

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

JUNE 22, 2015

**MOORESTOWN TOWN HALL
111 WEST 2ND 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: JUNE 22, 2015
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2015 COMMISSIONERS**
- APPROVAL OF MINUTES: MAY 18, 2015 Open MinutesAppendix I**
MAY 18, 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**
.June 2015 Voucher List - Resolution No. 15-17 **Page 15**
.Treasurer's Reports **Page 17**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....**Page 23**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 25**
- MANAGED CARE – Qual Care**
.Monthly Report**Page 36**
- 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: June 22, 2015

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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 will be held at the meeting.
- ❑ **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 will give a report at the meeting and following that, the Board will formally approve Resolution 15-15 approving year end financials along with the Group Affidavit. **(Page 9)**
 - ❑ **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**
- ❑ **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. **(Appendix II)**

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2011. Enclosed you will find Resolution 15-16 authorizing the transfer of the Camden JIF’s 2011 claim liabilities to the RCF. **(Page 12)**

❑ MOTION TO APPROVE RESOLUTION 15-16

- ❑ **EJIF-** The EJIF met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **MEL JIF** – The MEL met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**

- ❑ **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** – on **Page 13** of the agenda is 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:

- | | |
|--|--------------------------|
| ❑ Financial Fast Track | To be Distributed |
| ❑ Interest Rate Summary Comparison Report | Page 3 |
| ❑ Expected Loss Ratio Analysis | Page 4 |
| ❑ Claim Activity Report | Page 5 |
| ❑ Lost Time Accident Frequency Report | Page 6 |
| ❑ 2015 EPL/POL Status | Page 7 |
| ❑ Regulatory Affairs Checklist | Page 8 |

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	4/30/2015	
					Last	This
		2012	2013	2014	Month	Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.29	3.69	3.45	4.36	3.83
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	1.75	1.66
Unrealized gain/(loss) (%)		0.08	-0.23	-0.10	0.12	0.09
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	0.92	0.89
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	64.46	72.28
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	56.97	56.98
Avg maturity (years) ***		2.61	2.04	1.90	1.94	1.85
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.25	0.22
Purchase/Book yield (%)		0.80	0.65	0.82	0.87	0.87
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.12	1.09
COMPARATIVE RATES (%)						
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 **	0.00
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.25	0.23
3 year notes		0.38	0.54	0.90	1.02	0.87
5 year notes		0.76	1.17	1.64	1.52	1.35
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	2.76	0.56
* 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 **May 31, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	301.48%	100.00%
GEN LIABILITY	389,824	500,372	128.36%	96.63%	132.87%	96.51%	92.14%	92.99%
AUTO LIABILITY	114,480	27,824	24.30%	94.26%	24.30%	93.94%	24.30%	89.77%
WORKER'S COMP	1,236,000	1,330,269	107.63%	99.66%	107.12%	99.62%	107.23%	98.81%
TOTAL ALL LINES	1,853,305	2,199,143	118.66%	98.71%	119.27%	98.64%	110.78%	97.10%
NET PAYOUT %	\$1,951,233		105.28%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	128,985	139,213	107.93%	100.00%	107.93%	100.00%	915.60%	100.00%
GEN LIABILITY	430,777	398,758	92.57%	92.99%	91.15%	92.48%	70.34%	84.65%
AUTO LIABILITY	100,941	9,647	9.56%	89.77%	9.56%	89.30%	9.56%	82.02%
WORKER'S COMP	1,214,370	612,944	50.47%	98.81%	50.66%	98.70%	47.98%	96.21%
TOTAL ALL LINES	1,875,073	1,160,561	61.89%	97.07%	61.69%	96.85%	110.73%	93.05%
NET PAYOUT %	\$917,313		48.92%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	143,096	111,235	77.73%	100.00%	77.73%	100.00%	77.73%	96.87%
GEN LIABILITY	471,295	357,591	75.87%	84.65%	76.33%	83.56%	65.01%	69.55%
AUTO LIABILITY	89,158	32,841	36.83%	82.02%	35.71%	81.06%	53.63%	64.31%
WORKER'S COMP	1,209,207	1,423,116	117.69%	96.21%	117.91%	95.79%	111.19%	84.23%
TOTAL ALL LINES	1,912,756	1,924,783	100.63%	92.98%	100.83%	92.41%	94.63%	80.63%
NET PAYOUT %	\$1,078,426		56.38%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	184,000	158,100	85.92%	96.87%	85.92%	96.65%	60.95%	37.00%
GEN LIABILITY	473,408	314,519	66.44%	69.55%	65.72%	67.85%	9.79%	14.00%
AUTO LIABILITY	89,385	18,356	20.54%	64.31%	22.90%	62.03%	22.67%	15.00%
WORKER'S COMP	1,210,000	1,608,610	132.94%	84.23%	132.42%	81.73%	51.64%	9.00%
TOTAL ALL LINES	1,956,793	2,099,585	107.30%	80.96%	106.91%	78.87%	41.07%	13.12%
NET PAYOUT %	\$988,613		50.52%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	191,000	15,802	8.27%	37.00%	8.27%	30.00%	N/A	N/A
GEN LIABILITY	471,685	39,190	8.31%	14.00%	5.20%	10.00%	N/A	N/A
AUTO LIABILITY	75,666	10,449	13.81%	15.00%	13.55%	10.00%	N/A	N/A
WORKER'S COMP	1,241,000	389,696	31.40%	9.00%	31.82%	6.00%	N/A	N/A
TOTAL ALL LINES	1,979,351	455,137	22.99%	13.12%	22.51%	9.42%	N/A	N/A
NET PAYOUT %	\$187,122		9.45%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
May 31, 2015						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
April-15	0	2	0	1	4	7
May-15	0	2	0	1	5	8
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$485
Year	2011	2012	2013	2014	2015	TOTAL
April-15	\$0	\$2,500	\$0	\$2,372	\$15,801	\$20,673
May-15	\$0	\$2,500	\$0	\$2,372	(\$992)	\$3,880
NET CHGE	\$0	\$0	\$0	\$0	(\$16,793)	(\$16,793)
Ltd Incurred	\$340,677	\$139,213	\$111,235	\$158,100	\$15,802	\$765,027
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
April-15	4	5	10	23	29	71
May-15	3	5	9	22	26	65
NET CHGE	-1	0	-1	-1	-3	-6
Limited Reserves						\$14,642
Year	2011	2012	2013	2014	2015	TOTAL
April-15	\$167,686	\$182,576	\$329,206	\$275,612	\$24,500	\$979,580
May-15	\$137,325	\$169,965	\$326,947	\$278,852	\$38,650	\$951,739
NET CHGE	(\$30,361)	(\$12,612)	(\$2,259)	\$3,240	\$14,150	(\$27,841)
Ltd Incurred	\$500,372	\$398,758	\$357,591	\$314,519	\$39,190	\$1,610,430
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
April-15	0	0	0	1	6	7
May-15	0	0	1	0	9	10
NET CHGE	0	0	1	-1	3	3
Limited Reserves						\$1,043
Year	2011	2012	2013	2014	2015	TOTAL
April-15	\$0	\$0	\$0	\$2,700	\$9,225	\$11,925
May-15	\$0	\$0	\$1,000	\$0	\$9,425	\$10,425
NET CHGE	\$0	\$0	\$1,000	(\$2,700)	\$200	(\$1,500)
Ltd Incurred	\$27,824	\$9,647	\$32,841	\$18,356	\$10,449	\$99,117
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
April-15	7	7	24	24	34	96
May-15	7	6	22	21	36	92
NET CHGE	0	-1	-2	-3	2	-4
Limited Reserves						\$19,027
Year	2011	2012	2013	2014	2015	TOTAL
April-15	\$107,553	\$73,098	\$526,816	\$834,607	\$283,578	\$1,825,651
May-15	\$110,584	\$70,783	\$518,409	\$829,748	\$220,932	\$1,750,457
NET CHGE	\$3,032	(\$2,314)	(\$8,407)	(\$4,859)	(\$62,646)	(\$75,194)
Ltd Incurred	\$1,330,269	\$612,944	\$1,423,116	\$1,608,610	\$389,696	\$5,364,635
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
April-15	11	14	34	49	73	181
May-15	10	13	32	44	76	175
NET CHGE	-1	-1	-2	-5	3	-6
Limited Reserves						\$15,523
Year	2011	2012	2013	2014	2015	TOTAL
April-15	\$275,239	\$258,174	\$856,022	\$1,115,291	\$333,104	\$2,837,829
May-15	\$247,910	\$243,248	\$846,356	\$1,110,972	\$268,015	\$2,716,501
NET CHGE	(\$27,329)	(\$14,926)	(\$9,666)	(\$4,319)	(\$65,089)	(\$121,329)
Ltd Incurred	\$2,199,143	\$1,160,561	\$1,924,783	\$2,099,585	\$455,137	\$7,839,208

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
TRI-COUNTY	1.23	1.84	1.96	1.78
NJ PUBLIC HOUSING	1.24	2.67	2.34	2.29
ATLANTIC	1.43	2.77	2.70	2.51
N.J.U.A.	1.66	2.68	2.30	2.34
SUBURBAN ESSEX	1.76	2.48	2.49	2.39
CENTRAL	1.82	2.42	2.56	2.37
OCEAN	1.83	2.25	2.40	2.24
SOUTH BERGEN	1.97	2.17	2.30	2.19
MORRIS	1.98	1.96	1.62	1.83
BURLINGTON	2.05	1.52	1.59	1.64
MONMOUTH	2.17	2.19	1.42	1.87
SUBURBAN MUNICIPAL	2.19	1.58	1.91	1.82
BERGEN	2.63	2.43	2.04	2.30
CAMDEN	2.74	1.97	1.95	2.09
PROF MUN MGMT	4.03	2.14	2.88	2.77
AVERAGE	2.05	2.20	2.16	2.16

Professional Municipal Mgmt Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF May 31, 2015									
			# CLAIMS	Y.T.D.	2015	2014	2013		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	5/31/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2015 - 2013
1	306 MAPLE SHADE		0	0	0.00	0.00	5.09	1 MAPLE SHADE	2.14
2	307 MOORESTOWN		0	0	0.00	1.36	3.75	2 MOORESTOWN	2.05
3	305 EVESHAM TOWNSHIP FIRE		0	1	2.25	1.83	0.00	3 EVESHAM TOWNSHIP I	1.14
4	308 WILLINGBORO		0	9	6.56	2.46	3.33	4 WILLINGBORO	3.53
5	304 EVESHAM		0	5	6.69	4.11	1.55	5 EVESHAM	3.41
Totals:			0	15	4.03	2.14	2.88		2.77

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :	June 16, 2015						
Total Participating Members	5						
Complaint	4						
Percent Compliant	80.00%						
		01/01/15	2015				
	2015 Compliant	EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance
Member Name		Deductible	Deductible	Date	Deductible	Deductible	01/01/15
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 June 1, 2015

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2014**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2014 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 22, 2015.

SCOTT CAREW, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

Date

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2013.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

RICHARD BREVOGEL, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 15-16

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2011	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/15

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Attest:

SCOTT CAREW, CHAIRMAN

RICHARD BREVOGEL, SECRETARY



Edward Scioli

Vice President, Account Executive
MELJIF Underwriting Manager Unit
9 Campus Drive
Parsippany, NJ 07054
Phone Number: 856.552.4660
Fax Number: 856.552.4661
E-Mail:
escioli@connerstrong.com

June 3, 2015

Lisa Frawley
Department of Banking and Insurance
New Jersey Department of Community Affairs
101 South Broad Street
P.O. Box 803
Trenton, NJ 08625

Re: 2015 MELJIF Excess and Reinsurance Policies

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's 2015 excess and reinsurance policies. The filing of the MEL and MEL member JIF 2015 policies for the primary self retained layers will be forwarded under separate cover as the policies are in the process of being finalized.

The enclosed binder (Book Two) includes the following:

- **Section 1:** The property/boiler & machinery program policy for the 12/31/14 to 12/31/15 is provided by Zurich America. Zurich provides a 125,000,000 per occurrence limit. The NJ Public Housing Authorities JIF is included in this program. Please note that the NJ Utility Authorities JIF does not participate in the MEL Property program and will file their property policy separately.
- **Section 2:** The excess flood and earth movement at limits of \$25 million excess \$50 million is provided on a quota share basis. The insurers include Ironshore, Axis, Aspen, RSUI, Arch. and ACE. Zurich provides a 125,000,000 per occurrence limit. The NJ Public Housing Authorities JIF is included in this program. As stated above, the NJ Utility Authorities JIF does not participate in the MEL Property program.

NEW JERSEY

PENNSYLVANIA

DELAWARE

FLORIDA

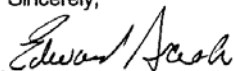
- **Section 3:** The excess workers compensation policy for 1/1/14 to 1/1/16 is provided by Safety National. Safety National provides Statutory limits excess \$2 million. Note: The Safety National policy covers all MEL affiliated JIF's.
- **Section 4:** The Catlin non-owned aircraft policy for 1/1/14 to 1/1/16 covering all MEL affiliated JIF's, including members of the NJ Utility Authorities JIF, FIRST JIF and the NJ Public Housing Authorities JIF.
- **Section 5:** The 2015 General Re Reinsurance Agreement for excess liability (\$3,250,000 excess \$1,750,000) and excess public officials/employment practices liability (\$4,000,000 excess \$2,000,000 and \$4,000,000 excess \$6,000,000). Gen Re covers all MEL affiliated JIF's except the NJ Utility Authorities JIF, which purchases its own excess liability policy that will be forwarded as a separate filing. Also, the Gen Re program covers those members of the NJ Public Housing Authorities JIF who have opted to participate in the MELJIF program for excess liability and excess POL/EPL. Genesis provides 100 % of the reinsurance on this placement.

The primary \$2 million for POL/EPL is insured with XL Insurance via MEL's Member JIFS's.

- **Section 6:** The 2015 Munich Re Reinsurance Agreement for optional excess liability limits of up to \$15,000,000 excess \$5,000,000. Munich Re covers all MEL affiliated JIF's except the NJ Utility Authorities JIF, which purchases its own excess liability policy that will be filed separately. Also, the Munich Re program covers those members of the NJ Public Housing Authorities JIF who have opted to participate in the MELJIF program for excess liability. Munich provides 100 % of the reinsurance on this placement.

Please advise if you have any questions.

Sincerely,



Edward Scioli
Vice President, Account Executive

ES/ES
Enclosures

cc: David Grubb – PERMA
Cate Kiernan – PERMA
Joseph Hrubash – PERMA
Thomas Nolan – Conner Strong & Buckelew
Nancy M. Malool – NJ State Dept. of Banking and Insurance

RESOLUTION NO. 15-17

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
JUNE 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 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004827			
004827	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2015	894.01
			894.01
004828			
004828	MUNICIPAL EXCESS LIABILITY	MEL PROPERTY 3RD QTR 2015	56,395.21
004828	MUNICIPAL EXCESS LIABILITY	MEL 3RD QTR 2015	165,371.24
			221,766.45
004829			
004829	APEX INSURANCE SRVS c/o XL INS	VOLUNTEER EMERG SERV DIR & OFF ADJ	730.00
			730.00
004830			
004830	QUAL-LYNX	CLAIMS ADMIN - 06/2015	10,663.25
			10,663.25
004831			
004831	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2015	1,390.35
			1,390.35
004832			
004832	PERMA	POSTAGE FEE 05/2015	8.20
004832	PERMA	EXECUTIVE DIRECTOR FEE 06/2015	9,272.29
			9,280.49
004833			
004833	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 06/2015	3,025.00
			3,025.00
004834			
004834	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 06/2015	1,355.07
004834	KEARNS, REALE & KEARNS	ATTORNEY FEE 06/2015	1,590.81
			2,945.88
004835			
004835	QUALCARE, INC.	MANAGED CARE SERVICES - 06/2015	6,660.25
			6,660.25
004836			
004836	THOMAS TONTARSKI	TREASURER FEE 06/2015	1,375.13
			1,375.13
004837			
004837	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2015	3,667.50

			3,667.50
004838			
004838	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 5/31/15	30.24
004838	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 04/30/2015	30.24
			60.48
004839			
004839	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 06/2015	460.03
			460.03
004840			
004840	COURIER TIMES INC.	ACCT 8565524712 - 05/10/15 - CLAIMS MTG	36.56
			36.56
		Total Payments FY 2015	262,955.38

TOTAL PAYMENTS ALL FUND YEARS \$ 262,955.38

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

June 11, 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 May 31, 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 \$ 1,345.39. This generated an average annual yield of .34%. However, we have an unrealized net loss of \$980.00 adjusting the reported yield to .50% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$860.00 as it relates to the market value of \$2,000,860.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$50.00 w/YTD of \$ 42,896.25 (detailed in my report)
FY 2015 Premium Assessments \$1,868,384.70

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 129 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 \$ 128,861.25.

Loss Payments	\$	99,722.68
Expense Payments	\$	3,429.47
Legal Payments	\$	25,709.10

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 3,834,088.19 to a closing balance of \$5,536,826.24 showing an increase in the fund of \$ 1,702,738.05.

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

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

Current Fund Year: 2015 Month Ending: May										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(81,037.31)	1,383,274.02	345,772.53	1,969,590.90	0.00	(135,542.67)	(9,768.96)	8,265.53	353,534.16	3,834,088.20
RECEIPTS										
Assessments	95,493.26	235,826.48	37,830.49	620,456.34	0.00	136,378.09	50,439.61	451,504.70	240,455.73	1,868,384.70
Refunds	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	50.00
Invest Pymnts	(32.32)	(290.21)	(72.54)	(413.23)	0.00	(0.01)	(0.01)	(2.13)	(74.16)	(884.61)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(32.32)	(290.21)	(72.54)	(413.23)	0.00	(0.01)	(0.01)	(2.13)	(74.16)	(884.61)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	95,460.94	235,536.27	37,757.95	620,093.11	0.00	136,378.08	50,439.60	451,502.57	240,381.57	1,867,550.09
EXPENSES										
Claims Transfers	16,793.86	32,241.90	590.36	77,615.13	0.00	0.00	0.00	0.00	0.00	127,241.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,570.80	37,570.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,793.86	32,241.90	590.36	77,615.13	0.00	0.00	0.00	0.00	37,570.80	164,812.05
END 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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	May							
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	ID CLAIMS	EXPENSE		
Maturity (Yrs)	0	0	0	0	0	0	0	
Purchase Yield:	0	0	0	0	0	0	0	
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$3,834,088.12	1590506.4	2559.6	188682.12	2001840	50000	500	
Opening Interest Accrual Balance	\$5,166.66	0	0	0	5166.66	0	0	
1 Interest Accrued and/or Interest Cost	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$95.39	\$187.00	\$0.14	(\$91.75)	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	(\$980.00)	\$0.00	\$0.00	\$0.00	(\$980.00)	\$0.00	\$0.00	
8 Net Investment Income	\$365.39	\$187.00	\$0.14	(\$91.75)	\$270.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$2,033,246.75	\$1,868,434.70	\$0.00	\$0.00	\$0.00	\$127,241.25	\$37,570.80	
10 (Withdrawals - Sales)	(\$329,624.10)	(\$164,812.05)	\$0.00	\$0.00	\$0.00	(\$127,241.25)	(\$37,570.80)	
Ending Cash & Investment Balance	\$5,536,826.16	\$3,294,316.05	\$2,559.74	\$188,590.37	\$2,000,860.00	\$50,000.00	\$500.00	
Ending Interest Accrual Balance	\$6,416.66	\$0.00	\$0.00	\$0.00	\$6,416.66	\$0.00	\$0.00	
Plus Outstanding Checks	\$44,284.12	\$0.00	\$0.00	\$0.00	\$0.00	\$44,197.40	\$86.72	
(Less Deposits in Transit)	(\$268,569.79)	(\$268,569.79)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$5,312,540.49	\$3,025,746.26	\$2,559.74	\$188,590.37	\$2,000,860.00	\$94,197.40	\$586.72	

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

Month		May							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Prop	0.00	16,793.86	0.00	16,793.86	16,793.86	0.00	0.00	0.00
	Liab	20.00	520.00	0.00	540.00	540.00	0.00	0.00	0.00
	Auto	1,024.17	0.00	0.00	1,024.17	1,024.17	0.00	0.00	0.00
	WC	111,362.46	57,401.89	0.00	168,764.35	168,764.35	0.00	0.00	0.00
	Total	112,406.63	74,715.75	0.00	187,122.38	187,122.38	0.00	0.00	0.00
2014	Prop	155,728.37	0.00	0.00	155,728.37	155,728.37	0.00	0.00	0.00
	Liab	35,506.97	159.91	0.00	35,666.88	35,666.88	0.00	0.00	0.00
	Auto	17,765.60	590.36	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	767,676.11	11,185.29	0.00	778,861.40	778,861.40	0.00	0.00	0.00
	Total	976,677.05	11,935.56	0.00	988,612.61	988,612.61	0.00	0.00	0.00
2013	Prop	111,234.84	0.00	0.00	111,234.84	111,234.84	0.00	0.00	0.00
	Liab	30,553.70	89.83	0.00	30,643.53	30,643.53	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	898,925.76	5,831.47	50.00	904,707.23	904,707.23	(0.00)	(0.00)	0.00
	Total	1,072,555.05	5,921.30	50.00	1,078,426.35	1,078,426.35	(0.00)	(0.00)	0.00
2012	Prop	136,713.45	0.00	0.00	136,713.45	136,713.45	(0.00)	(0.00)	0.00
	Liab	210,081.28	18,711.64	0.00	228,792.92	228,792.92	(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	0.00	0.00	542,160.01	542,160.01	0.00	0.00	0.00
	Total	898,601.46	18,711.64	0.00	917,313.10	917,313.10	0.00	0.00	0.00
2011	Prop	340,676.64	0.00	0.00	340,676.64	340,676.64	0.00	0.00	0.00
	Liab	350,286.86	12,760.52	0.00	363,047.38	363,047.38	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	1,216,488.40	3,196.48	0.00	1,219,684.88	1,219,684.88	(0.00)	(0.00)	0.00
	Total	1,935,275.98	15,957.00	0.00	1,951,232.98	1,951,232.98	(0.00)	(0.00)	0.00
TOTAL		4,995,516.17	127,241.25	50.00	5,122,707.42	5,122,707.42	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Tuesday, May 19 2015

From 4/23/2015 To 5/18/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Babe Ruth International Headquarters I- Township of Willingboro	1770 Brunswick Pike PO Box 5000 Trenton, NJ 08638 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	2992	Evidence of insurance as respects to JEMZ softball league. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms & conditions of the JIF policies.	4/29/2015	GL EX AU WC
H- Babe Ruth League I- Township of Willingboro	International Headquarters 1770 Brunswick Pike P.O. Box 5000 Trenton, NJ 08638 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	2994	Evidence of insurance as respects to BCYAA Baseball League. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms & conditions of the JIF policies.	4/29/2015	GL EX AU WC
H- Babe Ruth League Inc. I- Township of Willingboro	Atlantic Shore Babe Ruth Baseball City of Atlantic City 1770 Brunswick Pike, PO 5000 Trenton, NJ 08638 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	5154	Evidence of Insurance as respects to Burlington County Youth Athletic Association. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms & conditions of the JIF policies.	5/8/2015	GL EX AU WC
H- TSE Baseball / Softball League I- Township of Willingboro	1 Enterprise Court. Sewell, NJ 08080 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	13802	Evidence of insurance as respects to JEMZ softball league. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms & conditions of the JIF policies.	4/29/2015	GL EX AU WC
H- Riverfront Baseball I- Township of Willingboro	PO Box 5023 Delanco, NJ 08075 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19487	Evidence of insurance as respects to BCYAA Baseball League. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms & conditions of the JIF policies.	4/29/2015	GL EX AU WC

H- C VanMater Farms LLC
I- Township of Evesham

27315 Mt Pleasant Rd Columbus, NJ 08022
984 Tuckerton Road Marlton, NJ 08053

19906 Evidence of insurance as respects to use of facility for trench rescue training June 5, 6, 7, 2015. 5/12/2015 GL EX AU WC

Total # of Holders = 6

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 4, 2015

Service Team

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

MAY 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Moorestown – Conducted a Loss Control Survey of Playgrounds – May 15

JIF MEETINGS ATTENDED

- Fund Commissioner Meeting – May 18

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- National Fall Safety Stand-Down – May 1
- Training Summer Seasonal Employees– May 6
- Traffic Control by Law Enforcement in Work Zones– May 15

MEL VIDEO LIBRARY

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

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

MSI TRAINING PROGRAMS

A Summer Camp announcement is attached which outlines online courses to aid in counselor training. Please note the start date of April 1st.

Listed below are upcoming MSI training programs scheduled for April, May & June 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 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
6/4/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:30 - 12:30 pm
6/5/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
6/5/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
6/9/15	5	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
6/9/15	5	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
6/9/15	5	Deptford Twp. MUA	Respiratory Protection	11:00 -12:00 pm
6/10/15	5	Borough of Pitman	Hearing Conservation	9:30 - 10:30 am
6/10/15	5	Borough of Pitman	Heavy Equipment Safety	11:00 - 2:30 pm w/lunch brk
6/11/15	5	Township of Cherry Hill #6	Fall Protection Awareness	8:00 - 10:00 am
6/11/15	5	Township of Cherry Hill #6	Fire Safety	10:15 - 11:15 am
6/12/15	5	Franklin Township #2 (Gloucester)	Playground Safety Inspections	9:00 - 11:00 am
6/12/15	5	Franklin Township #2 (Gloucester)	Shop & Tool Safety	11:15 - 12:15 pm
6/15/15	5	Township of Delran	Landscape Safety	8:00 - 11:00 am
6/23/15	5	Township of Winslow	CMVO	8:00 - 12:00 pm
6/26/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/26/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
6/29/15	5	Cherry Hill Twp. BOE #2	HazCom w/GHS	8:00 - 9:30 am
6/29/15	5	Cherry Hill Twp. BOE #2	Asbestos, Lead & Silica Health Overview	9:45 - 10:45 am
6/29/15	5	Cherry Hill Twp. BOE #2	BBP	11:00 - 12:00 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Fire Extinguisher	12:30 - 1:30 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Hearing Conservation	1:45 - 2:45 pm
6/30/15	5	Cherry Hill Twp. BOE #2	Landscape Safety	8:00 - 11:00 am
6/30/15	5	Cherry Hill Twp. BOE #2	LOTO	11:30 - 1:30 pm
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
7/23/15	5	Township of Cherry Hill #6	Excavation/Trenching/Shoring	8:00 - 12:00 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
8/12/15	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

CEU's for Certified Publics Works Managers			
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
CEU's for Registered Municipal Clerks			
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
TCH's For Water/ Wastewater			
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
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
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
CEU's for Qualified Purchasing Agents			
Employee Conduct and Violence in the Work Place	1.5 / E		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

[A message from the JIF Safety Director's Office:](#)

May 4 – 15, 2015 is the 2nd annual Fall Safety Stand-Down weeks.

The [National Institute for Occupational Safety and Health \(NIOSH\)](#), in a combined effort with the Occupational Safety and Health Administration (OSHA) and the [Center for Construction Research and Training \(CPWR\)](#), and others, announced the second-annual construction Fall Safety Stand-Down during the weeks of May 4-15, 2015. This event follows the success of last year's Stand-Down and asks employers and workers across the nation to pause in their work and dedicate time to activities that promote the prevention of fatalities and serious injuries from falls.

“No child should lose a parent, no wife should lose a husband, and no worker should lose their life in a preventable fall,” said NIOSH Director Dr. John Howard. “The **Stand-Down** serves as an important opportunity for worksites to recognize the hazards that cause those falls, and train employers and workers how to avoid them so that these tragedies can be prevented once and for all.”

NIOSH and its partners encourage employers and workers that face fall hazards on the job to participate in this year's Stand-Down. The newly launched [2015 National Safety Stand-Down Web page](#) provides details on: how to conduct a stand-down; receive a certificate of participation; and access free education and training resources, fact sheets and other outreach materials in English and Spanish. It will also include a list of Stand-Down events free and open to the public, as they become available.

For more information about the 2015 National Fall Safety Stand-Down, please visit: <https://www.osha.gov/StopFallsStandDown/>. For more information on the campaign to prevent falls in construction, visit: www.stopconstructionfalls.com.

The Safety Director encourages all members to participate in the Stand-Down effort.



Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

One level of protection that must be offered to all employees, seasonal and full-time, is personal protective equipment (PPE). Employers must evaluate the hazards faced by workers and identify the PPE needed for tasks they perform. If the evaluation found a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective-toed boots.

Training is a critical safety measure that must be provided to seasonal employees. It is easy to overlook formal training for employees who will be performing routine tasks. Everyone knows how to push a mower and use a paint brush. Or do they? How do you know that the seasonal worker is aware of the hazards of your machines, your supplies, and your facilities? Training and evaluation is the only way supervisors can know that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided a number of resources to assist our members train summer seasonal employees.

- The MSI offers two on-line courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job specific training. To access these courses, click here to go to the MEL website: <http://njmel.org/>

Click on the MSI logo at the top of the page

1. Select and click on the MSI Login box
2. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
3. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box.
4. Remind the students to provide their Course Completed Certificates in accordance with your policy.

You may also wish to add other relevant classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the blue VIDEO icon at the top of the page. The video is under the **Public Access Videos**.

The MEL also provides a lending library of over 1,000 titles in DVD and VHS. These can be requested through the **Members Only Videos**. Contact the MSI Help Desk at 866-661-5120 for assistance with any of these resources.

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.

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmel.org) now contains a series of 5-minute Toolbox Talk specifically for summer seasonal employees. They can be found under the SAFETY tab. Select TOOLBOX TALKS from the drop down box. Scroll down the list and you find the following lesson plans.
 - [Heat Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://lwd.dol.state.nj.us/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations
- Assign a strong supervisor / mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.



Traffic Control by Law Enforcement in Work Zones

The Safety Directors' office would like to remind our law enforcement agencies of best practices for controlling traffic through work zones:

- On high volume or high speed roadways, a truck-mounted attenuator (TMA) should be a required piece of equipment.
- When a TMA is deployed at the work zone, the police cruiser should be positioned in front of the TMA, so the officer and vehicle are protected from on-coming traffic. Another option is to position the police vehicle off the roadway altogether. When positioning the police vehicle in front of the TMA, be mindful that part of the attenuation of a crash includes the TMA rolling forward several feet. Confirm the roll-forward distance with the TMA operator.
- The officer should limit the time sitting in the police vehicle as this is when they are the most vulnerable. When out of the vehicle, an ANSI Class 2 or 3 high visibility outer wear must be worn. The label should read "ANSI 107-2004 (or later) Class 2 or 3", or "ANSI 207-2009 Class 2 or 3".

The Manual on Uniform Traffic Control specifies that temporary traffic control measures are the responsibility of the local law enforcement agency. As the officer on site, you have a responsibility to ensure that the measures being employed by the work crew are in line with the MUTCD. Verify that the following practices are occurring properly:

If the contractor has a flagging operation set up:

- Flaggers must use a STOP / SLOW paddle. Red flags and hand signals are only permitted for emergency (unanticipated) situations.

Even though law enforcement officers are permitted to use hand signals, we recommend a STOP / SLOW paddle be used as the paddle provides more definitive direction to the motorist.
- Flagger(s) must be positioned on the shoulders of the road, not on the center line. It is not uncommon to see the STOP / SLOW paddle placed in a cone on the center of the roadway and the flagger standing there to turn it back and forth. This is an incorrect and dangerous position for a flagger.

If traffic is allowed to self-regulate (no flaggers): Monitor traffic to ensure that conditions are appropriate for self-regulation; low speed, low volume, and good lines of sight to see on-coming traffic. If there are signs such as long back-ups, driver confusion, or screeching brakes, make the appropriate changes to correct the hazard.

Regardless of the traffic control measures being used, we suggest an officer drive through the work zone to see what the layout looks like to approaching motorists. Be mindful of curves, hills, sun glare, shadows and other conditions that could obstruct the view of drivers. This should be repeated periodically as traffic and environmental conditions change during the day.

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.

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





New Online Camp Counselor Training Programs ***Available April 1st**



They'reReady for Camp! Are You?

Starting **April 1st**, the MEL Safety Institute is pleased to provide a new suite of online training programs for camp counselors.

- **Child Sexual Abuse Prevention at Camp** - This course will teach counselors how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer and adult-to-child sexual abuse.
- **Bullying Prevention at Camp** - This course will teach counselors what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
- **Playground Safety for Camp Counselors** - This course will teach counselors how most playground injuries happen and the strategies you can use to prevent them from occurring.
- **Trip and Transportation Safety** - This training will help you plan and prepare for off site adventures to make them memorable, safe and fun.
- **Aquatic Safety for Counselors** - This training will teach non-lifeguard camp staff how to protect campers in the pool and natural bodies of water.
- **The Professional Lifeguard – Pools** - This training helps guards understand their responsibilities and the practical application of their skills on the pool deck.

Camp counselors can complete the courses individually or as a group.

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

Available in the MSI Learning Management System
on April 1st!!

Summer CAMP

Before you start even one activity, make the following online courses part of your counselor training:

- Child Sexual Abuse Prevention at Camp
- Bullying Prevention at Camp
- Playground Safety for Camp Counselors
- Trip and Transportation Safety
- Aquatic Safety for Counselors
- The Professional Lifeguard – Pools

Visit The MEL Safety Institute.

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

The MSI Safety Institute can be accessed anytime by going to www.nimel.org. Look for our logo.

How to Access Online Training Courses:

1. Go to NJMEL.org and click on the MSI logo at the top of the page.
2. Click on "MSI Login"
3. 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'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the course you would like to complete
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. 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.





Before they climb, swing, slide, dig or bounce, make sure it's safe!

National Playground Safety Week **April 20-24, 2015**

The MEL Safety Institutes' featured course is
**Playground Safety for DPW /
Recreation Maintenance Staff**

If you have playgrounds, you know injuries occur often.
In fact, each year over 200,000 injuries occur.*
Let's do all we can to prevent injuries and promote safety.
This course teaches how most playground injuries
happen and covers the strategies to prevent them.

Visit The MEL Safety Institute.

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

The MSI Safety Institute can be accessed anytime by going
to www.njmel.org. Look for our logo.



How to Access Training Courses:

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8. Click the program name to launch the course.
9. Click Start to begin.
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**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2015

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
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					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	747	\$725,019.14	\$304,146.31	\$420,872.83	58.0%

2014

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
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%
TOTALS	1419	\$1,402,748.66	\$642,275.03	\$760,473.63	54.2%

2013

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



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2015	New Injuries Requiring Med Mgmt
January	12
February	14
March	8
April	4
May	8
June	
July	
August	
September	
October	
November	
December	
Totals	46
2014	New Injuries Requiring Med Mgmt
January	11
February	3
March	7
April	6
May	6
June	7
July	11
August	7
September	11
October	4
November	6
December	4
Totals	83

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



PMM JIF

Charges/Savings by Specialty

May 2015

Specialty	Charges	Approved	Savings	% of Savings
Physical Therapy/Occupational Therapy	\$47,014.40	\$10,048.69	\$36,965.71	79%
Hospital	\$28,395.19	\$10,678.03	\$17,717.16	62%
Ortho/Neuro	\$20,502.39	\$11,328.81	\$9,173.58	45%
Anesthesia/Pain Management	\$10,565.00	\$4,225.53	\$6,339.47	60%
Occ Med/Primary Care	\$8,754.91	\$3,996.12	\$4,758.79	54%
MRI/Radiology	\$7,902.84	\$3,475.00	\$4,427.84	56%
Radiology	\$831.00	\$245.87	\$585.13	70%
Podiatry	\$625.00	\$382.90	\$242.10	39%
Laboratory Services	\$163.32	\$22.07	\$141.25	86%
Diagnostic Radiology	\$87.00	\$28.37	\$58.63	67%
Durable Medical Equipment	\$19.71	\$9.02	\$10.69	54%
Grand Total	\$124,860.76	\$44,440.41	\$80,420.35	64%



PMM JIF

Top 10 Claimants By Charges

May 2015

Claim #	DOL	Mechanism of Injury	Body Part	Charges	Approved	Savings
001218512	1/1/2015	Tackling Suspect	Shoulder	\$39,560.74	\$16,542.70	\$23,018.04
001223412	2/19/2015	Slipped on Ice	Ankle	\$11,516.71	\$3,402.59	\$8,114.12
001171682	4/2/2013	Performing rescue drill with dummy	Back	\$10,480.00	\$2,040.00	\$8,440.00
001222650	2/18/2015	Slipped on Ice	Shoulder/Back	\$5,983.62	\$1,606.30	\$4,377.32
001207022	7/8/2014	Chasing Suspect	Shoulder	\$5,605.22	\$2,718.52	\$2,886.70
001227277	4/11/2015	Assisting a Resident Unloading Van	Back	\$4,455.31	\$1,450.40	\$3,004.91
001225446	3/12/2015	Bumped into hitch on tailgate	Leg	\$3,876.65	\$1,337.54	\$2,539.11
001223717	2/27/2015	Slipped on Salt/Ice	Chest	\$3,801.00	\$1,672.15	\$2,128.85
001216354	11/21/2014	Tripped on Carpeting	Shoulder	\$3,619.32	\$745.68	\$2,873.64
001219768	1/12/2015	Slip and Fall on Ice	Knee	\$3,428.00	\$725.67	\$2,702.33



PMM JIF

Charges/Savings by Specialty

May 2015

Specialty	Charges	Approved	Savings	% of Savings
Physical Therapy/Occupational Therapy	\$47,014.40	\$10,048.69	\$36,965.71	79%
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Diagnostic Radiology	\$87.00	\$28.37	\$58.63	67%
Durable Medical Equipment	\$19.71	\$9.02	\$10.69	54%
Grand Total	\$124,860.76	\$44,440.41	\$80,420.35	64%



PMM JIF
Intake Reporting and Injury Description
May 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>
1229480	5/11/2015	5/11/2015	5/12/2015	024-RECREATION	34 - Hernia	Abdomen/Groin -	60 - Strain or Injury By, NOC
1229598	5/13/2015	5/13/2015	5/14/2015	022-PUBLIC WORKS	43 - Puncture	Soft Tissue - 18	85 - Animal or Insect
1230033	1/4/2015	2/5/2015	5/21/2015	R21-RECREATION DPT	10 - Contusion	Mouth -17	81 - Struck or Injured, NOC
1230121	5/21/2015	5/21/2015	5/21/2015	017-POLICE DPT	52 - Strain or Tear	Ankle - 55	31 - Fall, Slip or Trip, NOC
1230240	5/21/2015	5/21/2015	5/21/2015	022-PUBLIC WORKS	40 - Laceration	Lower Leg - 54	19 - Cut, Puncture, Scrape, NOC
1230241	5/25/2015	5/25/2015	5/25/2015	017-POLICE DPT	43 - Puncture	Lower Arm - 33	19 - Cut, Puncture, Scrape, NOC
1230352	5/19/2015	5/19/2015	5/27/2015	701-Police Department	25 - Foreign Body	Eye(s) - 14C	87 - Foreign Matter (Body) in Eye(s)
1230707	5/26/2015	5/27/2015	5/27/2015	100-LANDSCAPING	01 - No Physical Injury	N/A	12 - Object Handled

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MAY 18, 2015
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

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

ROLL CALL OF 2015 FUND COMMISSIONERS:

Scott Carew, Chairman	Township of Moorestown	Present
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
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read
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Treasurer

Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Steve McNamara
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Underwriting Manager	Conner Strong & Buckelew
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APPROVAL OF MINUTES: MARCH 23, 2015 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MARCH 23, 2015:

Moved:	Commissioner Layne
Second:	Commissioner Brevogel
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Financial Plan: The Executive Director reviewed a Financial Plan to address the deficit the Fund is facing.

PERMA Staff Announcement: After 30 years of service to the MEL and its affiliated JIFs, Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015. PERMA is pleased to announce that Robyn Walcoff, Esq. will join the operation as the Vice President of Claims.

2014/2015 Public Officials/Elected Officials Training Seminars: As a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL posted an online version on www.njmel.org; instructions to take the online course is enclosed. The deadline to complete the training is June 1, 2015. On line instructions were included 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 will receive an email when the database is set up to begin the 2016 underwriting renewal – which is expected to begin on or near June 1, 2015.

2015 PRIMA Conference –The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Houston from June 7–10. Please advise the Fund office if you are interested in attending.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the PMM JIF. Email included link to the instructions and the webpage to file your disclosure. The filing deadline was April 30th. All commissioners and professionals of the JIF completed their filing by the April 30th deadline.

Audit and Actuarial Valuation Year-End Reports: The financial audit for the period ending December 31, 2014 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

League Magazine: Enclosed in the agenda was the third of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

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 pinned at 9.42%, the fund is trending over 25%, driven mostly by workers compensation and a little by property claims. The Loss

Time Accident Frequency for the fund is 5.04, which includes 4 new loss time accidents. The Executive Director will reach out the Fire District regarding the reduced EPL/POL deductible. It is his understanding they are close to completion of the requirements.

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. The first is regarding video requests and the second is regarding firearms purchasing permits. The attorney will distribute more information regarding the cases to the commissioners. The Fund Attorney advised he has prepared a resolution regarding the Defense Panel’s fees. A motion of requested.

MOTION TO APPROVE RESOLUTION REGARDING CHANGE IN THE DEFENSE PANEL FEES

Motion: Commissioner Czerniecki
 Second: Commissioner Brevogel
 Vote: 4 Ayes – 0 Nays

TREASURER:

Payment of April 2015 Vouchers Resolution 15-11

Fund Year 2014	10,000.00
Fund Year 2015	398,323.80
Total	408,323.80

Payment of May 2015 Vouchers Resolution 15-12

Fund Year 2014	0.00
Fund Year 2015	37,570.80
Total	37,570.80

MOTION TO APPROVE RESOLUTION 15-11 VOUCHER LIST FOR THE MONTH OF APRIL AND RESOLUTION 15-12 VOUCHER LIST FOR THE MONTH OF MAY AS SUBMITTED

Motion: Commissioner Brevogel
 Second: Commissioner Layne
 Vote: 4 Ayes – 0 Nays

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

2011	28,741.77
2012	5,694.20
2013	12,145.15
2014	13,449.91
2015	61,192.48
TOTAL	121,223.51

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: Executive Director reported 8 certificates issued for the period 02/19/15 to 03/23/15 included in the agenda for review and 11 certificates issued for the period 03/24/15 to 04/22/15 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 March and April, 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) Safety when Collecting Brush on Roadways and (2) Comprehensive Playground Inspection Programs. 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: April's report were included for information. Report indicated 161 bills during the month of April totaling \$107,319.66 of that amount \$42,081.95 was paid for a savings of \$65,237.71 which is a 60.8% savings. There were 4 new injuries in the month of February.

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 Brevogel
Second: Commissioner Layne
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Layne

Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: Unanimous

MEETING ADJOURNED: 2:08pm

NEXT REGULAR MEETING: June 22, 2015

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II

RCF, EJIF, & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 3, 2015

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

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF Meeting

PERMA Staff Announcement: After 30 years of service to the MEL and its affiliated JIFs Mary Louise Doner, Vice President of Claims, is retiring on July 1, 2015; PERMA is pleased to announce that Robyn Walcoff will join the operation as the Vice President of Claims. Chairman Matchett read a resolution honoring Mary Louise Doner for her years of service to the RCF, MEL and local affiliated JIFs.

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2014 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reported that there are three audit findings: 1) A number of fund years are in deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget. Fund Auditor said the corrective action from management is the formation of a Residual Legacy Account to transfer the outstanding liabilities of RCF Fund Years 1995-2005 to this account; the remaining surplus or deficit will be transferred to a Closed Year account to be monitored on a quarterly basis; 2) There is an outstanding receivable from one member JIF for \$53,591 for over two years that should be collected. Fund Auditor said the corrective action plan is that the fund will pursue payment from the MEL and in turn the MEL will seek reimbursement from the member JIF and 3) There exists a small deficit in fund year 2013 and 2014 – General and Administrative Fund from bank fees due to recent investment activity that should be eliminated. Fund Auditor said the corrective action plan is to make a transfer from the Loss Contingency Fund to the General and Administrative Fund to cover the deficit.

Following the report the Board approved the year-end financials, adopted resolution 9-15 and executed the group affidavit indicating that members of the executive committee have read the general comments section of the audit report was adopted.

In addition, the Board agreed with the recommendation of the formation of a Residual Legacy Account to transfer the outstanding liabilities of RCF Fund Years 1995-2005 which will be determined by the valuation of 12/31/14. The remaining surplus (deficit) in these years will be transferred to a Closed Year account. Executive Director said an exhibit outlining member JIF share of the RCF Legacy Account and the Contingency account will be prepared for the September meeting.

Asset Manager & Banking Services: Jeffrey Lang and Karen DiMeglio from Wells Fargo provided a summary report on the Financial Assets and Performance of the RCF. Mr. Lang reported the RCF has \$72 million invested with a purchase yield of .76% as of March 31, 2015.

Claim Transfers: Executive Director indicated that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2011 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2015. The Board voted to accept local JIF transfers of fund year 2011 outstanding claim liabilities.

Claims Committee: The Claims Review Committee met in March, April and the morning of the Commissioner's meeting. Chairman Matchett appointed Commissioner Robert Law to serve on the Claims Committee. The next Claims Review Committee meeting is scheduled for July 1, 2015 at 9:00AM via teleconference and September 2, 2015 at 9:00AM at the Forsgate County Club.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The Executive Director reported all Commissioners & Fund Professionals completed their filings by the April 30th deadline.

PERMA Office Location: The Executive Director also reported that 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

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 2, 2015 at 10:30AM the Forsgate CC, Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 3, 2015

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

FROM: Commissioner Scott Carew

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2014. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-15 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2015.

NEW POLICY FORM – The Fund Professionals continue to revise the 2015 policy form that is being developed with Liberty Insurance, the EJIF's excess insurer. The main issues pertain to providing equal or better coverage without exposing the EJIF to a stacking of limits between coverage parts. The Fund Professionals have worked with Liberty's outside counsel White and William and a final document will be ready shortly. It is projected that the policy will be issued separately to the membership by the September meeting.

2015 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 2, 2015 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 3, 2015

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

From: Commissioner Scott Carew

Subject: June MEL Report

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2013 and reported that the Fund's statutory surplus stands at \$17,158,279. Auditor noted there were no comments – only a note on the impact of the economic conditions on the Fund's earned investment income and a suggestion to monitor the position of the Residual Claims Fund. Auditor said the Fund is in excellent financial condition and added that he was pleased with the cooperation of Fund Professionals.

Actuary submitted and reviewed the Valuation Report as of December 31, 2014 have decreased compared to this time last year particularly since the MEL transferred all open POLEPL claims to the Residual Claims Fund.

Asset Manager & Banking Services: Jeffrey Lang and Karen DiMeglio from Wells Fargo provided a summary report on the Financial Assets and Performance of the MEL. Mr. Lang reported the RCF has \$63.9 million in assets. Asset Manager said portfolio duration is below benchmarks since interest rates are expected to increase shortly. Interest income year to date is \$113,118 and \$732,950 since Wells Fargo became Asset Manager.

Investment Committee: The Investment Committee met on May 7th. The Board accepted the Committee recommendation and authorized the issuance of Request For Proposals for Banking & Asset Management.

Coverage Committee: The Committee had a video/conference call on May 18th. The Board accepted the Committee's recommendation to approve language change proposed by XL Insurance concerning Exclusion J. Since revised language clarifies coverage intent but does not change it, XL plans to issue the change retroactive to January 1, 2015.

In 2014, the MEL asked its excess liability carrier to review JIF & MEL coverage documents. A sub-committee of the MEL Coverage Committee had its first meeting to review GenRe's comments.

Management Committee: A meeting of the Management Committee to review 2016 MEL assessment allocations will be scheduled for late June or early July.

Safety and Education Committee: The Safety and Education Committee met on March 27th and May 29th. In response to user demand, the Safety & Education Committee's requests to purchase an additional 1,500 user credits for the Camp Counselor on-line training at a cost of \$9,375 and to purchase 10,000 additional credits for the on-line training courses developed by the MEL at a cost of \$12,500 was approved.

Legislative Committee: The committee met on May 29th. Committee Chairman said 3 bills opposed by the MEL have been scheduled for hearings in the first week of June: Hirsch will provide a verbal report.

- A-1347 (Stender) / S-264 (Greenstein) which the MEL strongly opposes. This legislation establishes the "Thomas P. Canzanella Twenty First Century First Responders Protection Act"; concerns workers' compensation for public safety workers.
S-781 (Weinberg) Makes various changes to law addressing meetings of public bodies to provide public with greater access to meetings and information about meetings.
- S-782 (Weinberg) Makes certain access changes to open public records act; establishes State public finance website and creates program for development of local websites; makes appropriation.

PERMA Staff Announcement: After 30 years of service to the MEL and its affiliated JIFs Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015; PERMA is pleased to announce that Robyn Walcoff will join the operation as the Vice President of Claims. The Board adopted a Resolution expressing their appreciation for the years of service Mary Lou Doner provided to the JIFs and the MEL.

Public Officials/Elected Online Training Seminars: To supplement live presentations of this year's Elected Officials seminar, the MEL placed an on-line version on NJMEL.ORG. To date, 400 officials have used this option.

RCF Report: The RCF will meet on June 3, 2015 and adopted a resolution accepting local member transfers of Fund year 2011 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2011 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 175 people attended the MEL/MRHIF Educational Seminar on April 17th. The Board agreed to reserve the same venue for Friday, May 13th next year.

On-Line EPL Training: The Fund has a contract with VCS to produce on-line training courses not to exceed \$7,907.50 per course. The Board approved VCS's additional costs to produce the most recent Employment Practices Liability Training in the amount of \$1,732. Additional cost was due to significant rewriting of the content, additional formatting effort to accommodate & synchronize the

slide titles to the narrative, the purchase of 4 stock images and the purchase of 2 external drives to store the program's project files.

League Magazine: Executive Director distributed the 2nd and 3rd of a series of MEL advertisements to appear in the League magazine. Each advertisement in the "Power of Collaboration" series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

Claims Committee: The Claims Review Committee scheduled to met immediately following the Board meeting. Minutes of the March and May meetings were distributed for information.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. All Commissioners & Fund Professionals completed their filings by the April 30th deadline.

OPRA: Executive Director distributed a memorandum recommending a change to the handling of OPRA requests for MEL and MEL member JIFs in light of Mary Lou Doner retiring on July 1, 2015 and due to the evolving complexity of OPRA and the fact that most requests are claim related, the function should involve legal counsel going forward. Contract matter discussed in Executive Session. Following Executive Session, Commissioners agreed to amend the Fund Attorney's contract to provide legal counsel for OPRA requests not to exceed \$16,000 annually. Effective date of change will be July 1, 2015. Cost will be offset by reduction in payments to Perma.

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

FUND ATTORNEY –

POLEPL - Fund Attorney said only 35 claims remain open from when the MEL retained Public Officials/Employment Practices Liability coverage.

Super Storm Sandy – Super Storm Sandy open claims are moving through the "claims management conference" and "mediation" process and is expected to conclude by July 1, 2015.

Arbitration Clause - The Coverage Committee entered into a dialogue with XL Insurance to discuss the possibility of eliminating the POLEPL policy's arbitration clause.

Seeking relief, or redress, in any form other than monetary damages, including but not limited to requests for injunctive and/or declaratory relief, nor shall we have any obligation to indemnify the Insured for any costs, fees including attorney's fees, or expenses which the Insured shall become obligated to pay as a result of an adverse judgment for injunctive and/or declaratory relief. ~~However, as respects any Claim seeking non-monetary relief by reason of a Wrongful Act and which are otherwise covered by this policy, the Company shall have the right, at its option and expense, to investigate, take over the defense, or associate in the defense of any such Claim. The limit of the Company's liability for such defense costs shall not exceed \$10,000 per claim and \$50,000 in the aggregate for the Coverage Period. Such defense costs shall reduce the Limits of Liability available for the Coverage Period. Once the limit of the Company's liability under this provision has been met, the Company has the sole right to withdraw from such defense, with the Company having no further liability for such Claim whatsoever.~~

~~In the event the Company defends or associates in the defense of any Claim which a Claim seeks both injunctive relief and/or declaratory relief and monetary damages, and said Claim for monetary damages would otherwise be covered by this policy, the Company shall defend or associate in the defense of any such Claim, subject to the following limitation: in the event the Claim seeks both injunctive relief and/or declaratory relief and monetary damages, and the Claim for monetary damages would otherwise be covered by this policy, in addition to injunctive and/or declaratory relief, and the Insured during the course of litigation at any time refuses to grant the requested injunctive and/or declaratory relief, the Company's liability will not exceed for monetary damages, including claimant's attorney's fees, and defense costs shall be limited to a combined total of \$100,000.00 total per claim for all monetary damages, claimant's attorney's fees and defense costs. Once the Company's \$100,000.00 limit under this provision is exhausted, the Company may will withdraw from their defense and bears no further liability for such Claim whatsoever. Costs incurred by the Company under this provision shall reduce the limits of Liability available during the Coverage Period.~~