conduct and Violence Prevention in the Workplace	1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent training for those who deal with the public.  Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits
Excavation, Trenching and Shoring <i>This class requires a classroom with tables and chairs.</i>	4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.	Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
Fall Protection Awareness	2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits).  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Fast Track to Safety <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Lock Out / Tag Out and Slips, Trips and Falls.  Full day participation is required to receive certificate of completion.	Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities  Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
Fire Extinguisher Safety	1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH

<p>Fire Safety</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.</p>	<p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>
<p>Flagger and Work Zone Safety</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.</p> <p>*Maximum class size is 20 students.</p>	<p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical &amp; 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Forklift Operator Certification</p> <p><b>Certification for host employees only</b></p> <p><b>NEW for 2016</b></p>	<p>Up to 6 hours – This program is intended for trained and experienced forklift operators. A classroom session which reviews best practices for forklift operation will be followed by certification testing of skills.</p> <p>This class is not initial or remedial operator training.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. Maximum 15 students.</p>	<p>Required for all workers upon initial assignment and 3-year re-certification. OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH</p>
<p>Forklift Operator Evaluation Train-the-Trainer</p>	<p>3 hours - Employers must certify their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house training and certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document skill performance.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.</p>	<p>Required upon initial assignment as an employer evaluator.</p>
<p>Hazard Communication / Globally Harmonized System (GHS)</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH</p>

<p><b>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</b></p>	<p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, &amp; HazCom / GHS / Right to Know rules.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals:  CPWM - 3.0 Technical CEU Credits  Water/Wastewater - 3 Safety TCH</p>
<p><b>Hazard Identification - Making Your Observations Count</b></p>	<p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals:  CPWM - 1.0. Technical CEU Credits  CPWM - 1.0 Management CEU Credits  Water/Wastewater - 1.5 Safety TCH  RMC - 2.0 Professional Development CEU Credits</p>
<p><b>Hearing Conservation</b></p>	<p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  CPWM - 1.0 Technical CEU Credit  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Heavy Equipment Safety</b></p>	<p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Technical CEU Credits  CPWM - 1.0 Governmental CEU Credits  Water/Wastewater - 3.0 Safety TCH</p>

<b>Hoists, Cranes and Rigging</b>  <b>Limited Offering</b> Please indicate if you would like to host this class. Dates and locations to be announced.	2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.	Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Housing Authority Safety Awareness Training for Facility Maintenance Personnel</b>	3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.  Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace</b>	1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed  The course is excellent for those who deal with the public.
<b>Housing Authority Sensibility #2 - Conflict Resolution</b>	2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.	Recommended upon initial assignment and retraining as needed  The course is excellent for those who deal with the public.
<b>Housing Authority Sensibility #3 - Stress and Stress Management</b>	1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques.  *Maximum 35 Attendees	Recommended upon initial assignment and retraining as needed

Jetter / Vacuum Safety Awareness	2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.	Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Ladder Safety / Walking & Working Surfaces	2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Landscape Safety	3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals.	Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities.  Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Leaf Collection Safety Awareness	2 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
Lock Out / Tag Out (Control of Hazardous Energy)  <i>Also available through "Fast Track to Safety" days!</i>	2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.	Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Office Safety  <i>Also available through MSI On-line learning</i>	2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	Recommended upon initial assignment and retraining as needed for employees who work in office settings.  Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH

<p><b>Personal Protective Equipment</b></p>	<p>2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credits                      Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Playground Safety Inspections</b></p> <p><i>Also available through MSI On-line learning</i></p>	<p>2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credit</p>
<p><b>Safety Committee Best Practices</b></p>	<p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p>	<p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals:                      CPWM - 1.5 Management CEU Credits                      RMC – 1.5 Professional Development CEU Credits                      Water/Wastewater - 1.5 Safety TCH</p>
<p><b>Safety Coordinators' Skills Training</b></p> <p><i>Limited Offering                      Please indicate if you would like to host this class. Dates and locations to be announced.                      This class requires a classroom with tables and chairs.</i></p>	<p>6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p>	<p>Recommended upon initial assignment</p> <p>Continuing Education Approvals:                      CPWM - 3.0 Management CEU                      CPWM - 3.0 Government CEU Credits                      RMC - 6.0 Professional Development CEU Credits                      Water/Wastewater- 5 Safety TCH</p>
<p><b>Sanitation and Recycling Safety</b></p>	<p>2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credits</p>

<p>Schools: Chemical Lab Safety for Science Teachers</p>	<p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p>
<p>Schools: Safety Awareness Training for School Custodians / Facilities Management</p>	<p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals:                      CPWM - 3.0 Technical CEU Credits                      Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Autumn/Winter) Public Works Operations</p> <p><i>(Combined Leaf Collection and Snow Plow Safety)</i></p>	<p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals:                      CPWM - 3.0 Technical CEU Credits                      Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Summer) Employee Orientation</p>	<p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p>	<p>Recommended upon initial assignment for new or returning seasonal employees.</p>

Shop and Tool Safety	1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.  Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH
Snow Plow / Snow Removal Safety	2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows.  This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.	Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Special Event Management	2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed.  The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.	Recommended upon initial assignment and retraining as needed for employees who plan special events.  Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH
Toolbox Talk Essentials	1.5 hours - For staff members who present tool box talks as part of their department safety training program.	Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.  Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH
Traffic Control for Emergency Responders	2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.	Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.



### Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI portal at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>.

1. 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.
2. Once logged in, click on "MSI On-Line Training Courses."
3. Choose the course you would like to complete. Click enroll.
4. Choose "Click Here" to go to your authorized course list.
5. Click the program name to launch the course. Click Start to begin.
6. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Course Title	Course Description
Aquatic Safety for Camp Counselors Part of Camp Counselor Suite	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
Back Safety / Material Handling	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
Back Safety during Patient Lifting NEW 2016	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
Bloodborne Pathogens	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
Bullying Prevent at Camp Part of Camp Counselor Suite	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
Child Sexual Abuse Prevention at Camp Part of Camp Counselor Suite	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.
Crossing Guard Training	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.

Crush Zone Training	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
Driving – Emergencies & Natural Disasters	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
Driving – Urban Driving	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
Fire Safety	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
Hazard Communication / Globally Harmonized System (GHS)	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
New Employee Safety Orientation, Part 1	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
New Employee Safety Orientation, Part 2	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
Office Safety	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
Playground Safety for Camp Counselors Part of Camp Counselor Suite	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
Playground Safety Inspections by Public Works or Recreation Departments	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.
(The) Professional Lifeguard Part of Camp Counselor Suite	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
Trip and Transportation Safety Part of Camp Counselor Suite	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

Questions? Contact the MSI Help Line (866) 661-5120



**PMM JIF  
CUMULATIVE CLAIMS SUMMARY\***

**2015**

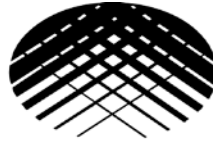
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.95	\$65,237.71	60.8%
MAY	192	\$124,860.76	\$44,440.41	\$80,420.35	64.4%
JUNE	187	\$92,811.14	\$34,469.85	\$58,341.29	62.9%
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>934</b>	<b>\$817,830.28</b>	<b>\$338,616.16</b>	<b>\$479,214.12</b>	<b>58.6%</b>

**2014**

	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$40,868.09	44.5%
JUNE	113	\$160,108.79	\$48,496.25	\$111,612.54	69.7%
JULY	104	\$48,047.89	\$17,328.32	\$30,719.57	63.9%
AUGUST	92	\$70,574.34	\$28,810.88	\$41,763.46	59.2%
SEPT	76	\$51,902.23	\$22,848.25	\$29,053.98	56.0%
OCTOBER	153	\$91,171.39	\$34,528.88	\$56,642.51	62.1%
NOVEMBER	126	\$107,756.49	\$39,654.81	\$68,101.68	63.2%
DECEMBER	113	\$92,887.22	\$37,811.89	\$55,075.33	59.3%
<b>TOTALS</b>	<b>1419</b>	<b>\$1,402,748.66</b>	<b>\$642,275.03</b>	<b>\$760,473.63</b>	<b>54.2%</b>

**2013**

	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>
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%
<b>TOTALS</b>	<b>1248</b>	<b>\$1,117,109.77</b>	<b>\$415,111.82</b>	<b>\$701,997.59</b>	<b>62.8%</b>



# QUALCARE<sup>TM</sup> INC.

<b>PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap</b>	
<b>2015</b>	<b>New Injuries Requiring Med Mgmt</b>
January	12
February	14
March	8
April	4
May	8
June	7
July	
August	
September	
October	
November	
December	
<b>Totals</b>	<b>53</b>
<b>2014</b>	<b>New Injuries Requiring Med Mgmt</b>
January	11
February	3
March	7
April	6
May	6
June	7
July	11
August	7
September	11
October	4
November	6
December	4
<b>Totals</b>	<b>83</b>

<b>2013</b>	<b>New Injuries Requiring Med Mgmt</b>
January	10
February	7
March	8
April	5
May	10
June	11
July	10
August	15
September	10
October	10
November	7
December	6
<b>Totals</b>	<b>109</b>
<b>2012</b>	<b>New Injuries Requiring Med Mgmt</b>
January	7
February	5
March	8
April	8
May	12
June	5
July	10
August	7
September	1
October	11
November	7
December	3
<b>Totals</b>	<b>84</b>



**PMM JIF**  
**Charges/Savings by Specialty**  
**June 2015**

Specialty	Charges	Approved	Savings	% Savings
Physical Therapy/Occupational Therapy	\$47,853.10	\$12,624.95	\$35,228.15	74%
Ortho/Neuro	\$21,713.42	\$9,462.30	\$12,251.12	56%
Hospital	\$5,742.02	\$4,225.39	\$1,516.63	26%
Physical Medicine & Rehabilitation	\$4,559.86	\$1,455.84	\$3,104.02	68%
MRI/Radiology	\$4,065.47	\$2,100.00	\$1,965.47	48%
Anesthesia/Pain Management	\$3,105.00	\$2,130.28	\$974.72	31%
Occ Med/Primary Care	\$2,891.56	\$1,275.31	\$1,616.25	56%
Emergency Medicine	\$1,232.00	\$326.58	\$905.42	73%
Home Health Care	\$560.00	\$480.00	\$80.00	14%
Diagnostic Radiology	\$431.00	\$102.42	\$328.58	76%
Otolaryngology (ENT)	\$383.00	\$168.46	\$214.54	56%
Podiatry	\$255.00	\$109.30	\$145.70	57%
Durable Medical Equipment	\$19.71	\$9.02	\$10.69	54%
<b>Grand Total</b>	<b>\$92,811.14</b>	<b>\$34,469.85</b>	<b>\$58,341.29</b>	<b>63%</b>



**PMM JIF**  
**Top 10 Claimants By Charges**  
**June 2015**

Claim #	DOL	Mechanism of Injury	Body Part	Charges	Approved	Savings
001207022	7/8/2014	Chasing Suspect	Shoulder	\$18,216.00	\$8,352.59	\$9,863.41
001222650	2/18/2015	Slipped on Ice	Shoulder/Back	\$9,497.53	\$3,574.01	\$5,923.52
001216354	11/21/2014	Tripped on Carpeting	Shoulder	\$7,917.27	\$1,439.91	\$6,477.36
001218512	1/1/2015	Tackling Suspect	Shoulder	\$7,202.00	\$1,382.08	\$5,819.92
001225841	3/20/2015	Shoveling Snow	Elbow/Hand	\$5,271.04	\$1,341.58	\$3,929.46
001221190	1/29/2015	Fell From Ladder	Shoulder	\$4,894.00	\$1,333.73	\$3,560.27
001223182	2/23/2015	Slipped on Ice	Head	\$4,805.00	\$1,265.29	\$3,539.71
001171682	4/2/2013	Performing Rescue Drill with Dummy	Back	\$3,982.00	\$1,669.06	\$2,312.94
001224713	3/10/2015	Demonstrating Taser Technique	Knee	\$3,605.54	\$1,642.82	\$1,962.72
001220581	1/8/2015	Tripped Over Hose	Back	\$2,997.77	\$1,385.90	\$1,611.87





**PMM JIF**  
**Top 10 Providers**  
**By Charges**  
**PAR/NonPAR/MCCI**  
**June 2015**

Provider Name	Charges	Approved	Savings	% Savings	Specialty
<b>PARTICIPATING</b>					
RECONSTRUCTIVE ORTHOPAEDIC ASSOCIATE II PC	\$27,219.34	\$9,471.41	\$17,747.93	65%	Ortho/Neuro
NovaCare Rehabilitation	\$24,676.00	\$5,240.95	\$19,435.05	79%	Physical Therapy/Occupational Therapy
IVY REHAB NETWORK, INC	\$7,872.00	\$1,615.00	\$6,257.00	79%	Physical Therapy/Occupational Therapy
HEARTLAND REHABILITATION SERVICES	\$4,280.00	\$819.00	\$3,461.00	81%	Physical Therapy/Occupational Therapy
KENNEDY UNIVERSITY HOSPITAL, INC.	\$4,184.92	\$2,805.39	\$1,379.53	33%	Hospital
ONE CALL MEDICAL, INC.	\$4,065.47	\$2,100.00	\$1,965.47	48%	MRI/Radiology
UNITED ANESTHESIA SERVICES P.C.	\$3,105.00	\$2,130.28	\$974.72	31%	Anesthesia/Pain Management
REHAB EXCELLENCE CTR- VOORHEES LLC	\$2,865.00	\$882.00	\$1,983.00	69%	Physical Therapy/Occupational Therapy
REHAB CLINICS (SPT)	\$2,283.00	\$2,091.00	\$192.00	8%	Physical Therapy/Occupational Therapy
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	\$2,107.56	\$903.44	\$1,204.12	57%	Occ Med/Primary Care
<b>OUT OF NETWORK</b>					
N/A					
<b>MCCI NEGOTIATIONS</b>					
N/A					



**PMM JIF**  
**Intake Reporting and Injury Description**  
**June 2015**

<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>
1231134	6/2/2015	6/2/2015	6/2/2015	701-Police Department	10 - Contusion	Lower Arm - 33	74 - Fellow Worker, Patient or Other Person
1231414	6/10/2015	6/10/2015	6/10/2015	0911-RECREATION	40 - Laceration	Lower Arm - 33	19 - Cut, Puncture, Scrape, NOC
1231822	6/16/2015	6/16/2015	6/16/2015	701-Police Department	36 - Infection	Multiple Body Parts- 90	09 - Contact With, NOC
1231992	6/12/2015	6/12/2015	6/17/2015	W81-PUBLIC WORKS DPT	52 - Strain or Tear	Finger(s) - 36C	56 - Lifting
1231990	6/18/2015	6/18/2015	6/18/2015	001-ADMINISTRATION	10 - Contusion	Knee - 53	31 - Fall, Slip or Trip, NOC
1231991	6/17/2015	6/17/2015	6/17/2015	022-PUBLIC WORKS	25 - Foreign Body	Hand - 35	85 - Animal or Insect
1232499	6/16/2015	6/16/2015	6/25/2015	701-Police Department	10 - Contusion	Knee - 53	09 - Contact With, NOC

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – JUNE 22, 2015  
 111 WEST 2<sup>ND</sup> STREET  
 MOORESTOWN TOWNSHIP  
 1:00 PM**

Meeting of 2015 Fund Commissioners called to order by Commissioner Brevogel. Open Public Meetings notice read into record.

**ROLL CALL OF 2015 FUND COMMISSIONERS:**

Scott Carew, Chairman	Township of Moorestown	Absent
Richard Brevogel, Secretary	Township of Willingboro	Present
Thomas Czerniecki	Township of Evesham	Present
Jack Layne	Township of Maple Shade	Present

**SPECIAL FUND COMMISSIONERS:**

Thomas Shanahan	Township of Evesham	Absent
-----------------	---------------------	--------

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Karen A. Read</b> <b>Rachel Chwastek</b>
Treasurer	
Attorney	Kearns, Reale & Kearns, Esquires <b>William Kearns, Esquire</b>
Auditor	Bowman & Company <b>Jim Miles</b> <b>Dennis Skalkowski</b>
Claims Service	Qual Lynx <b>Kathy Kissane</b> <b>Karen Berenato</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Managed Care Organization	QualCare <b>Steve McNamara</b> <b>Jugruup Hundal</b>
Underwriting Manager	Conner Strong & Buckelew

**APPROVAL OF MINUTES: MAY 18, 2015 - Open & Closed Minutes.**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 18, 2015:**

Moved: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**Financial Plan:** At last months meeting the Executive Director reviewed a Financial Plan to address the deficit the Fund is facing. At the request of the Fund Commissioners, action on the adoption of a supplemental assessment was tabled so that further information would be provided to the members. That information was sent last week; further discussions were held at the meeting.

**MOTION TO ADOPT SUPPLEMENT ASSESSMENT RESOLUTION 15-13**

Motion: Commissioner Czerniecki  
Second: Commissioner Layne  
Vote: 3 Ayes – 0 Nays

**Audit Report as of December 31, 2014** – The Auditor’s Report as of December 31, 2014 has been sent under separate cover to the Fund Commissioners. Mr. Jim Miles from Bowman & Company gave a report at the meeting and following that, the Board formally approved Resolution 15-15 approving year end financials along with the Group Affidavit.

**MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2014 AS PRESENTED, ADOPT RESOLUTION 15-15 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT**

Motion: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: 3 Ayes – 0 Nays

**Residual Claims Fund** – The RCF met on June 3, 2015 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed.

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2011. Included in the agenda was Resolution 15-16 authorizing the transfer of the PMM JIF’s 2011 claim liabilities to the RCF.

**MOTION TO APPROVE RESOLUTION 15-16**

Motion: Commissioner Czerniecki  
Second: Commissioner Layne  
Vote: 3 Ayes – 0 Nays

**EJIF-** The EJIF met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting was enclosed in the Agenda.

**MEL JIF** – The MEL met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting was enclosed in the Agenda.

**2016 Renewal Online Underwriting Database** – Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Members have received an email that the database is set up to begin the 2016 underwriting renewal. Deadline for completion is September 1.

**2015 MEL JIF Excess and Reinsurance Policies** – Included in the agenda was a memo from the MEL Underwriter reporting that the 2015 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.

**PERMA Office Location:** PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:

PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412

**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 reported in the Loss Ratio Analysis, the actuary had the fund pegged at 13.12%, the fund is at 22.99%, driven by workers compensation. The Loss Time Accident Frequency for the fund is 4.03, with 0 new loss time accidents.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:**

Fund Attorney advised there were a few cases of which the fund commissioners should be aware. There is one case that may have significance for the PMM JIF; The City of Los Angeles vs. Bethel. City of LA had an ordinance to check registration at hotels at any time, it was deemed unconstitutional, a search warrant is required.

**TREASURER:**

**Payment of June 2015 Vouchers Resolution 15-17**

Fund Year 2015	262,955.38
Amendment	190.00
<b>Total</b>	<b>263,145.38</b>

**MOTION TO APPROVE RESOLUTION 15-17 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED**

Motion: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: 3 Ayes – 0 Nays

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of May 2015:**

<b>2011</b>	15,957.00
<b>2012</b>	18,711.64
<b>2013</b>	5,921.30
<b>2014</b>	11,935.56
<b>2015</b>	74,715.75
<b>TOTAL</b>	<b>127,241.25</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER REPORT:** Executive Director reported 6 certificates issued for the period 04/23/15 to 05/18/15 included in the agenda for review.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the month of May, as well as a list of MSI Training and Fast Track training information. The Safety Director advised included in the report were two safety director bulletins, (1) Training Summer/Seasonal Employees and (2) Traffic Control by Law Enforcement in Work Zones. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Steve McNamara introduced Jugruup Hundal (Grupa) as a new member of his team. May's reports were included for information. Report indicated 192 bills during the month of May totaling \$124,860.76 of that amount \$44,440.41 was paid for a savings of \$80,420.35 which is a 64.4% savings. There were 8 new injuries in the month of May.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** The Claims Manager advised the report was for closed session.

Report Part of Minutes.

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

Moved: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Moved: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: Unanimous

**MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE  
SESSION:**

Moved: Commissioner Layne  
Second: Commissioner Czerniecki  
Roll Call Vote: 3 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Layne  
Second: Commissioner Czerniecki  
Vote: Unanimous

**MEETING ADJOURNED: 2:09pm**

**NEXT REGULAR MEETING: July 27, 2015  
Moorestown Town Hall 1:00PM**

---

Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**