

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

JUNE 23, 2014

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

&

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

Toll Free Number 1-866-921-5493

Participant Passcode 7269691#

2:00 PM

AGENDA AND REPORTS

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

- I. Sending sufficient notice to the Burlington County Times**
- 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 23, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** May 19, 2014 Open Minutes.....Appendix I
May 19, 2014 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.June 2014 Voucher List - Resolution No. 14-15..... ..Page 15
.Treasurers Reports JunePage 17
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....Page 23
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 24
- MANAGED CARE – Qual Care**
.Monthly ReportPage 32
- 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 23, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Employment Practices Liability 2014/2015 Program:** In order to maintain current deductibles and co-payment provisions, members were required to update their EPL Programs and submit the checklist to the Fund office. We are in the process of preparing the final file to XL.
- Audit Report as of December 31, 2013** – The Auditor’s Report as of December 31, 2013 was reviewed at our last meeting by Mr. Jim Miles from Bowman & Company. Approval of the report, both Resolution 14-12 and Group Affidavit must be executed. **(Page 11)**
 - Motion to Approve Year-End Financials as of December 31, 2013 as Presented, Adopt Resolution 14-12 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 4, 2014 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 2010. Enclosed you will find Resolution 14-13 authorizing the transfer of the Camden JIF’s 2010 claim liabilities to the RCF. **(Page 14)**

MOTION TO APPROVE RESOLUTION 14-13

- EJIF-** The EJIF met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**
- MEL JIF** – The MEL met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**

- ❑ **Amending the Plan of Risk Management** – An amendment of the Plan is necessary reflecting final changes to the property policy. The revised plan has been sent under separate cover. The new policy limits for Cyber Liability have also been revised.

❑ Motion to Adopt Resolution 14-14 Amending the Plan of Risk Management.

- ❑ **2015 Renewal Applications – Online Underwriting Database:** As previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars are being scheduled throughout the state to training Risk Management Consultants and Fund Commissioners on the new program. This seminar will be combined with the Underwriting Managers review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

- ❑ **2015 RFQ – Fair & Open Process** – All of the Funds professionals positions are up for renewal. The fund office will advertise Request for Qualifications for professional services for the period commencing on February 1, 2015 through January 31, 2018.

❑ Motion to Authorize the Fund Office to Advertise for Professional Positions

Due Diligence Reports:

- | | |
|--|----------------------|
| ❑ Financial Fast Track Reports | Page 3 |
| ❑ Interest Rate Summary Comparison Report | Page 4 |
| ❑ Expected Loss Ratio Analysis | Page 5 |
| ❑ Claim Activity Report | Page 6 |
| ❑ Lost Time Accident Frequency Report | Page 7 |
| ❑ 2014 EPL/POL Status | Page 8 |
| ❑ Regulatory Affairs Checklist | Page 9 and 10 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2014		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	304,578	1,400,759	62,012,306	63,413,065
2.	CLAIM EXPENSES				
	Paid Claims	324,918	784,591	29,656,120	30,440,712
	Case Reserves	(235,246)	689,335	1,648,948	2,338,283
	IBNR	162,214	250,243	888,662	1,138,905
	Recoveries	(100)	(71,164)	(180,811)	(251,976)
	TOTAL CLAIMS	251,786	1,653,006	32,012,919	33,665,925
3.	EXPENSES				
	Excess Premiums	101,096	406,636	16,084,473	16,491,109
	Administrative	38,588	154,102	8,535,983	8,690,085
	TOTAL EXPENSES	139,684	560,737	24,620,456	25,181,193
4.	UNDERWRITING PROFIT (1-2-3)	(86,892)	(812,984)	5,378,931	4,565,947
5.	INVESTMENT INCOME	5,437	8,105	4,802,688	4,810,793
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	(81,455)	(804,880)	11,669,882	10,865,002
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	(81,455)	(804,880)	878,640	73,760
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	82	167	46,475	46,642
	2010	(1,539)	102,758	34,712	137,470
	2011	(12,314)	15,604	(233,620)	(218,016)
	2012	8,317	21,718	686,242	707,960
	2013	2,031	(630,894)	344,831	(286,063)
	2014	(78,032)	(314,233)		(314,233)
	TOTAL SURPLUS (DEFICITS)	(81,455)	(804,880)	878,640	73,760
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	25,275,141	25,275,141
	FUND YEAR 2010				
	Paid Claims	2,698	33,232	1,544,746	1,577,978
	Case Reserves	2,310	(132,169)	280,669	148,500
	IBNR	(3,034)	(3,089)	38,003	34,914
	Recoveries	0	0	(67,406)	(67,406)
	TOTAL FY 2010 CLAIMS	1,975	(102,026)	1,796,012	1,693,986
	FUND YEAR 2011				
	Paid Claims	24,758	126,527	1,639,269	1,765,796
	Case Reserves	(5,530)	(68,464)	446,418	377,954
	IBNR	(6,333)	(27,923)	94,838	66,915
	Recoveries	0	(44,703)	(45,566)	(90,269)
	TOTAL FY 2011 CLAIMS	12,895	(14,562)	2,134,959	2,120,397
	FUND YEAR 2012				
	Paid Claims	7,402	73,605	613,665	687,270
	Case Reserves	(2,994)	(52,475)	445,776	393,301
	IBNR	(11,169)	(40,242)	192,595	152,353
	Recoveries	0	0	(34,229)	(34,229)
	TOTAL FY 2012 CLAIMS	(6,760)	(19,112)	1,217,807	1,198,695
	FUND YEAR 2013				
	Paid Claims	28,822	234,402	583,300	817,702
	Case Reserves	(13,498)	579,683	476,085	1,055,768
	IBNR	(15,223)	26,002	563,226	589,228
	Recoveries	(100)	(26,086)	(33,611)	(59,697)
	TOTAL FY 2013 CLAIMS	0	814,001	1,589,000	2,403,001
	FUND YEAR 2014				
	Paid Claims	261,237	316,825		316,825
	Case Reserves	(215,533)	362,761		362,761
	IBNR	197,972	295,494		295,494
	Recoveries	0	(375)		(375)
	TOTAL FY 2014 CLAIMS	243,676	974,705		974,705
	COMBINED TOTAL CLAIMS	251,786	1,653,006	32,012,919	33,665,925

PROFESSIONAL MUNICIPAL MGMT JIF									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	4/30/2014			
					2011	2012	2013	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF									
Total Cash Balance (millions)					3.17	3.29	3.69	4.15	3.77
Fixed Income Portfolio TD									
Investments (millions), Book Value					2.00	1.50	2.00	2.00	2.00
Avg maturity (years)					1.90	1.84	2.99	2.75	2.66
Unrealized gain/(loss) (%)					0.20	0.08	-0.23	-0.30	-0.09
Purchase yield (%)					1.60	0.20	0.80	0.80	0.80
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.80	0.28	0.57	0.51	0.71
M E L PORTFOLIO									
Total Cash Balance (millions)					80.73	73.43	64.22	64.00	72.75
Fixed Income Portfolio Wells Fargo 2013-2014									
Investments (millions), Book Value					70.17	56.97	50.13	43.59	43.54
Avg maturity (years) ***					3.35	2.61	2.04	2.05	1.96
Unrealized gain/(loss) (%)					0.63	0.63	-0.30	-0.27	-0.13
Purchase yield (%)					1.30	0.80	0.65	0.67	0.67
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.93	1.43	0.35	0.40	0.54
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.11	0.06	0.06	0.06	0.06
TD Money Market					0.03	0.05	0.01	0.01	0.01
TD Bank Deposits					0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues									
1 year bills					0.18	0.17	0.13	0.13	0.11
3 year notes					0.75	0.38	0.54	0.82	0.88
5 year notes					1.52	0.76	1.17	1.64	1.70
Merrill Lynch US Govt 1-3 years ^					1.55	0.51	0.37	-1.30	1.63

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

AS OF **May 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	103,335	140,560	136.02%	100.00%	134.33%	100.00%	135.25%	100.00%
GEN LIABILITY	327,043	386,906	118.30%	96.63%	112.18%	96.51%	96.97%	92.99%
AUTO LIABILITY	114,465	11,203	9.79%	94.26%	9.79%	93.94%	9.79%	89.77%
WORKER'S COMP	1,235,210	1,142,185	92.47%	99.66%	92.47%	99.62%	100.80%	98.81%
TOTAL ALL LINES	1,780,053	1,680,854	94.43%	98.78%	93.20%	98.71%	96.25%	97.23%
NET PAYOUT %	\$1,542,104		86.63%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	359,184	92.14%	92.99%	92.14%	92.48%	46.87%	84.65%
AUTO LIABILITY	114,480	27,824	24.30%	89.77%	24.30%	89.30%	24.30%	82.02%
WORKER'S COMP	1,236,000	1,325,413	107.23%	98.81%	107.27%	98.70%	106.32%	96.21%
TOTAL ALL LINES	1,853,305	2,053,098	110.78%	97.10%	110.80%	96.89%	102.00%	93.13%
NET PAYOUT %	\$1,738,097		93.78%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	128,985	121,541	94.23%	100.00%	105.16%	100.00%	52.91%	96.87%
GEN LIABILITY	430,777	303,012	70.34%	84.65%	70.34%	83.56%	43.46%	69.55%
AUTO LIABILITY	100,941	9,647	9.56%	82.02%	9.56%	81.06%	10.64%	64.31%
WORKER'S COMP	1,214,370	582,631	47.98%	96.21%	48.00%	95.79%	46.12%	84.23%
TOTAL ALL LINES	1,875,073	1,016,832	54.23%	93.05%	54.99%	92.48%	44.06%	80.65%
NET PAYOUT %	\$629,992		33.60%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	143,096	111,235	77.73%	96.87%	77.73%	96.65%	97.25%	37.00%
GEN LIABILITY	471,295	306,391	65.01%	69.55%	65.29%	67.85%	5.59%	14.00%
AUTO LIABILITY	89,158	47,813	53.63%	64.31%	53.63%	62.03%	26.28%	15.00%
WORKER'S COMP	1,209,207	1,344,518	111.19%	84.23%	111.40%	81.73%	19.24%	9.00%
TOTAL ALL LINES	1,912,756	1,809,958	94.63%	80.63%	94.83%	78.50%	22.04%	12.61%
NET PAYOUT %	\$778,899		40.72%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	184,000	112,151	60.95%	37.00%	61.22%	30.00%	N/A	N/A
GEN LIABILITY	473,408	46,359	9.79%	14.00%	6.37%	10.00%	N/A	N/A
AUTO LIABILITY	89,385	20,264	22.67%	15.00%	23.00%	10.00%	N/A	N/A
WORKER'S COMP	1,210,000	624,813	51.64%	9.00%	42.63%	6.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	803,587	41.07%	13.12%	34.71%	9.41%	N/A	N/A
NET PAYOUT %	\$388,046		19.83%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
May 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	1	0	2	0	12	15
May-14	1	0	1	0	8	10
HET CHGE	0	0	-1	0	-4	-5
Limited Reserves						\$6,649
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$0	\$0	\$0	\$0	\$99,884	\$99,884
May-14	\$1,750	\$0	\$0	\$0	\$64,736	\$66,486
HET CHGE	\$1,750	\$0	\$0	\$0	(\$35,148)	(\$33,398)
Ltd Incurred	\$140,560	\$340,677	\$121,541	\$111,235	\$112,151	\$826,164
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	3	4	11	19	20	57
May-14	3	4	11	17	21	56
HET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$13,042
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$63,925	\$139,496	\$217,444	\$288,588	\$29,872	\$739,325
May-14	\$54,663	\$128,168	\$214,180	\$287,288	\$46,034	\$730,332
HET CHGE	(\$9,263)	(\$11,329)	(\$3,263)	(\$1,300)	\$16,161	(\$8,993)
Ltd Incurred	\$386,906	\$359,184	\$303,012	\$306,391	\$46,359	\$1,401,852
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	0	0	0	1	9	10
May-14	0	0	0	1	8	9
HET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$3,042
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$0	\$0	\$0	\$15,982	\$12,015	\$27,997
May-14	\$0	\$0	\$0	\$15,982	\$11,395	\$27,377
HET CHGE	\$0	\$0	\$0	\$0	(\$620)	(\$620)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,813	\$20,264	\$116,750
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	5	11	15	32	22	85
May-14	5	11	15	30	24	85
HET CHGE	0	0	0	-2	2	0
Limited Reserves						\$17,212
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$84,575	\$238,458	\$175,857	\$751,199	\$220,990	\$1,471,078
May-14	\$82,337	\$186,833	\$172,659	\$727,790	\$293,377	\$1,462,997
HET CHGE	(\$2,238)	(\$51,624)	(\$3,198)	(\$23,409)	\$72,387	(\$8,082)
Ltd Incurred	\$1,142,185	\$1,325,413	\$582,631	\$1,344,518	\$624,813	\$5,019,561
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	9	15	28	52	63	167
May-14	9	15	27	48	61	160
HET CHGE	0	0	-1	-4	-2	-7
Limited Reserves						\$14,295
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$148,500	\$377,954	\$393,301	\$1,055,768	\$362,761	\$2,338,284
May-14	\$138,750	\$315,001	\$386,840	\$1,031,059	\$415,541	\$2,287,191
HET CHGE	(\$9,750)	(\$62,953)	(\$6,461)	(\$24,709)	\$52,780	(\$51,093)
Ltd Incurred	\$1,680,854	\$2,053,098	\$1,016,832	\$1,809,958	\$803,587	\$7,364,327

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.91	1.86	2.19	1.83
BURLINGTON	1.14	1.69	1.88	1.66
MORRIS	1.36	1.48	1.73	1.56
CENTRAL	1.37	2.29	2.69	2.27
CAMDEN	1.54	1.91	2.86	2.24
OCEAN	1.79	2.24	2.89	2.42
NJ PUBLIC HOUSING	1.81	2.19	2.57	2.30
SUBURBAN MUNICIPAL	1.89	1.85	1.74	1.81
SUBURBAN ESSEX	2.21	2.52	2.31	2.38
ATLANTIC	2.24	2.53	2.72	2.56
BERGEN	2.33	1.81	2.00	1.98
SOUTH BERGEN	2.46	2.51	2.47	2.48
MONMOUTH	2.53	1.44	1.84	1.79
PROF MUN MGMT	2.71	2.65	1.71	2.26
N.J.U.A.	3.02	2.10	1.95	2.19
AVERAGE	1.95	2.07	2.24	2.12

Professional Municipal Mgmt Joint Insurance Fund										
2014 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF May 31, 2014										
				# CLAIMS	Y.T.D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*		5/31/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2014 - 2012
1	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	0.00	***	1 EVESHAM TOWNSHIP I	0.65
2	306 MAPLE SHADE			0	0	0.00	5.09	2.06	2 MAPLE SHADE	2.95
3	308 WILLINGBORD			0	4	2.95	3.03	0.90	3 WILLINGBORD	2.13
4	307 MOORESTOWN			0	2	3.25	3.00	2.69	4 MOORESTOWN	2.91
5	304 EVESHAM			2	4	5.63	1.55	2.60	5 EVESHAM	2.63
Totals:				2	10	2.71	2.65	1.96		2.39

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund										
Data Valued As of: June 17, 2014										
Total Participating Members				5						
Complaint				3						
Percent Compliant				60.00%						
Member Name	2014 Checklist Submitted	2014 Compliant	01/01/14 2014		Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance		
			EPL Deductible	POL Deductible				01/01/14	Amended Date	Amended Co-Insurance
EVESHAM	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
EVESHAM TOWNSHIP FIRE DISTRI	No	No	\$ 100,000	\$ 20,000				20% of 1st 2Mil/20% of 1st 250K POL		
MAPLE SHADE	Yes	Yes	\$ 10,000	\$ 10,000				0%		
MOORESTOWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WILLINGBORO	No	No	\$ 100,000	\$ 20,000				20% of 1st 2Mil/20% of 1st 250K POL		

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	July Filing
<input type="checkbox"/> State Comptroller Audit Filing	July Filing
<input type="checkbox"/> Ethics Filings	June Filing
<input type="checkbox"/> Budget Changes	Filed
<input type="checkbox"/> Transfers	None
<input type="checkbox"/> Dividends	Filed
<input type="checkbox"/> Additional Assessments/Credits	Billed on 2 nd installment
<input type="checkbox"/> Professional Changes	None
<input type="checkbox"/> Officer Changes	Filed 3/7
<input type="checkbox"/> Risk Management Plan Changes	To be Filed
<input type="checkbox"/> Bylaw Amendments	None
<input type="checkbox"/> New Members (list)	None
<input type="checkbox"/> Withdrawals	None

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2014 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	Filed 6/7
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	Received Moorestown, Maple Shade & Evesham
<input type="checkbox"/> Indemnity and Trust	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	To be Filed
<input type="checkbox"/> Certification of Professional Fees	Filed 3/7

RESOLUTION NO. 14-12

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2013**

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 2013 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 23, 2014.

WILLIAM CROMIE, 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. 14-13

**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>
2010	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 6/30/14

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Attest:

WILLIAM CROMIE, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

RESOLUTION NO. 14-15

**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 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004678			
004678	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND - 3RD QTR 2014	884.50
			884.50
004679			
004679	MUNICIPAL EXCESS LIABILITY	MEL PROPERTY 3RD QTR 2014	52,662.18
004679	MUNICIPAL EXCESS LIABILITY	MEL 3RD QTR 2014	161,294.28
			213,956.46
004680			
004680	QUAL-LYNX	CLAIMS ADMIN - 05/2014	10,454.15
			10,454.15
004681			
004681	J.A. MONTGOMERY RISK CONTROL	LOOS CONTROL SERVICES - 06/2014	1,363.08
			1,363.08
004682			
004682	PERMA	POSTAGE FEE 05/2014	5.49
004682	PERMA	EXECUTIVE DIRECTOR - 06/2014	8,573.00
			8,578.49
004683			
004683	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 06/2014	2,965.67
			2,965.67
004684			
004684	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 06/2014	1,328.50
004684	KEARNS, REALE & KEARNS	ATTORNEY FEE 06/2014	1,559.58
			2,888.08
004685			
004685	QUALCARE, INC.	COST CONTAINMENT - 04/2014	425.00
004685	QUALCARE, INC.	MANAGED CARE SERVICES - 06/2014	6,898.33
			7,323.33
004686			
004686	THOMAS TONTARSKI	TREASURER FEE 06/2014	1,348.08
			1,348.08
004687			
004687	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2014	3,628.50
			3,628.50

004688			
004688	PARACLYTE TRAINING CONSULTANTS	RISK MNGMNT TRNG SEMINAR - WILLINGBORO	350.00
			350.00
004689			
004689	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 5/31/14	28.14
004689	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 4/30/14	60.95
			89.09
004690			
004690	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 06/2014	451.00
			451.00
004691			
004691	COURIER TIMES INC.	ADV #8565524712 - 05/15/14 - MEETING	33.34
			33.34

Total Payments FY 2014

254,313.77

TOTAL PAYMENTS ALL FUND YEARS \$ 254,313.77

WILLIAM CROMIE, 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 3, 2014

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending May 31, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 1,259.50. This generated an average annual yield of .33%. However, we have an unrealized gain of \$ 580.00 adjusting the reported yield to .49% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 1,160.00 as it relates to the market value of \$1,998,840.00 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 \$ 21,304.69 w/YTD of \$ 92,468.28 (detailed in my report)
Overpayment Reimbursements \$ 276.99
2014 Premium Assessments \$1,717,806.76

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 128 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 200,294.12.

Loss Payments	\$ 174,754.14
Expense Payments	\$ 12,229.60
Legal Payments	\$ 13,310.38

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 \$ 3,772,512.79 to a closing balance of \$5,266,567.98 showing an increase in the fund of \$ 1,494,055.19.

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 - MAY**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVESHAM TWP.	X56908	EVESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78
2/3	WILLINGBORO TWP.	X81065	WILLINGBORO TWP.	PR	2013	3,535.78	
2/7	MAPLE SHADE TWP.	W85800	BRIAN DAVIS	WC	2011	2,290.82	
2/7	MAPLE SHADE TWP.	W85799	JOSEPH SAENZ	WC	2011	2,412.21	
2/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	98.00	
TOTAL-FEB						8,336.81	
TOTAL-YTD							70,688.59
3/24	MOORESTOWN TWP.	X83347	MOORESTOWN TWP.	PR	2014	375.00	
TOTAL-MAR						375.00	
TOTAL-YTD							71,063.59
4/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	100.00	
TOTAL-APR						100.00	
TOTAL-YTD							71,163.59
5/1	EVESHAM TWP.	X82471	EVESHAM TWP.	PR	2014	4,196.61	
5/7	MAPLE SHADE TWP.	X10584	NICHOLAS GIANINI	WC	2011	375.00	
5/8	EVESHAM TWP.	X89051	EVESHAM TWP.	PR	2014	638.94	
5/14	MOORESTOWN TWP.	X45057	MOORESTOWN TWP.	PR	2012	16,094.14	
TOTAL-MAY						21,304.69	
TOTAL-YTD							92,468.28

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

Current Fund Year: 2014										
Month Ending: May										
	Prop	Liab	Auto	WC	Div Reserve	POLE/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(280,574.34)	1,248,039.39	379,560.72	2,108,179.94	21.59	(119,521.40)	(10,056.35)	123,738.00	323,125.24	3,772,512.79
RECEIPTS										
Assessments	86,430.62	222,357.20	41,832.84	568,610.90	0.00	118,205.15	49,022.76	418,671.04	212,676.25	1,717,806.76
Refunds	20,929.69	0.00	0.00	651.99	0.00	0.00	0.00	0.00	0.00	21,581.68
Invest Pymnts	4.36	174.58	53.10	294.89	0.00	0.00	0.07	17.30	45.21	589.51
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4.36	174.58	53.10	294.89	0.00	0.00	0.07	17.30	45.21	589.51
Other *	0.00	0.00	0.00	0.00	(21.59)	0.00	0.00	0.00	21.59	0.00
TOTAL	107,364.67	222,531.78	41,885.94	569,557.78	(21.59)	118,205.15	49,022.83	418,688.34	212,743.05	1,739,977.95
EXPENSES										
Claims Transfers	41,496.55	43,923.54	326.37	114,547.66	0.00	0.00	0.00	0.00	0.00	200,294.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,502.91	45,502.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.73	125.73
TOTAL	41,496.55	43,923.54	326.37	114,547.66	0.00	0.00	0.00	0.00	45,628.64	245,922.76
END BALANCE	(214,706.22)	1,426,647.63	421,120.29	2,563,190.06	0.00	(1,316.25)	38,966.48	542,426.34	490,239.65	5,266,567.98

Report Month: May			
			Balance Differences
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals		0.00
Allocation variance 3:	Treasurer/TPA net payments Max/Min		0.00 / (0.00)
Pre-existing variance:	Prior period unreconciled vari: Max/Min		0.00 / (0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	May							
CURRENT FUND YEAR	2014							
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6		
ID Number:	OPERATING	CASH MGMNT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE		
Maturity (Yrs)	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$3,772,512.83	1546413.2	2558.06	174781.57	1998260	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	\$9.50	\$100.97	\$0.12	(\$91.59)	\$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)	\$580.00	\$0.00	\$0.00	\$0.00	\$580.00	\$0.00	\$0.00	
8 Net Investment Income	\$1,839.50	\$100.97	\$0.12	(\$91.59)	\$1,830.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$1,985,185.47	\$1,739,388.44	\$0.00	\$0.00	\$0.00	\$200,294.12	\$45,502.91	
10 (Withdrawals - Sales)	(\$491,719.79)	(\$245,922.76)	\$0.00	\$0.00	\$0.00	(\$200,294.12)	(\$45,502.91)	
Ending Cash & Investment Balance	\$5,266,568.01	\$3,039,979.85	\$2,558.18	\$174,689.98	\$1,998,840.00	\$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	\$94,491.94	\$0.00	\$0.00	\$0.00	\$0.00	\$87,537.13	\$6,954.81	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$5,361,059.95	\$3,039,979.85	\$2,558.18	\$174,689.98	\$1,998,840.00	\$137,537.13	\$7,454.81	

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

Month		May							
Current Fund Year		2014							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		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
2014	Prop	12,754.57	39,496.55	4,835.55	47,415.57	47,415.57	0.00	0.00	0.00
	Liab	286.80	38.81	0.00	325.61	325.61	0.00	0.00	0.00
	Auto	8,542.40	326.37	0.00	8,868.77	8,868.77	0.00	0.00	0.00
	WC	294,866.45	36,569.31	0.00	331,435.76	331,435.76	(0.00)	(0.00)	0.00
	Total	316,450.22	76,431.04	4,835.55	388,045.71	388,045.71	(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	19,103.76	0.00	0.00	19,103.76	19,103.76	0.00	0.00	0.00
	Auto	31,831.55	0.00	0.00	31,831.55	31,831.55	0.00	0.00	0.00
	WC	595,834.93	21,170.56	276.99	616,728.50	616,728.50	0.00	0.00	0.00
	Total	758,005.08	21,170.56	276.99	778,898.65	778,898.65	0.00	0.00	0.00
2012	Prop	165,979.59	2,000.00	16,094.14	151,885.45	151,885.45	(0.00)	(0.00)	(0.00)
	Liab	85,568.45	3,263.21	0.00	88,831.66	88,831.66	(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	407,017.82	2,954.40	0.00	409,972.22	409,972.22	0.00	0.00	0.00
	Total	668,212.58	8,217.61	16,094.14	660,336.05	660,336.05	(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	219,687.37	11,328.52	0.00	231,015.89	231,015.89	(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	1,087,339.15	51,615.79	375.00	1,138,579.94	1,138,579.94	(0.00)	(0.00)	0.00
	Total	1,675,527.24	62,944.31	375.00	1,738,096.55	1,738,096.55	(0.00)	(0.00)	(0.00)
2010	Prop	138,810.40	0.00	0.00	138,810.40	138,810.40	(0.00)	(0.00)	0.00
	Liab	302,950.15	29,293.00	0.00	332,243.15	332,243.15	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00
	WC	1,057,609.96	2,237.60	0.00	1,059,847.56	1,059,847.56	(0.00)	(0.00)	0.00
	Total	1,510,573.08	31,530.60	0.00	1,542,103.68	1,542,103.68	(0.00)	(0.00)	0.00
TOTAL		4,928,768.20	200,294.12	21,581.68	5,107,480.64	5,107,480.64	(0.00)	(0.00)	0.00

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

Tuesday, May 20, 2014

From 4/22/2014 To 5/19/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Evesham Township BOE I- Township of Evesham	25 So. Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5062	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of Marlton Elementary School on July 24, 2014 during the hours of 12pm – 3pm.	5/5/2014	GL EX AU WC
H- Verizon Global Real Estate I- Township of Evesham	Cushman & Wakefield of Florida, Inc. Mail Code FLTDSB1W 7701 E. Telecom Parkway Temple Terrace, FL 33637 984 Tuckerton Road Marlton, NJ 08053	20751	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of Verizon New Jersey's parking lot located at 5 N. Maple Ave., Marlton, NJ 08053.	4/24/2014	GL EX AU WC

Total # of Holders = 2

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: May 28, 2014

Service Team

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MAY 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Attended a JIF Meeting– May 19
- Township of Willingboro – Conducted a Loss Control Visit at Parks and Recreation – May 9

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Training Summer Seasonal Employees– May 13
- Public Entity Issues - Presented by Munich Re– May 6
- Online Attention & Distraction Driver Training– May 27

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.

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

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

Date	Territory	Location	Topic	Time
6/2/14	5	Borough of Magnolia	Playground Safety Inspections	10:00 - 12:00 pm
6/6/14	5	Township of Bordentown	Heavy Equipment Safety	12:30 - 3:30 pm
6/9/14	5	Township of Deptford	Management of Special Events	8:30 - 10:30 am
6/10/14	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/13/14	5	Township of Pemberton	Fall Protection Awareness	8:00 - 10:00 am
6/13/14	5	Township of Pemberton	Asbestos, Lead & Silica Health Overview	10:15 - 11:15 am
6/17/14	5	Logan Township MUA #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
6/20/14	5	Borough of Collingswood	Jetter Safety Awareness	8:00 - 10:00 am
6/20/14	5	Borough of Collingswood	Ladder Safety / Walking & Working Surfaces	10:15 - 12:15 pm
6/20/14	5	Township of Pemberton	LOTO	8:00 - 10:00 am
6/20/14	5	Township of Pemberton	Hearing Conservation	10:15 - 11:15 am
6/23/14	5	Township of Evesham #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/23/14	5	Township of Evesham #4	BBP	11:15 - 12:15 pm
6/25/14	5	Township of Burlington #3	Summer (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/14	5	City of Burlington #2	Landscape Safety	8:00 - 11:00 am
7/11/14	5	Township of Bordentown	PPE	1:00 - 3:00 pm
7/18/14	5	Township of Monroe #3	Sanitation / Recycling Safety	8:00 - 10:00 am
7/18/14	5	Township of Monroe #3	Back Safety / Material Handling	10:15 - 11:15 am
7/18/14	5	Township of Monroe #3	Confined Space Awareness	11:30 - 12:30 pm
7/24/14	5	Harrison Township Fire District	BBP	8:30 - 9:30 am
7/24/14	5	Harrison Township Fire District	Confined Space Awareness	9:45 - 10:45 am
7/25/14	5	Borough of Medford Lakes #1	Flagger / Work Zone Safety	8:30 - 12:30 pm
7/28/14	5	Borough of Magnolia	Sanitation / Recycling Safety	10:00 - 12:00 pm
7/28/14	5	Township of Winslow	Fall Protection Awareness	1:15 - 3:15 pm
8/1/14	5	Township of Bordentown	Playground Safety Inspections	1:00 - 3:00 pm
8/5/14	5	Deptford Twp MUA #1	LOTO	8:00 - 10:00 am
8/5/14	5	Deptford Twp MUA #1	Fire Safety	10:15 - 11:15 am
8/5/14	5	Deptford Twp MUA #1	Fire Extinguisher	11:15 - 12:15 pm
8/15/14	5	Township of Evesham #4	Sanitation / Recycling Safety	8:00 - 10:00 am
8/19/14	5	Borough of Collingswood	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/14	5	Monroe Twp. MUA #1	BBP	8:00 - 9:00 am
8/22/14	5	Monroe Twp. MUA #1	Fire Safety	9:15 - 10:15 am
8/22/14	5	Monroe Twp. MUA #1	Fire Extinguisher	10:30 - 11:30 am
8/25/14	5	Borough of Clementon #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

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

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Clementon (Camden) – 8/25/14

September

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

October

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

November

- ❖ Old Bridge (Central) – 11/6/14
- ❖ Millville (Atlantic) – 11/13/14
- ❖ Montville (Morris) – 11/19/14





Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

May 27, 2014

Reference: Attention & Distraction Driver Training
Professional Municipal Management Joint Insurance Fund

The MEL is pleased to make available a new on-line training course, “Attention & Distraction” driver training.

Features:

- Designed for drivers of all municipal agencies; including CDL and non-CDL drivers, drivers of emergency vehicles, and drivers of personal vehicles while on municipal business
- Course can be accessed from anywhere there is internet access and can be taken individually or as a group. Great for tool box meetings or drill nights
- The course is only 20 – 30 minutes and provides targeted and immediate feedback on the potential consequences of becoming distracted while driving
- Professionally designed with interactive graphics that will engage the adult learner

The Course:

Attention and Distraction – Covers the negative effects of looking away from the road for more than two seconds. Drivers will practice strategies for eliminating controllable distractions and making necessary adjustments for situations they cannot control.



Please share the following information with your Safety Committee to determine the best way to make use of this course.

PMM JOINT INSURANCE FUND

CLASS ID	meljif:pmmAD
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Instructions for accessing the course are listed below.

1. Click on this link to access the Safety National Attention & Distraction course:
<http://serve.evoc101web.com>

2. Enter Your Specific Class ID

3. Create and Enter Your Student Number (Please do not use Social Security Numbers or personal information.) Recommended is use of an employee number, zip code, station number, or radio designation number, with the individual's three (3) LOWER CASE initials following. For example, 1234abc.

Individual trainees must use the same exact login information (class ID, student number, first name and last name) each time they login in order for the bookmarking feature to work and produce an individual training record.

4. Enter First Name

5. Enter Last Name

6. If you forget or misplace your Class ID or Student Number, contact your entities representative for this project.

7. Complete the program. You must score a minimum of 80% to pass.

- Use a sign-in sheet to track attendance if completing the course as a group
- Complete either individually or as a group
- When the program has been successfully completed, a link will appear that says "View Certificate". When clicked, a window will open with the certificate for printing.

8. Completion of a brief course evaluation at the end would be appreciated.

If you have any questions, please contact your Loss Control Consultant.

Joanne Hall, CSP
J. A. Montgomery Risk Control
Public Sector Director



May 2014

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.njmeh.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.



PMM JIF
CUMULATIVE CLAIMS SUMMARY*

2014					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	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					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	642	\$780,300.31	\$412,795.75	\$367,504.56	47.1%
2013					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	57	\$72,245.58	\$19,144.49	\$53,101.09	73.5%
FEBRUARY	76	\$87,970.18	\$28,954.99	\$59,015.19	67.1%
MARCH	95	\$63,455.76	\$23,827.16	\$39,628.60	62.5%
APRIL	94	\$79,406.78	\$40,033.21	\$39,373.57	49.6%
MAY	142	\$110,071.03	\$34,603.07	\$75,467.96	68.6%
JUNE	115	\$98,588.37	\$40,942.28	\$57,646.09	58.5%
JULY	129	\$112,912.96	\$47,560.73	\$65,352.23	57.9%
AUGUST	142	\$121,839.26	\$37,850.43	\$83,988.83	68.9%
SEPT	115	\$104,897.14	\$37,730.01	\$67,167.13	64.0%
OCTOBER	90	\$61,055.21	\$26,500.59	\$34,554.62	56.6%
NOVEMBER	82	\$127,548.00	\$42,525.82	\$85,022.18	66.7%
DECEMBER	111	\$77,119.50	\$35,439.04	\$41,680.10	54.0%
TOTALS	1248	\$1,117,109.77	\$415,111.82	\$701,997.59	62.8%

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



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2014	New Injuries Requiring Med Mgmt
January	11
February	3
March	7
April	6
May	6
June	
July	
August	
September	
October	
November	
December	
Totals	33
2013	New Injuries Requiring Med Mgmt
January	10
February	7
March	8
April	5
May	10
June	11
July	10
August	15
September	10
October	10
November	7
December	6
Totals	109

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



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

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1201985	5/2/2014	1201-BUILDING INSPECTIONS	10 - Contusion	Skull - 11	31 - Fall, Slip or Trip, NOC
1202734	5/6/2014	701-Public Works	25 - Foreign Body	Eye(s) - 14	87 - Foreign Matter (Body) in Eye(s)
1202733	5/13/2014	701-Public Works	43 - Puncture	Thumb - 37	19 - Cut, Puncture, Scrape, NOC
1202935	5/13/2014	017-POLICE DPT	52 - Strain or Tear	Knee - 53	60 - Strain or Injury By, NOC
1202936	5/1/2014	0451-EMERGENCY MANAGEMENT	49 - Sprain or Tear	Wrist - 34	60 - Strain or Injury By, NOC
1203058	5/16/2014	017-POLICE DPT	49 - Sprain or Tear	Knee - 53	89 - Person in Act of a Crime



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

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
MARLTON REHAB HOSPITAL	\$ 27,960.60	\$ 16,140.00	\$ 11,820.60	42%	Inpatient Rehabilitation
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	\$ 11,377.00	\$ 3,223.61	\$ 8,153.39	72%	Ortho/Neuro
CAREONE AT EVESHAM	\$ 10,625.00	\$ 10,625.00	\$ -	0%	Skilled Nursing/Subacute Care Facilities
MEMORIAL AMBULATORY, SURGERY CENTER	\$ 8,648.00	\$ 5,621.20	\$ 3,026.80	35%	Ambulatory Surgical Center
NOVACARE REHABILITATION	\$ 4,734.00	\$ 1,048.19	\$ 3,685.81	78%	Physical Therapy/Occupational Therapy
HEARTLAND REHABILITATION SERVICES	\$ 4,660.00	\$ 1,035.00	\$ 3,625.00	78%	Physical Therapy/Occupational Therapy
MEDEXPRESS URGENT CARE- NEW JERSEY, INC.	\$ 2,540.00	\$ 1,400.00	\$ 1,140.00	45%	Occ Med/Primary Care
ONE CALL MEDICAL, INC.	\$ 2,250.00	\$ 1,000.00	\$ 1,250.00	56%	MRI/Radiology
US HEALTHWORKS MEDICAL GROUP OF NJ, P.A.	\$ 2,200.00	\$ 981.34	\$ 1,218.66	55%	Occ Med/Primary Care
EMERGENCY PHYSICIAN, ASSOCIATES OF SC	\$ 1,960.00	\$ 596.52	\$ 1,363.48	70%	Emergency Medicine
OUT OF NETWORK					
ELAB CONSULTING SERDEPT	\$ 900.89	\$ 900.89	\$ -	0%	Laboratory
EMERGENCY PHYSICIAN, ASSOCIATES OF SC	\$ 468.00	\$ 361.00	\$ 107.00	23%	Physician Fees
SPRAINS, STRAINS & FRACTURES	\$ 202.00	\$ 202.00	\$ -	0%	Ortho/Neuro
MCCI NEGOTIATIONS					
NONE					



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

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001192867	1/14/2014	1/10/1958	Getting out of truck	Upper Body	\$ 40,439.31	\$ 27,836.87	\$12,603.44
001192515	1/10/2014	5/3/1983	Slipped on ice at MVA scene	Shoulder, Leg	\$ 15,423.00	\$ 8,028.76	\$7,394.24
001160953	1/3/2013	4/3/1964	Wrestling suspect	Knee, Ankle	\$ 12,372.00	\$ 3,708.61	\$8,663.39
001192865	1/9/2014	12/22/1964	Using a leaf vac hose	Arm	\$ 2,883.44	\$ 686.65	\$2,196.79
001080613	4/16/2002	2/28/1949	MVA	Soft Tissue	\$ 2,364.00	\$ 1,864.27	\$499.73
001197839	3/5/2014	3/18/1959	Pushing a cart	Wrist	\$ 2,295.00	\$ 875.00	\$1,420.00
001198360	3/4/2014	3/22/1947	Helping passenger with bags	Hip	\$ 2,102.00	\$ 1,081.89	\$1,020.11
001171682	4/2/2013	9/23/1973	Performing rescue drill	Back	\$ 2,011.00	\$ 931.87	\$1,079.13
001200690	3/27/2014	2/19/1975	Struggle with suspect	Knee, Ankle	\$ 1,570.00	\$ 729.78	\$840.22
001190476	12/11/2013	11/2/1967	Slipped on icy parking lot	Back, Arm	\$ 1,124.00	\$ 241.89	\$882.11



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

Specialty	Charges	Approved	Savings	% of Savings
Inpatient Rehabilitation	\$ 27,960.60	\$ 16,140.00	\$11,820.60	42%
Ortho/Neuro	\$ 15,176.32	\$ 5,639.47	\$9,536.85	63%
Physical Therapy/Occupational Therapy	\$ 12,065.00	\$ 3,248.19	\$8,816.81	73%
Skilled Nursing/Subacute Care Facilities	\$ 10,625.00	\$ 10,625.00	\$0.00	0%
Ambulatory Surgical Center	\$ 8,648.00	\$ 5,621.20	\$3,026.80	35%
Occ Med/Primary Care	\$ 5,240.00	\$ 2,706.89	\$2,533.11	48%
Emergency Medicine	\$ 2,428.00	\$ 957.52	\$1,470.48	61%
MRI/Radiology	\$ 2,295.00	\$ 1,020.88	\$1,274.12	56%
Home Health Care	\$ 1,680.00	\$ 1,440.00	\$240.00	14%
Anesthesia/Pain Management	\$ 1,508.00	\$ 872.08	\$635.92	42%
Ambulance	\$ 1,235.00	\$ 690.00	\$545.00	44%
Diagnostic Radiology	\$ 1,174.00	\$ 531.65	\$642.35	55%
Laboratory/Pathology	\$ 900.89	\$ 900.89	\$0.00	0%
Medical Transportation	\$ 334.00	\$ 254.00	\$80.00	24%
Cardiology	\$ 254.00	\$ 151.38	\$102.62	40%
Ophthalmology	\$ 190.00	\$ 147.26	\$42.74	22%
Durable Medical Equipment	\$ 169.71	\$ 69.02	\$100.69	59%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 19, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

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

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONERS:

Rosemary Flaherty	Township of Maple Shade	Present
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SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
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Treasurer	Thomas Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires Skip Reale, 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 Aubrie Vanduyn
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Underwriting Manager	Conner Strong & Buckelew Joseph Hrubash
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ALSO PRESENT:

Paul Thomas, Evesham Township Fire District
Jim Miles, Bowman & Company
Dennis Skalkowski, Bowman & Company

APPROVAL OF MINUTES: MARCH 24, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MARCH 24, 2014:

Moved:	Commissioner Brevogel
Second:	Commissioner Flaherty
Vote:	Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

EMPLOYMENT PRACTICES LIABILITY 2014/2015 PROGRAM – Executive Director said In order to maintain current deductibles and co-payment provisions, members must update their EPL Programs and submit the checklist to the Fund office. XL Insurance has indicated any checklist submitted to the Fund office by the end of May will meet the deadline. A current listing of the EPL/POL compliance check list is provided within the Due Diligence Reports. (Please note at the time of the distribution of the agenda, additional checklists may have been received but not shown within the report.) Executive Director said one last session of Managers & Supervisors training is being scheduled in Willingboro. A notice will be sent to all members.

If you have not completed your program, please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the end of May. Executive Director said we have not received the checklist from any of the municipalities at this time so please be sure to return them before the deadline. Executive Director said we will send a copy of the required checklist and information for compliance in the EPL/POL Program.

AUDIT AND ACTUARIAL VALUATION YEAR-END REPORTS – Executive Director said the financial audit for the period ending December 31, 2013 will be ready for review and approval at the June meeting and will be filed with the Department of Insurance and Community Affairs by the June 30th deadline.

Mr. Jim Miles and Dennis Skalkowski from Bowman & Company reviewed the draft of the Report on Audit of Financial Statements as of December 31, 2013. The Committee will review the draft and if the Committee has any questions they can be addressed before the final audit which will be up for adoption at the June meeting. Mr. Miles said he was very pleased to say there were no findings in the Summary Schedule of Prior Year Audit Findings.

ASSESSMENT BILLS: Executive Director said second assessment bills have been mailed out and are due on May 30th. Mr. Tontarski said we have received two of the assessment payments as of this date.

NEW E-JIF EMERGENCY REPORTING POSTERS – Executive Director said enclosed in the agenda is a copy of the new E-JIF Emergency Reporting Poster to be placed in every member municipality. T&M Associates and First Environment will be distributing these posters to the membership. To request posters, JIF members may contact T&M Associates at 732-671-6400.

FINANCIAL DISCLOSURE FORM – Executive Director said enclosed you will find a copy of the statement release from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014. The state has asked local public entities to distribute personal identification numbers (PINs) to their officials by May 16th. The deadline for filing the form for public officials is June 13th. Executive Director said we will be emailing the PIN number to all Fund Commissioners, Treasurer and Fund Attorney.

We emailed Commissioners a listing of how the JIF is spelling their name. Please contact the Fund office if it needs to be amended to match other agency spellings. The process is easier if the official's name is spelled the same way each time.

2015 RENEWAL APPLICATINS – ONLINE UNDERWRITING DATABASE – Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL's underwriting data is being uploaded to the online database and will be reviewed for accuracy. Training webinars are being scheduled. Executive Director said he had a chance to see the program and it very impressed. It will be a great tool to keep inventory of vehicles and property. We will be sending information on this on-line program shortly.

SEARCH & SEIZURE PROGRAM – Enclosed please find information and registration form for a program geared towards law enforcement officers to review changing laws with respect to search and seizure. Executive Director also distributed information to members on Train the Trainer Program for Crossing Guards.

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 said the Financial Fast Track and we have had a significant swing on our statutory surplus for the month of February the surplus was at \$857,658 and in March we are down to \$155,216. This is clearly due to five or six claims we have been talking about since January. Executive Director said he has spoken to Kathy Kissane regarding this and there were a couple big claims from 2013 and one large claim that has really threw our retention for 2014. We will continue to monitor. Kathy Kissane said the good thing is that it wasn't due to any new claims but the same

ones. Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 9.41% and we are at 34.71% which is due to the property claims from the winter.

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE

TREASURER:

Payment Of April 2014 Vouchers Resolution 14-10

Fund Year 2013	28.97
Fund Year 2014	156,238.08
Total	156,267.05

Payment Of May 2014 Vouchers Resolution 14-11

Fund Year 2013	3,000.00
Fund Year 2014	42,502.91
Total	45,502.91

MOTION TO APPROVE RESOLUTION 14-10 VOUCHER LIST FOR THE MONTH OF APRIL AND 14-11 FOR THE MONTH OF MAY AS SUBMITTED

Motion: Commissioner Brevogel
 Second: Commissioner Flaherty
 Vote: 3 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of March 2014:

2010	27,415.49
2011	21,926.21
2012	28,907.64
2013	73,421.12
2014	24,286.19
TOTAL	175,956.65

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2014:

2010	2,698.47
2011	24,758.37

2012	7,401.94
2013	28,821.81
2014	261,237.37
TOTAL	324,917.96

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 8 certificates issued for the period 02/21/14 to 04/21/14 included in the agenda for review.

Underwriting Manager said in Appendix II of the agenda is a copy of the MEL Bulletin 14-03 if you recall at one of the prior meetings it was mentioned that all of the MEL Bulletins were posted on the website back in January the only one that was missing was the Property Bulletin and we held out on this because we were ironing out the details on the new policy form and there were still a handful of items that we were hammering out through negotiations. We now feel confident putting out this Bulletin and anything with a shaded area denotes a change or clarification over the expiring policy. A few key items many of the changes were to address and preserve our flood aggregate which still likes it may be pierced from the Sandy claims. The Sandy Claim is currently reserved at \$75 million of which most is flood. In order to protect our aggregate the MEL authorized the purchase of at \$25 million excess of \$50 million so we now have a total of \$75 million in flood aggregate statewide for our program. The new policy form addresses some of the issues that arose in Sandy in terms of adjusting some ambiguous wording that was interpreted broadly by the insurance carrier. We have new sub limits including a sub limit for vehicles and outdoor property. The policy for will be included in the member manual when all of the other policies are sent out.

Underwriting Manager reviewed the memorandum that was distributed from Kathleen D. Wilkenson the MEL Technical Writer regarding the Crime Policy Revisions. Underwriting Manager said most of the changes to the Crime Policy were cosmetic in nature other changes included moving endorsements into the body of the policy. We are bringing these changes to the Committee's attention because the new revised form will be part of the member manual and we wanted to be sure that the JIF Executive Committee was on notice. Executive Director said no action is needed on this.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report and said the Fast Track to Safety Program and two Tool Box Talks were included in the Safety Director's Report. Safety Director said the Comprehensive Playground Inspections Programs were initiated last month in Evesham and Willingboro was pleased with the maintenance program in place at this time. In response to Commissioner Carew, Safety Director said this includes all of the playgrounds. Commissioner Brevogel asked if the Right to Know information can be made available online. Safety Director said he will look into how the central files for Right to Know information should be maintained and if online files would be consistent with the regulations. Executive Director said we are working on the Safety Tab on the website and we will see if we can set up a link.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: April report included for information. Report indicated 6 new injury requiring medical management and a savings of 54% for April.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager's said her report was for closed session to discuss four payment authorization requests.

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Flaherty
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Brevogel
Second: Commissioner Flaherty
Vote: Unanimous

**MOTION TO APPROVE CLAIM PAYMENTS FOR MAY AS DISCUSSED IN
EXECUTIVE SESSION AND REAFFIRMING THE APPROVAL OF APRIL
CLAIM PAYMENTS:**

Moved: Commissioner Brevogel
Second: Commissioner Flaherty
Roll Call Vote: 3 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carew
Second:	Commissioner Flaherty
Vote:	Unanimous

MEETING ADJOURNED: 2:54pm

NEXT REGULAR MEETING: June 23, 2014

Evesham Township 2:00PM

Karen A. Read, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II

RCF, MEL & EJIF REPORTS



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 16
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

June 4, 2014

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

From: Commissioner Scott Carew

Re: *Topics Discussed at the RCF June Meeting*

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2013 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said the RCF experienced an increase in its total assessments of \$2.58 million from 2012 to 2013 and ended the year in a better cash position as evidenced by the overall net position increase of \$3.1 million. Fund Auditor referred to the Historical Operating Results and said the RCF has approximately \$21 million in investment income. Fund Auditor said there are three audit findings: 1) A number of fund years are in deficit; however, it is still expected that fund years posting a deficit will continue to earn investment income on the cases and Incurred but not Reserved (IBNR) reserves, which should help to offset deficit; 2) There is an outstanding receivable from one member JIF for \$53,591 for over a year that should be collected. Fund Auditor said the corrective action plan is that the fund will pursue collection via a payment plan and 3) There exists a small deficit in fund year 2013 – General and Administrative Fund from bank fees due to recent investment activity that should be eliminated. Fund Auditor said the corrective action plan is make a transfer from the Loss Contingency Fund to the General and Administrative Fund to cover the deficit. Fund Auditor concluded his review and said the report does not include any recommendations. Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves on reported the year-end reserves noting that the fund is stable in terms of loss development.

The Board approved the year-end financials, adopted resolution 9-14 and executed the group affidavit indicating that members of the executive committee have read the general comments section of the audit report was adopted.

Executive Director referred to the Financial Fast Track as of December 31, 2013 and reported the fund's year-end statutory surplus stands at \$5.1 million and continues to maintain a strong financial position.

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 2010 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2014. The Board voted to accept local JIF transfers of fund year 2010 outstanding claim liabilities.

Signatory Resolution: The Board adopted a resolution amending the 2014 Fiscal Management Plan and updating the signatories on the Claims account.

Professional Service Agreements: The RCF's three-year contract term for professional service agreements will expire at the end of 2014. Executive Director reported the forms for all RFQs will be the same as the prior release, which track to recommendations contained in the "Best Practices" developed by the state comptroller's office. The Board authorized the fund office to advertise the Request for Qualifications for Fund Professionals for the period of January 1, 2015 through December 31, 2017.

Claims Committee: The Claims Review Committee met in March, April and at 9:00 AM on the day of the Commissioner's meeting. The next Claims Review Committee meeting is scheduled for July 9, 2014 at 9:00AM via teleconference and September 3, 2014 at 9:00AM at the Forsgate County Club.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 3, 2014 at the Forsgate CC, Jamesburg, NJ.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: June 4, 2014

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

From: Commissioner Scott Carew

Subject: June MEL Report

Executive Director introduced Thomas Nolan from Conner Strong & Buckelew and said he will assume the Underwriting Manager duties as Joseph Hrubash transitions to Perma. The Board voted to appoint Joseph Hrubash as Assistant Executive Director and Thomas Nolan as Underwriting Manager.

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 \$15,738,596. Auditor noted there were no comments – only a note on the impact of the economic conditions on the Fund's earned investment income. 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, 2013 and said reserves have decreased by \$5 million – mostly the result of running-off the POLEPL claims. The MEL will transfer Fund year 2010 to the RCF this year – which was the final year the MEL retained POLEPL coverage.

The Audit Committee met on May 22nd to review the Annual Audit Report as of December 31, 2013, Actuarial Valuation as of December 31, 2013 and Internal Audits on Contract Management/Conflict of Interest, Investments & Treasury, Actuarial Loss Reserves Peer Review, Actuarial Pricing Peer Review and Reinsurance Checklist. Internal Audit on Treasury & Investments included a comment that the Investment Committee charter calls for three meetings per year – which was not met in 2013. Investment Committee will review its charter at its next meeting, scheduled for 1pm on June 4th. Board of Fund Commissioners accepted the Internal Audit Reports as presented.

Sandy Update: The Super Sandy Sub-Committee met at 9:50 on June 4th. In response to Fund Attorney, Board of Fund Commissioner confirmed the establishment of a June 30 deadline for all members to complete their flood claims resulting from the storm; and further, establish a July 15th deadline for members to return their “proof of loss” statements or request appeal. Fund Attorney said the MEL’s flood claims experience exceeded Zurich’s flood sublimit and claim payments are being processed at 65% of total claim – which is pro-rated share of sub-limit. FEMA has indicated it will not consider processing claims for unpaid balance until the MEL’s claim settlement can be considered final and that can not happen until members complete their filings and/or return executed proof of loss statements.

Coverage Committee: Coverage Committee met on May 27th. Underwriting Manager reviewed the 2014 property program with the committee – as well as introduced expected reporting requirement changes for 2015.

Seminars are in the process of being scheduled in various locations throughout the state for risk management consultants to review revisions to the property policy, reporting requirements and the introduction of the online underwriting database. Executive Director reviewed the tentative seminar dates and location schedules.

Risk Management Plan: Board adopted a revised 2014 Risk Management Plan, reflecting final negotiations in the property program.

Rules & Contracts Review Committee: The Rules & Contracts Review Committee met on May 9th to review responses received to Request for Qualifications for Emergency Services. Committee asked that responses be sent to Zurich for review. In addition, Perma is in the process of contacting references and members to review experiences.

The MEL’s three year contract terms will expire at the end of 2014. Committee recommends the MEL release RFQs to be due on July 15th. The form for all but the RFQ for Claims Administrators and Managed Care Provider will be essentially the same as the prior release. Board authorized the release of RFQs. This year, RFQs will include a non-collusion affidavit and disclosure statement of investments in Iran.

Safety and Education Committee: Safety & Education met on May 1st. Following their meeting, the MEL advertised for Proposals for the Fund’s next Safety DVD on “Slips & Falls”. Board reviewed responses received from VCS Video (proposal not to exceed \$37,879) and Mirage Productions (cost of \$79,800) and confirmed contract award to VCS Video. GenRe made a contribution of \$10,000 that will be used for this program.

Safety Director said Safety National has made a “great” distracted driving computer training program available to members and encouraged members to watch the view

The MEL Leadership Program continues with the next series to be conducted in Morris County.

Crossing Guards. Executive Director distributed and reviewed a memorandum concerning the MEL's participation in a Rutgers "train the trainer" program for Crossing Guards – along with NJ Highway Traffic Safety. The MEL's cost to participate would be \$25,000. Since Rutgers is a governmental entity, RFQ would not be required. Board agreed to participate in the program.

2013/2014 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, 550 officials have used this option.

Parades: Munich Reinsurance shared its "Focus on Parades" with the MEL for information.

Legislative Committee: Committee met on March 3rd. Chairman Hirsch said the "firemen's presumption bill" was voted out of committee; noted that the MEL is working with the League to meet with the sponsors of the "Thomas Canzanella" bill and a bill has been introduced to allow flood insurance premiums to be outside the budget cap.

Investment Committee: Investment Committee is scheduled to meet at 1pm on June 4th. Wells Fargo will provide the committee with an overview of the Pooled Investment Program.

Strategic Planning Committee: A meeting of the Strategic Planning Committee will be scheduled to review the Sub-committee Charters and update, if necessary.

Signatory Resolution: Board adopted Resolution 13-14 amending the signatories on the excess liability claims account.

Financial Disclosures: The Fund office set up a roster of commissioners and distributed unique PIN in order to login and file their forms for the fund. The DCA extended filing deadline to June 13, 2014.

RCF Report: The RCF met on June 4, 2014 and voted to accept local member transfers of Fund year 2010 liabilities. The Board adopted Resolution 14-14 to transfer Fund Year 2010 to the Residual Claims

Claims Committee: The Claims Review Committee is scheduled to meet immediately following the Board meeting. Board accepted report of the March and April Claims Committee meetings.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 16
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: June 4, 2014

MEMO 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, 2013. 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 #19-14 approving the Year-End Financials and executed the Group Affidavit.

2014 BILLINGS- The first assessment installment was sent to our member JIF's in February. The second installment billings will be distributed next month.

RFQ PROCESS- A motion was passed authorizing the Executive Director to release Requests for Qualifications for Fund Professionals for the period of January 1, 2015 through December 31, 2017. A discussion took place on the timing of the RFQ process. It was determined that the E-JIF RFQ release will coincide with the MEL's RFQ release and the prior established criteria would be used for this process. Mr. Sacco recommended that the Contracts Committee meet this summer to review the responses submitted and offer recommendations to the Board.

2014 E-JIF SEMINARS- The registration form for the upcoming E-JIF Program Workshops is attached to this report. Per their contract, T&M Associates is only authorized to conduct 4 educational seminars this year. It was determined that additional seminars were needed as several members have indicated that none of the 4 sessions scheduled are geographically convenient for them to attend. A motion was passed authorizing T&M Associates to conduct 3 additional seminars and amend their contract to reflect the change.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 3, 2014 at the Forsgate CC, Jamesburg.