

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

MARCH 23, 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: MARCH 23, 2015
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2015 COMMISSIONERS**
- APPROVAL OF MINUTES:** February 23, 2015 Open Minutes.....Appendix I
February 23, 2015 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**
.March 2015 Voucher List - Resolution No. 15-10..... Page 17
.Treasurer’s Reports Page 19
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....Page 25
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 26
- MANAGED CARE – Qual Care**
.Monthly ReportPage 34
- 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: March 23, 2015

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Professional Service Agreements:** In 2006, the PMM JIF and the MEL adopted standard contract language for professional service agreements. The MEL's attorney has updated provisions of the standard contract on Political Contributions, Affirmative Action and Records. The attached Resolution includes the recommended form – with tracked changes. Clauses unique by Fund professionals are set forth in the first section of the professional service agreements. The JIF attorney has reviewed these changes and is in agreement. **(Page 9)**
 - Motion to adopt Resolution 15-9 Amending the Fund's Standard Contract Provisions.**
- Fund Banking** – Last month, our Treasurer discussed an offer from TD Bank to enhance our terms of banking and asset management services with them. Mt. Tontarski has completed that transaction, we should formalize this.
 - Motion to Approve Terms and Conditions for TD Bank Account Enhancements**
- Elected Officials Training:** Again this year, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official who completes the course by May 31. The Fund along, with Mr. Kearns office, will be scheduling sessions in the coming months. The MEL is again making available an on-line training program for elected officials to earn the training credit. On line instructions are on **Page 14**.
- 2015 MEL & MR HIF Educational Seminar** – **(Page 15)** Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

- ❑ **2015 PRIMA Conference –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.
- ❑ **RCF Meeting:** The RCF met on Wednesday, March 4, 2015 at 10:30 a.m. Enclosed is Commissioner Carew’s report on the meeting. (**Appendix II**)
- ❑ **EJIF Meeting:** The EJIF met on Wednesday, March 4, 2015 at 10:50 a.m. Enclosed is Commissioner Carew’s report on the meeting. (**Appendix II**)
- ❑ **MEL Meeting:** The MEL met on Wednesday, March 4, 2015 at 11:15 a.m.. Enclosed is Commissioner Carew’s report on the meeting. (**Appendix II**)
- ❑ **2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.
- ❑ **League Magazine:** Enclosed on **Page 16** is the first 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:

- | | |
|--|---------------|
| ❑ 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	
						1/31/2015	
						Last	This
						Month	Month
						2012	2013
						2014	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)		3.29	3.69	3.45	3.45	4.94	
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	1.99	1.91	
Unrealized gain/(loss) (%)		0.08	-0.23	-0.10	-0.13	0.10	
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	0.67	0.90	
M E L PORTFOLIO							
Total Cash Balance (millions)		73.43	64.22	72.15	66.50	66.50	
Fixed Income Portfolio Wells Fargo 2013-2014							
Investments (millions), Book Value		56.97	50.13	48.09	52.88	50.89	
Avg maturity (years) ***		2.61	2.04	1.90	1.90	2.01	
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	-0.13	0.42	
Purchase/Book yield (%)		0.80	0.65	0.82	0.82	0.86	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		1.43	0.35	0.76	0.69	1.28	
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 **	Unavailable **	
Treasury Issues							
1 year bills		0.17	0.13	0.12	0.21	0.20	
3 year notes		0.38	0.54	0.90	1.06	0.90	
5 year notes		0.76	1.17	1.64	1.64	1.37	
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.62	6.02	
* 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 **February 28, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	301.48%	100.00%
GEN LIABILITY	389,824	523,051	134.18%	96.23%	132.61%	95.99%	94.52%	91.38%
AUTO LIABILITY	114,480	27,824	24.30%	93.27%	24.30%	92.93%	24.30%	88.30%
WORKER'S COMP	1,236,000	1,326,891	107.35%	99.52%	107.38%	99.46%	105.66%	98.43%
TOTAL ALL LINES	1,853,305	2,218,442	119.70%	98.47%	119.39%	98.36%	110.23%	96.41%
NET PAYOUT %	\$1,898,763		102.45%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	128,985	136,713	105.99%	100.00%	105.99%	100.00%	128.66%	100.00%
GEN LIABILITY	430,777	367,509	85.31%	91.38%	87.63%	90.78%	64.31%	81.65%
AUTO LIABILITY	100,941	9,647	9.56%	88.30%	9.56%	87.77%	9.56%	78.92%
WORKER'S COMP	1,214,370	746,009	61.43%	98.43%	61.58%	98.27%	48.04%	94.80%
TOTAL ALL LINES	1,875,073	1,259,878	67.19%	96.37%	67.82%	96.10%	55.25%	91.28%
NET PAYOUT %	\$815,967		43.52%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	143,096	111,235	77.73%	100.00%	77.73%	100.00%	77.73%	96.03%
GEN LIABILITY	471,295	359,660	76.31%	81.65%	82.87%	80.55%	63.84%	64.20%
AUTO LIABILITY	89,158	31,841	35.71%	78.92%	53.63%	77.72%	39.94%	56.96%
WORKER'S COMP	1,209,207	1,487,968	123.05%	94.80%	122.99%	94.20%	107.48%	74.88%
TOTAL ALL LINES	1,912,756	1,990,704	104.08%	91.21%	106.48%	90.50%	91.36%	73.00%
NET PAYOUT %	\$1,052,828		55.04%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	184,000	211,719	115.06%	96.03%	115.06%	95.63%	35.59%	13.00%
GEN LIABILITY	473,408	246,423	52.05%	64.20%	48.76%	62.24%	1.49%	2.50%
AUTO LIABILITY	89,385	24,306	27.19%	56.96%	24.28%	54.16%	15.91%	2.50%
WORKER'S COMP	1,210,000	1,513,803	125.11%	74.88%	130.09%	70.13%	13.28%	2.00%
TOTAL ALL LINES	1,956,793	1,996,251	102.02%	73.47%	104.17%	69.89%	12.64%	3.18%
NET PAYOUT %	\$893,753		45.67%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	191,000	78,300	40.99%	13.00%	0.00%	6.00%	N/A	N/A
GEN LIABILITY	471,685	2,500	0.53%	2.50%	0.28%	1.00%	N/A	N/A
AUTO LIABILITY	75,666	1,100	1.45%	2.50%	1.45%	1.00%	N/A	N/A
WORKER'S COMP	1,241,000	97,173	7.83%	2.00%	0.76%	0.50%	N/A	N/A
TOTAL ALL LINES	1,979,351	179,073	9.05%	3.20%	0.59%	1.17%	N/A	N/A
NET PAYOUT %	\$9,800		0.50%					

Professional Municipal Mgmt Joint Insurance Fund							
CLAIM ACTIVITY REPORT							
February 28, 2015							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	1	0	1	0	5	0	7
February-15	1	0	1	0	5	3	10
NET CHGE	0	0	0	0	0	3	3
Limited Reserves							\$10,569
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	\$0	\$0	\$0	\$0	\$27,394	\$0	\$27,394
February-15	\$0	\$0	\$0	\$0	\$27,394	\$78,300	\$105,694
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$78,300	\$78,300
Ltd Incurred	\$142,310	\$340,677	\$136,713	\$111,235	\$211,719	\$78,300	\$1,020,954
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	0	3	6	11	19	2	41
February-15	0	4	5	10	20	5	44
NET CHGE	0	1	-1	-1	1	3	3
Limited Reserves							\$21,141
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	\$0	\$197,329	\$198,180	\$364,329	\$209,100	\$1,300	\$970,238
February-15	\$0	\$202,050	\$179,704	\$333,080	\$212,881	\$2,500	\$930,216
NET CHGE	\$0	\$4,721	(\$18,476)	(\$31,249)	\$3,781	\$1,200	(\$40,022)
Ltd Incurred	\$407,423	\$523,051	\$367,509	\$359,660	\$246,423	\$2,500	\$1,906,566
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	0	0	0	1	6	1	8
February-15	0	0	0	0	7	1	8
NET CHGE	0	0	0	-1	1	0	0
Limited Reserves							\$1,070
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	\$0	\$0	\$0	\$15,972	\$5,361	\$1,100	\$22,433
February-15	\$0	\$0	\$0	\$0	\$7,461	\$1,100	\$8,561
NET CHGE	\$0	\$0	\$0	(\$15,972)	\$2,100	\$0	(\$13,872)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$31,841	\$24,306	\$1,100	\$105,920
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	5	8	10	26	36	9	94
February-15	5	7	8	26	30	23	99
NET CHGE	0	-1	-2	0	-6	14	5
Limited Reserves							\$20,255
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	\$77,967	\$124,470	\$295,215	\$667,498	\$977,714	\$9,338	\$2,152,203
February-15	\$76,454	\$117,629	\$264,206	\$604,796	\$854,762	\$87,373	\$2,005,221
NET CHGE	(\$1,513)	(\$6,842)	(\$31,009)	(\$62,702)	(\$122,951)	\$78,035	(\$146,982)
Ltd Incurred	\$989,537	\$1,326,891	\$746,009	\$1,487,968	\$1,513,803	\$97,173	\$6,161,381
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	6	11	17	38	66	12	150
February-15	6	11	14	36	62	32	161
NET CHGE	0	0	-3	-2	-4	20	11
Limited Reserves							\$18,942
Year	2010	2011	2012	2013	2014	2015	TOTAL
January-15	\$77,967	\$321,799	\$493,395	\$1,047,799	\$1,219,568	\$11,738	\$3,172,268
February-15	\$76,454	\$319,679	\$443,911	\$937,876	\$1,102,498	\$169,273	\$3,049,692
NET CHGE	(\$1,513)	(\$2,120)	(\$49,485)	(\$109,923)	(\$117,070)	\$157,535	(\$122,576)
Ltd Incurred	\$1,550,473	\$2,218,442	\$1,259,878	\$1,990,704	\$1,996,251	\$179,073	\$9,194,821

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs

February 28, 2015

	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
OCEAN	0.70	2.31	2.22	2.14
ATLANTIC	0.97	2.68	2.66	2.54
NJ PUBLIC HOUSING	1.24	2.62	2.39	2.41
BERGEN	1.26	2.25	1.87	2.00
N.J.U.A.	1.27	2.62	2.30	2.37
TRI-COUNTY	1.35	1.80	1.96	1.84
SUBURBAN ESSEX	1.47	2.30	2.49	2.34
MORRIS	1.52	1.86	1.53	1.69
CENTRAL	1.85	2.30	2.46	2.34
BURLINGTON	2.00	1.52	1.59	1.59
SUBURBAN MUNICIPAL	2.19	1.58	1.91	1.78
MONMOUTH	2.65	2.26	1.40	1.89
CAMDEN	2.97	1.89	1.95	2.00
PROF MUN MGMT	3.36	2.14	2.88	2.58
SOUTH BERGEN	3.52	2.46	2.56	2.59
AVERAGE	1.89	2.17	2.14	2.14

Professional Municipal Mgmt Joint Insurance Fund

2015 LOST TIME ACCIDENT FREQUENCY

DATA VALUED AS OF February 28, 2015

			# CLAIMS	Y.T.D.	2015	2014	2013		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	2/28/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2015 - 2013
1	306 MAPLE SHADE		0	0	0.00	0.00	5.09	1 MAPLE SHADE	2.38
2	307 MOORESTOWN		0	0	0.00	1.36	3.75	2 MOORESTOWN	2.29
3	304 EVESHAM		1	1	3.34	4.11	1.55	3 EVESHAM	2.79
4	308 WILLINGBORO		4	4	7.28	2.46	3.33	4 WILLINGBORO	3.24
Totals:			5	5	3.36	2.14	2.88		2.58

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :		February 13, 2015			
Total Participating Members		5			
Complaint		4			
Percent Compliant		80.00%			
			01/01/15	2015	
					Co-Insurance
		2015 Compliant	EPL Deductible	POL Deductible	01/01/15
Member Name	*				
EVESHAM		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT		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 March 10, 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	To Be Filed in June
<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 March
<input type="checkbox"/> Unaudited Financials	To Be Filed in March
<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

Exhibit A

STANDARD PROVISIONS Adopted by the FUND on January 18, 2006

Unless otherwise provided, the following provisions shall apply to the SERVICE AGREEMENT between the SERVICE PROVIDER and the FUND

INDEMNIFICATION AND HOLD HARMLESS: SERVICE PROVIDER shall indemnify, defend and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, shall be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

INSURANCE: SERVICE PROVIDER shall provide, at its own cost and expense, proof of the following minimum insurance to the FUND:

Workers' Compensation: Statutory plus \$100,000/\$500,000/\$100,000 for employers' liability:

General Liability: \$1,000,000/\$2,000,000 CSL for bodily injury, property damage, and personal injury:

Automobile Liability: \$1,000,000 CSL covering all owned/non-owned, and hired automobiles:

Professional Liability Insurance: \$1,000,000/\$1,000,000 aggregate:

Bond: If required by the by-laws or pursuant to NJAC 11:15-2 et seq., The SERVICE PROVIDER shall be bonded in a form and amount acceptable to the FUND's governing body

Failure by the SERVICE PROVIDER to supply written evidence of these coverages shall result in default. It is required that, wherever possible, the FUND be named as an "additional named insured" on any certificate of insurance. The insurance companies for the above coverages must be licensed, solvent and acceptable to the FUND. SERVICE PROVIDER shall not take any action to cancel or materially change any of the above insurance required under this Agreement without FUND approval. Maintenance of insurance under this section shall not relieve SERVICE PROVIDER of any liability greater than the insurance coverage.

POLITICAL CONTRIBUTIONS: Compliance with the New Jersey Campaign Contributions and Expenditures Reporting Act, N.J.S.A. 19:44A-1 et seq. shall be a material term and condition of this contract and shall be binding upon the parties hereto upon execution of this Contract. This section following provision only applies to the SERVICE PROVIDER if the appointment was not made pursuant to a fair and open process in accordance with N.J.S.A. 19:44A-20.4 et. Seq. seq. By acceptance of this Agreement, the SERVICE PROVIDER certifies that in the one year period preceding the date that this contract is legally authorized that neither the SERVICE PROVIDER business entity nor any persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity have made any reportable contributions pursuant to N.J.S.A. 19:44A-1 et seq. that, pursuant to P.L. 2004, c.19 would bar the award of this contract. This includes any reportable contribution to any official, candidate, joint candidates committee or political party representing elected officials or candidates as defined pursuant to N.J.S.A. 19:44A-3(p), (q) and (r) of any member local unit insured by the FUND. Further, the SERVICE PROVIDER and all persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity shall not make such contributions during the period of this contract.

TERMINATION: The FUND may terminate this Agreement, at any time during the term thereof by the giving of ninety (90) days written notice, setting forth the cause or causes for termination to the SERVICE PROVIDER. The SERVICE PROVIDER shall have the opportunity for a hearing before the FUND's Executive Committee. The FUND's Executive Committee shall determine whether the reasons for the termination can be amicably and reasonably resolved or whether, in its sole determination, the Agreement shall be terminated. The SERVICE PROVIDER may terminate this Agreement, at any time during the term thereof, by the giving of ninety (90) days written notice.

OWNERSHIP OF RECORDS: All records and data of any kind relating to the FUND shall belong to the FUND, and shall be surrendered to the FUND upon expiration or termination of this Agreement. At all times during the term of this Agreement and for a period of ~~two (2) five (5)~~ years following any termination or expiration, from the date of final payment, the FUND, its appointed officials and other designated representatives, as authorized by the FUND, shall have access to records and files maintained by the SERVICE PROVIDER for the FUND during normal

business hours. Furthermore, such records, books, and files relating to the operation and business of the FUND are the property of the FUND, regardless of site stored. Information released to the SERVICE PROVIDER by the FUND for the purpose of performing the services as outlined herein shall be used only in connection with the performance of said duties. In addition, Records must be made available to the state office of comptroller upon request.

PAYMENT: Payment shall be made in monthly installments, (unless otherwise specified), provided the SERVICE PROVIDER submits a duly authorized voucher at least 10 days prior to the next regularly scheduled meeting of the FUND's governing body. Final Payment will be withheld until the vendor's continued service is determined. If the vendor's contract will not be renewed or is terminated – final payment will not be made until all provisions of the contract have been satisfied.

This payment schedule is subject to any rules and regulations promulgated by the Department of Banking & Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes:

All administrative staff, including support staff, necessary to perform the work required of the SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use, it being understood that the software and hardware is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee or Executive Director/Administrator in either hard copy or on computer tape or disk or both as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

INDEPENDENT CONTRACTOR STATUS: The SERVICE PROVIDER at all times shall be an independent contractor, and employees of SERVICE PROVIDER shall in no event be considered employees of the FUND. No agency relationship between the parties, except as expressly

provided herein, shall exist either as a result of the execution of this Agreement or performance there under.

ENTIRE AGREEMENT: This instrument contains the entire Agreement of the parties hereto and may not be amended, modified, released or discharged, in whole or in part, except by an instrument in writing signed by the parties hereto.

NEW JERSEY LAW: This Agreement shall be governed by, and construed in accordance with, the laws of the State of New Jersey.

BINDING ON SUCCESSORS AND ASSIGNS: Except as otherwise provided herein, all terms, provisions and conditions of this Agreement shall be binding on and inure to the benefit of the parties hereto, their respective personal representatives, successors and assigns.

NO ASSIGNMENT: the SERVICE PROVIDER shall not assign This Agreement without the specific written consent of the FUND.

MODIFICATION: No modification of this Agreement shall be valid or binding unless the modification shall be in writing and executed by the FUND and the SERVICE PROVIDER.

NO WAIVER: No waiver of any term, provision or condition contained in this Agreement, nor any breach of any such term, provision or condition shall constitute a waiver of any subsequent breach of any such term, provision or condition by either party, or justify or authorize the non-observance on any other occasion of the same or any other term, provision or condition of this Agreement by either party.

PARTIAL INVALIDITY: If any term, provision or condition contained in this Agreement, or the application thereof to any person or circumstances shall, at any time, or to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which this Agreement is invalid or unenforceable, shall not be affected thereby, and each term, provision or condition contained in this Agreement shall be valid and enforced to the fullest extent permitted by the law provided, however, that no such invalidity shall in any way reduce services to be performed by the SERVICE PROVIDER to the FUND.

CAPTIONS: The captions or paragraph headings contained in this Agreement are solely for purpose of convenience and shall not be deemed part of this Agreement for the purpose of construing the meaning thereof or for any other purpose.

CONFLICT of INTEREST: This contract may be voided by the Fund Commissioners if the SERVICE PROVIDER fails to disclose an actual or potential conflict of interest as defined in the FUND's Bylaws, or in N.J.S.A. 40A:9-22.1 et. Seq. (the "Local Government Ethics Laws").

PROPRIETARY INFORMATION: The SERVICE PROVIDER shall not reveal to any third party any

information that the FUND has defined as proprietary without the express written consent of the FUND. In addition, the SERVICE PROVIDER shall promptly advise the FUND upon being interviewed or retained by a prospective new client operating in the field of casualty insurance involving public entities or public agencies in the State of New Jersey. Failure to comply with these requirements shall represent cause for termination of this agreement, in accordance with ~~Section III~~ THE TERMINATION CLAUSE of this agreement.

ELECTRONIC MAIL: The SERVICE PROVIDER agrees that it shall maintain and utilize the electronic mail systems in order to communicate with other service providers of the FUND and to meet reporting requirements of the Executive Director/Administrator's office. The SERVICE PROVIDER agrees that all financial and agenda reports shall be submitted in electronic formats established by the Fund Commissioners via electronic mail. The SERVICE PROVIDER further agrees that all personnel working under this contract shall direct access to the SERVICE PROVIDER's electronic mail system and shall have individual electronic mail addresses.

~~**SPECIAL PROVISION: AFFIRMATIVE ACTION:**
The Affirmative Action agreement in the standard provisions of the contract is replaced in its entirety by the following:~~

During the performance of this ~~agreement~~ contract, the SERVICE PROVIDER contractor agrees as follows:

The SERVICE PROVIDER, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, ~~sex~~, affectional or sexual orientation.

The SERVICE PROVIDER, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the SERVICE PROVIDER contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, ~~sex~~, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such action shall include, but not ~~be~~ limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

The ~~SERVICE PROVIDER~~ SERVICE PROVIDER contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination ~~clause~~ clause.

The SERVICE PROVIDER, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the ~~SERVICE PROVIDER~~ SERVICE

PROVIDER contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, ~~sex~~, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The SERVICE PROVIDER, where applicable, will send to each labor union or representative ~~of~~ workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or ~~workers'~~ workers' representative of the ~~SERVICE PROVIDER's~~ SERVICE PROVIDER'S contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The SERVICE PROVIDER, where applicable, agrees to comply with ~~the~~ any regulations promulgated by the Treasurer pursuant to ~~P.L. 1975, c. 127, N.J.S.A. 10:5-31 et seq.~~ as amended and supplemented from time to time and the Americans with Disabilities Act.

The SERVICE PROVIDER agrees to ~~attempt to~~ make good faith ~~efforts~~ to employ minority and ~~female~~ women workers consistent with the applicable county employment goals ~~prescribed by N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time or established~~ in accordance with N.J.A.C. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the ~~Affirmative Action Office~~ Division, pursuant to N.J.A.C. 17:27-5.2 ~~promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.~~

The SERVICE PROVIDER agrees to inform, in writing, ~~its~~ appropriate recruitment agencies ~~in the area, including, but not limited to,~~ employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, ~~sex~~, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The SERVICE PROVIDER agrees to revise any of its testing procedures, if necessary, to assure that all ~~personnel~~ personal testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey, and as established by applicable Federal law and applicable Federal court decisions.

TheIn conforming with the applicable employment goals, the SERVICE PROVIDER agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The SERVICE PROVIDER shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval
Certificate of Employee Information Report
Employee Information Report Form AA302

The SERVICE PROVIDER shall furnish such reports or other documents to the Division of Contract Compliance & EEO as may be requested by the Division from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Contract Compliance & EEO for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code at N.J.A.C.17:27.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
(hereafter referred to as "THE FUND")

**AMENDING THE FUND'S STANDARD
PROFESSIONAL SERVICE AGREEMENT**

WHEREAS, THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq

WHEREAS, the Fund approved contract language for the standard provisions that pertain to every provider and approved amendments on January 18, 2006;

WHEREAS, changes in the state law necessitates additional modifications to the standard contract; in particular language for Political Contributions and Recordkeeping;

NOW, THEREFORE, BE IT RESOLVED that the amendments to the standard contract, attached heretofore, shall be adopted by the FUND for all contracts until this resolution is amended or appealed.

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____



2015 Elected Officials Online Training Instructions

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for elected officials and authority commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by June 1, 2015.

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

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

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

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

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

Step 6: On the course selection page, click "Employment Practices Liability" on the left. Then click "enroll" on the right.

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

Step 8: On your authorized course list, click "Employment Practices Liability" to access the course.

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

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

2015 MEL & MRHIF Educational Seminar

Friday, April 17, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 5th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks: Five Credits plus One Ethics Credit
- Insurance Producers and Purchasing Agents: Five Credits
- Accountants (CPA's) and Lawyers (CLE): approval pending
- TCH Water Supply & Wastewater Licensed Operator Training: Five Credits
- RPPO and QPA (approval pending)

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: Commissioner Kenneth Kobylowski, NJ Department of Banking and Insurance
- Healthcare Reform: Greg Grimaldi & Paul Laracy
- Update on Employment Practices Liability: Fred Semrau and Joseph Hrubash
- Community Safety Issues: Joanne Hall
- Local Government Officials Ethics Act: Bill Kearns
- Cyber Liability Coverage: Ed Scioli and Paul Miola
- Cyber Liability Risk Control: Marc Pfeiffer

REGISTRATION: RSVP by Friday, April 10

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

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



The Power of Collaboration

January 29... Edison Township: a devastating fire strikes the DPW Garage destroying its entire fleet of heavy duty trucks...and a major snow storm is on its way the following day.

The leadership of the Central New Jersey Joint Insurance Fund (JIF) swung into action.

Edison JIF Commissioner Bill Northgrave called the day of the fire for help securing trucks. JIF Chair Bob Landolfi and Risk Manager Jay McManus scoured the area and Woodbridge loaned salt trucks from its fleet to help its fellow JIF member. JIF Executive Director Joe Hrubash engaged the MEL network in the search. QualLynx Adjuster Chris Roselli located heavy trucks in Pennsylvania — at a time when every resource in New Jersey was committed to the coming storm.

In emergency session the JIF advanced \$1.5 million to Edison for truck rental and rapid replacement. And MEL excess insurer Zurich American approved a \$1.5 million advance so that repairs could begin immediately.

The trucks arrived just in time to plow Edison's streets and avert a major community disaster.

The power of collaboration: communities working together for the common good.



THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Committed to safety as a way of life at the workplace and in your community.

RESOLUTION NO. 15-10

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MARCH 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>
004787			
004787	BOWMAN & COMPANY, LLP	AUDITOR FEE 2014	7,500.00
			7,500.00
		Total Payments FY 2014	7,500.00

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004788			
004788	QUAL-LYNX	CLAIMS ADMIN - 03/2015	10,663.25
004788	QUAL-LYNX	PERFORMANCE BONS - 2015	640.00
			11,303.25
004789			
004789	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2015	1,390.35
			1,390.35
004790			
004790	PERMA	POSTAGE FEE 02/2015	2.45
004790	PERMA	EXECUTIVE DIRECTOR FEE 03/2015	9,272.29
			9,274.74
004791			
004791	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 03/2015	3,025.00
			3,025.00
004792			
004792	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 03/2015	1,355.07
004792	KEARNS, REALE & KEARNS	ATTORNEY FEE 03/2015	1,590.81
			2,945.88
004793			
004793	QUALCARE, INC.	MANAGED CARE SERVICES - 03/2015	6,660.25
			6,660.25
004794			
004794	THOMAS TONTARSKI	TREASURER FEE 03/2015	1,375.13
			1,375.13

004795			
004795	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 02/28/2015	30.24
			30.24
004796			
004796	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 03/2015	460.03
			460.03
004797			
004797	MOORESTOWN TOWNSHIP	REIMBURSE FOR REFRESHMENT FEB MTG	325.00
			325.00
004798			
004798	COURIER TIMES INC.	ADV#2-012012000 - 02/06/15 - 2015 MTG	40.70
			40.70
		Total Payments FY 2015	36,830.57

TOTAL PAYMENTS ALL FUND YEARS \$ 44,330.57

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

March 15, 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 February 28, 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 \$ 1,179.34. This generated an average annual yield of .30%. However, we have an unrealized net loss of \$1,280.00 adjusting the reported yield to -.03% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$640.00 as it relates to the market value of \$2,000,640.00 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 \$150.00 w/YTD of \$ 6,133.76 (detailed in my report)
Overpayment Reimbursements \$ 0.00
Excess SIR FY 2014 Workers Comp Reimbursement \$ 40,154.22

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 122 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 \$ 234,643.26.

Loss Payments	\$ 200,321.55
Expense Payments	\$ 6,440.98
Legal Payments	\$ 27,880.73

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 \$ 4,937,157.36 to a closing balance of \$4,569,878.87 showing a decrease in the fund of \$ 367,278.49.

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

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

Current Fund Year: 2015										
Month Ending: February										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(108,790.92)	1,462,752.55	348,206.43	2,394,495.53	0.00	136,072.29	(9,798.07)	230,890.19	483,329.36	4,937,157.36
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	40,304.22	0.00	0.00	0.00	0.00	0.00	40,304.22
Invest Pymnts	(32.97)	(381.09)	(90.72)	(623.84)	0.00	(35.45)	(0.01)	(60.65)	(125.93)	(1,350.66)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(32.97)	(381.09)	(90.72)	(623.84)	0.00	(35.45)	(0.01)	(60.65)	(125.93)	(1,350.66)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	553.51	553.51
TOTAL	(32.97)	(381.09)	(90.72)	39,680.38	0.00	(35.45)	(0.01)	(60.65)	427.58	39,507.07
EXPENSES										
Claims Transfers	0.00	22,045.78	500.00	212,097.48	0.00	0.00	0.00	0.00	0.00	234,643.26
Expenses	0.00	0.00	0.00	0.00	0.00	136,021.00	0.00	0.00	36,121.30	172,142.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	22,045.78	500.00	212,097.48	0.00	136,021.00	0.00	0.00	36,121.30	406,785.56
END BALANCE	(108,823.89)	1,440,325.68	347,615.71	2,222,078.43	0.00	15.84	(9,798.08)	230,829.54	447,635.64	4,569,878.87

Report Month February			
		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accural Balances:	Accural Balances are equal		\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	February							
CURRENT FUND YEAR	2015							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
	Maturity (Yrs)	0	0	0	0	0	0	
	Purchase Yield:	0	0	0	0	0	0	
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$4,937,157.29	2693220.76	2559.17	188957.36	2001920	50000	500	
Opening Interest Accrual Balance	\$1,416.66	0	0	0	1416.66	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	(\$70.66)	\$20.96	\$0.14	(\$91.76)	\$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)	(\$1,280.00)	\$0.00	\$0.00	\$0.00	(\$1,280.00)	\$0.00	\$0.00
8	Net Investment Income	(\$100.66)	\$20.96	\$0.14	(\$91.76)	(\$30.00)	\$0.00	\$0.00
9	Deposits - Purchases	\$447,796.47	\$40,857.73	\$0.00	\$0.00	\$0.00	\$234,796.44	\$172,142.30
10	(Withdrawals - Sales)	(\$813,724.30)	(\$406,785.56)	\$0.00	\$0.00	\$0.00	(\$234,796.44)	(\$172,142.30)
	Ending Cash & Investment Balance	\$4,569,878.80	\$2,327,313.89	\$2,559.31	\$188,865.60	\$2,000,640.00	\$50,000.00	\$500.00
	Ending Interest Accrual Balance	\$2,666.66	\$0.00	\$0.00	\$0.00	\$2,666.66	\$0.00	\$0.00
	Plus Outstanding Checks	\$172,240.44	\$0.00	\$0.00	\$0.00	\$0.00	\$35,660.85	\$136,579.59
	(Less Deposits in Transit)	(\$25.00)	(\$25.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,742,094.24	\$2,327,288.89	\$2,559.31	\$188,865.60	\$2,000,640.00	\$85,660.85	\$137,079.59

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

Month		February							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	36.80	9,762.78	0.00	9,799.58	9,799.58	0.00	0.00	0.00
	Total	36.80	9,762.78	0.00	9,799.58	9,799.58	0.00	0.00	0.00
2014	Prop	184,325.26	0.00	0.00	184,325.26	184,325.26	0.00	0.00	0.00
	Liab	21,723.79	11,818.79	0.00	33,542.58	33,542.58	0.00	0.00	0.00
	Auto	16,344.88	500.00	0.00	16,844.88	16,844.88	(0.00)	0.00	(0.00)
	WC	636,490.18	102,858.68	40,154.22	699,194.64	699,194.64	0.00	0.00	0.00
	Total	858,884.11	115,177.47	40,154.22	933,907.36	933,907.36	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	26,244.56	335.27	0.00	26,579.83	26,579.83	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	819,659.10	63,663.11	150.00	883,172.21	883,172.21	0.00	0.00	0.00
	Total	988,979.25	63,998.38	150.00	1,052,827.63	1,052,827.63	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	179,291.40	8,513.06	0.00	187,804.46	187,804.46	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	452,552.75	29,250.09	0.00	481,802.84	481,802.84	0.00	0.00	0.00
	Total	778,204.32	37,763.15	0.00	815,967.47	815,967.47	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	319,621.63	1,378.66	0.00	321,000.29	321,000.29	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	1,202,699.16	6,562.82	0.00	1,209,261.98	1,209,261.98	(0.00)	(0.00)	0.00
	Total	1,890,821.51	7,941.48	0.00	1,898,762.99	1,898,762.99	(0.00)	(0.00)	0.00
	TOTAL	4,516,925.99	234,643.26	40,304.22	4,711,265.03	4,711,265.03	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Thursday, February 19, 2015

From 1/21/2015 To 2/18/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	Insurance & Risk Management 49 Rancocas Road, PO 1447 Box 6000 Mt. Holly, NY 08060-6000 984 Tuckerton Road Marlton, NJ 08053		Evidence of insurance with respects to our shared services agreement with the County and 911 calls (Res 284-2010).	2/3/2015	GL EX AU WC
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060 1471 Attn: Insurance & Risk Management Division 984 Tuckerton Road Marlton, NJ 08053		Evidence of insurance with respects to our Shared Services agreement for Snow plow removal of county roads in Evesham Township.	2/3/2015	GL EX AU WC
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders Attn: Risk Management. 3642 PO Box 6000, 49 Rancocas Rd. Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053		Evidence of insurance as respects to 2015 Municipal Alliance Grant Agreement.	2/3/2015	GL EX AU WC
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders 49 Rancocas Rd. PO Box 5074 6000 Mt. Holly, NJ 08060 Attn: Insurance & Risk Management Division 984 Tuckerton Road Marlton, NJ 08053		Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Branch of the County Library.	2/3/2015	GL EX AU WC
H- Evesham Township BOE I- Township of Evesham	25 South Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	20133	Evidence of insurance as respects to the use of school facilities for Primary Election on June 2, 2015 and General election on November 3, 2015.	2/3/2015	GL EX AU WC

otal # of Holders = 5

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 09, 2015

Service Team

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

FEBRUARY 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Maple Shade – Conducted a Loss Control Survey – February 11
- Township of Moorestown – Conducted a Loss Control Survey – February 11
- Township of Willingboro – Conducted a Loss Control Survey – February 10

JIF MEETINGS ATTENDED

- PMM JIF Executive Safety Committee Meeting – February 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Use of a Spotter When Backing– February 9
- "First Responders - Safe Lifting and Moving of Patients" – February 23

MEL VIDEO LIBRARY

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

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 March, April & May 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
3/2/15	5	Township of Voorhees #3	Leaf Collection Safety	1:00 - 2:30 pm
3/3/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
3/3/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
3/4/15	5	Township of Moorestown	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/4/15	5	Township of Moorestown	BBP	12:00 - 1:00 pm
3/9/15	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
3/9/15	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
3/10/15	5	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
3/10/15	5	Township of Winslow	Hearing Conservation	10:15 - 11:15 am
3/10/15	5	Township of Winslow	Back Safety / Material Handling	11:30 - 12:30 pm
3/11/15	5	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
3/11/15	5	Pennsauken SA #3	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/11/15	5	Pennsauken SA #3	BBP	12:00 - 1:00 pm
3/11/15	5	Evesham Twp. MUA	Fall Protection Awareness	8:15 - 10:15 am
3/11/15	5	Evesham Twp. MUA	Hearing Conservation	10:30 - 11:30 am
3/12/15	5	Township of Cherry Hill #4 (Town Hall)	Driving Safety Awareness	9:30 - 11:00 am
3/12/15	5	Township of Cherry Hill #5 (Library)	Office Safety	12:00 - 2:00 pm
3/13/15	5	Borough of Somerdale	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/16/15	5	Borough of Magnolia	Landscape Safety	9:00 - 12:00 pm
3/16/15	5	Township of Voorhees #3	LOTO	1:00 - 3:00 pm
3/17/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
3/17/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
3/18/15	5	Camden Parking Authority	Accident Investigation	9:00 - 11:00 am
3/20/15	5	Borough of Collingwood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/15	5	Borough of Glassboro #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/23/15	5	Township of Voorhees #3	Sanitation / Recycling Safety	1:00 - 3:00 pm
3/24/15	5	Logan Twp. MUA #1	Driving Safety Awareness	8:30 - 10:00 am
3/24/15	5	Logan Twp. MUA #1	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/25/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/25/15	5	Borough of Pitman	Forklift Certification	8:30 - 2:00 pm w/lunch brk
3/25/15	5	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
3/25/15	5	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
3/25/15	5	Township of Moorestown	HazCom w/GHS	12:30 - 2:00 pm
3/25/15	5	Township of Moorestown	Fire Extinguisher	2:15 - 3:15 pm
3/26/15	5	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/26/15	5	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/26/15	5	City of Burlington #2	CDL-Drivers Safety Regulations	11:00 - 1:00 pm
3/27/15	5	Franklin Township #2 (Gloucester)	PPE	9:00 - 11:00 am
3/30/15	5	Township of Voorhees #3	BBP	1:00 - 2:00 pm
3/30/15	5	Township of Voorhees #3	Confined Space Awareness	2:00 - 3:00 pm
3/31/15	5	Township of Winslow	Landscape Safety	8:00 - 11:00 am
4/1/15	5	Township of Moorestown	Special Events Management	8:30 - 10:30 am
4/1/15	5	Township of Moorestown	Safety Committee Best Practices	10:45 - 12:15 pm
4/7/15	5	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/7/15	5	Township of Westampton #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/8/15	5	Township of Florence	Leaf Collection Safety	8:30 - 10:00 am
4/8/15	5	Township of Florence	Hearing Conservation	10:15 - 11:15 am
4/10/15	5	Borough of Runnemede	PPE	8:00 - 10:00 am
4/10/15	5	Borough of Runnemede (P.D.)	Bloodborne Pathogens Train-the-Trainer	10:30 - 1:30 pm

4/13/15	5	Borough of Glassboro #1	Jetter / Vacuum Safety	9:00 - 11:00 am
4/13/15	5	Township of Voorhees #3	HazCom w/GHS	1:00 - 2:30 pm
4/14/15	5	Township of Hainesport #1	Heavy Equipment Safety	8:30 - 11:30 am
4/15/15	5	Township of Burlington #3	Landscape Safety Awareness	8:00 - 11:00 am
4/16/15	5	Township of Cherry Hill #6	Heavy Equipment Safety	8:00 - 11:00 am
4/16/15	5	Borough of Collingwood	Confined Space Awareness	12:30 - 1:30 pm
4/17/15	5	Borough of Clementon	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/17/15	5	Township of Woolwich	DDC-6	8:00 - 2:30 pm w/lunch brk
4/21/15	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/22/15	5	Borough of Pitman	Fast Track to Safety	9:00 - 3:00 pm w/lunch brk
4/24/15	5	Borough of Runnemede	Landscape Safety	8:00 - 11:00 am
4/27/15	5	Borough of Glassboro #1	Forklift Operator Evaluation Train-the-Trainer	9:00 - 12:00 pm
4/27/15	5	Township of Voorhees #3	Flagger / Work Zone Safety	11:00 - 3:00 pm
4/28/15	5	Township of Cherry Hill #6	Driving Safety Awareness	8:00 - 10:00 am
4/28/15	5	Township of Cherry Hill #6	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
4/29/15	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/29/15	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/29/15	5	Township of Moorestown	LOTO	8:30 - 10:30 am
4/29/15	5	Township of Moorestown	LOTO	10:45 - 12:45 pm
5/1/15	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
5/4/15	5	Township of Voorhees #3	Fire Safety	1:00 - 2:00 pm
5/4/15	5	Township of Voorhees #3	Fire Extinguisher	2:00 - 3:00 pm
5/5/15	5	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
5/5/15	5	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
5/5/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention-Evening	7:30 - 9:00 pm
5/6/15	5	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
5/6/15	5	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
5/7/15	5	Borough of Clementon	Confined Space Awareness	8:00 - 9:00 am
5/7/15	5	Borough of Clementon	Shop & Tool Safety	9:15 - 10:15 am
5/8/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
5/8/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
5/8/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
5/11/15	5	Borough of Magnolia	Fall Protection Awareness	10:00 - 12:00 pm
5/12/15	5	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/13/15	5	Borough of Pitman	CMVO	11:00 - 2:30 pm w/lunch brk
5/15/15	5	Borough of Collingwood	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/19/15	5	Township of Waterford	PPE	8:00 - 10:00 am
5/19/15	5	Township of Waterford	Fire Extinguisher	10:15 - 11:15 am
5/19/15	5	Township of Waterford	Respiratory Protection	11:30 - 12:30 pm
5/20/15	5	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
5/21/15	5	Township of Cherry Hill #6	Employee Conduct & Violence Prevention	8:00 - 9:30 am
5/21/15	5	Township of Cherry Hill #6	Toolbox Talks Essentials	9:45 - 11:15 am
5/21/15	5	Township of Cherry Hill #6	Hazard ID: Making Your Observation Count	12:00 - 2:00 pm
5/22/15	5	Township of Evesham #4	Playground Safety Inspections	8:30 - 10:30 am
5/22/15	5	Township of Evesham #4	Hearing Conservation	10:45 - 11:45 am
5/27/15	5	Township of Moorestown	Jetter / Vacuum Safety	8:30 - 10:30 am
5/29/15	5	Borough of Collingwood	Driving Safety Awareness	8:00 - 9:30 am
5/29/15	5	Borough of Collingwood	Back Safety / Material Handling	9:45 - 10:45 am

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	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL- Supervisors Reasonable Suspicion	2 / M	Leaf Vac Safety Awareness	2 / T
CDL- Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry - Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
FastTrack to Safety	4 / T	Seasonal Public Works Operations	3 / T
Flagger / Work zone Safety	2 / T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T,G	Toolbox Talks 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	Jetter Safety	2 / S
BOE Safety Awareness	3 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL- Supervisors Reasonable Suspicion	1.5 / S	Landscape Safety	2 / S
CDL- Drivers' Safety Regulations	2 / S	Leaf Vac Safety	2 / S
Confined Space Awareness	1 / S	Lockout Tagout	2 / S
Confined Space Entry - Permit Required	3.5 / S	Shop and Tool Safety	1 / S
Defensive Driving-6-Hour	5.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
FastTrack to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Work zone Safety	2 / S	Toolbox Talks Essentials	1 / S
HazCom with Globally Harmonized System	1.5/ 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
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

2015 “Fast Track to Safety” Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2015 “Fast Track to Safety” venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
 - ❖ Bloodborne Pathogens
 - ❖ Fire Safety
- ❖ Personal Protective Equipment
- ❖ Driving Safety Awareness

Venues & Dates

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

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Hanover (Morris) – 8/28/15

September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgely (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





Safety Director Bulletin

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

A message from the JIF Safety Director's Office:

Last Thursday afternoon an Illinois Fire Chief was killed when one of his fire trucks struck him while backing at an emergency medical incident. The hazard of maneuvering large vehicles is a serious exposure in many departments including; public works, utilities, fire, and EMS. According to the National Safety Council one in four accidents can be blamed on poor backing practices. Backing accidents cause over 500 deaths each year. The Safety Director reminds our members to back safely by following these best practices:

- **Know your vehicle's blind spots.** Blind spots can be behind, in front of, and on both sides of the vehicles. Blind spots vary depending on the height of the object. A tall object, such as person may be visible to the driver's whereas a 3 foot high bollard may not be.

An effective toolbox talk exercise would be to map out a vehicle's blind spots at three heights; ground level, 3 feet high, and 6 feet high.

- **Park defensively.** Whenever possible, drivers should park vehicles so that they can be pulled forward when leaving. Back down alleys that do not permit driving all the way though or room to turn around.

When investigating a backing accident, review whether the driver parked defensively – was there an opportunity to park the vehicle so that backing could have been avoiding?

- **Use a spotter whenever possible.** Organizations should have a written policy which requires the use of a spotter whenever one is available. Standard hand signals should be included in the policy. If a spotter is absolutely not available, the driver should be required to perform a walk-around and immediately return to the cab, tap the horn, and start backing.

Consistent enforcement is imperative. Do not overlook if a passenger is in a vehicle backing without a spotter. Everyone should recognize that spotters are the single most important safeguard when a vehicle must be backed.

The attached link takes you to the index of MEL's Toolbox Talks. "*Spotter Hand Signals When Backing*" may be used to reinforce this message.

NJMEL.ORG - Safety Tool Box Talks



February 2015

First Responders - Safe Lifting and Moving of Patients



The emergency medical system starts when someone calls 911. The dispatch center will take the call and determine the type of response required. For medical issues, an ambulance will be dispatched and, in many systems, local fire and / or police departments will be called to assist. In the course of providing patient care, many EMT's, police officers, and firefighters are injured each year while lifting and moving patients.

When and how to move a patient is determined by many factors. In general, a patient should be moved immediately (emergency move) only when there is an imminent life hazard to the patient or rescuer. First responders must do what is necessary for the welfare of everyone. When there is no imminent threat to life, a well thought out plan for safely lifting and transporting the patient should be established prior to moving.

Have a Plan for Patient Lifts

Patient lifting and moving are critical skills that can range from a simple procedure to a complex operation. First responders must move the patient, protect the patient from further injury, and protect themselves. While lifting and moving skills can be developed and improved through practice, some patient moves require quick thinking and ingenuity. All responders must be on the same page when performing a patient lift. Pre-lift considerations include:

- The weight of the patient, availability, and timeliness of help; use a rough guideline of 1 rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own physical ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What equipment should be used? What types of lifting equipment are available?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew use proper techniques to drag the patient to a better location before attempting the lift?
- Where is the patient going to be taken once lifted? Which doorway is easiest? Should a window be made into a door? Is the pathway clear?
- How will crew members move a patient sitting in a vehicle or on the floor / ground to the ambulance?
- What if the initial plan does not work?

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.

Prepare for Patient Lifts

Soft tissue injuries from repetitive and heavy lifting are common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following steps to prepare their personnel.

- Train and retrain on safe lifting techniques
- Photograph or videotape patient handling drills to study body mechanics
- Use situational drills and tabletop exercises to practice decision-making for patient handling
- Evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc.
- Debrief every significant patient handling incident



EMS Lifting Drill



Stryker Power Pro Cot

Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it straight and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Begin your lift by facing the patient you intend to lift
- Have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Ensure good footing. Consider surface conditions and obstacles to a proper lifting stance
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient or backboard
- Grasp the equipment you are using with your hands, palms facing upward
- Keep the weight of the patient as close to your body as possible
- Lift with your legs, not your back
- Lift without twisting

Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First Responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many public safety agencies for good reason. Studies show that a department-wide fitness and wellness program coupled with training on proper body mechanics and lifting techniques result in fewer injuries. Responders must commit to a personal program of exercise and stretching to withstand the physical demands of the job to ensure an exciting and fulfilling injury free career.



**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					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	242	\$396,002.46	\$175,582.63	\$220,419.83	55.7%

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%

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%



QUALCARE
TM
INC.

PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2015	New Injuries Requiring Med Mgmt
January	12
February	14
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	
Totals	26
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
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
Top 10 Providers
By Charges
PAR/NonPAR/MCCI
February 2015

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
VIRTUA HEALTH, INC.	\$93,588.40	\$36,387.41	\$57,200.99	61%	Hospital
MILLENNIUM SURGICALCENTER, LLC	\$34,668.00	\$7,362.45	\$27,305.55	79%	Ambulatory Surgical Center
KIRSHNER SPINE INSTITUTE	\$22,500.00	\$5,959.12	\$16,540.88	74%	Ortho/Neuro
ONE CALL MEDICAL, INC.	\$8,114.58	\$3,435.00	\$4,679.58	58%	MRI/Radiology
KENNEDY UNIVERSITY HOSPITAL, INC.	\$7,653.36	\$4,171.14	\$3,482.22	45%	Hospital
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY	\$6,447.61	\$2,616.31	\$3,831.30	59%	Occ Med/Primary Care
NovaCare Rehabilitation	\$5,744.00	\$1,772.60	\$3,971.40	69%	Physical Therapy
ORTHOPEDIC & SPINE REHABILITATION	\$4,900.00	\$720.00	\$4,180.00	85%	Physical Therapy
RECONSTRUCTIVE ORTHOPAEDIC ASSOCIATE II PC	\$4,630.00	\$3,306.69	\$1,323.31	29%	Ortho/Neuro
HEARTLAND REHABILITATION SERVICES	\$3,570.00	\$693.00	\$2,877.00	81%	Physical Therapy
OUT OF NETWORK					
EVESHAM FIRE DISTRICT NO 1	\$667.00	\$664.00	\$3.00	0%	Ambulance
JOEL B. GLASS MD	\$315.00	\$192.00	\$123.00	39%	Psychiatry
RADIOLOGY ASSOCIATES OF NEW JERSEY	\$35.00	\$35.00	\$0.00	0%	Radiology
MCCI NEGOTIATIONS					
RIVERVIEW SURGERY CENTER AT THE NAVY YARD	\$20,194.00	\$8,682.00	\$11,512.00	57%	Ambulatory Surgical Center
MEDSOURCE, LLC	\$2,385.00	\$790.00	\$1,595.00	67%	Durable Medical Equipment



PMM JIF

Top 10 Claimants By Charges

February 2015

Claim #	DOL	Mechanism of Injury	Body Part	Charges	Approved	Savings
001171682	4/2/2013	Performing rescue drill with dummy	Back	\$57,648.00	\$30,160.16	\$27,487.84
001216354	11/21/2014	Tripped while walking in maintenance facility	Shoulder	\$56,566.75	\$11,652.39	\$44,914.36
001216051	11/19/2014	Climbing through window	Shoulder	\$24,888.00	\$12,058.33	\$12,829.67
001207022	7/9/2014	Running after suspect	Knee/Shoulder	\$22,628.24	\$5,513.49	\$17,114.75
001203058	5/16/2014	Arresting Suspect	Knee	\$15,077.50	\$3,037.53	\$12,039.97
001205883	6/24/2014	Performing checks on motorcycle	Knee/Ankle	\$6,444.14	\$1,836.63	\$4,607.51
001189561	12/3/2013	Getting out of the back of a dumptruck	Shoulder	\$6,182.72	\$1,605.24	\$4,577.48
001200690	3/27/2014	Struggling with suspect	Knee	\$4,900.00	\$720.00	\$4,180.00
001218511	1/1/2015	Injured while handcuffing suspect	Finger	\$4,763.15	\$1,939.14	\$2,824.01
001216141	11/20/2014	Moving a limb out from a road	Elbow	\$3,914.70	\$2,133.53	\$1,781.17



PMM JIF
Charges/Savings by Specialty
February 2015

Specialty	Charges	Approved	Savings	% of Savings
Hospital	\$102,271.76	\$41,331.05	\$60,940.71	60%
Ambulatory Surgical Center	\$54,862.00	\$16,044.45	\$38,817.55	71%
Ortho/Neuro	\$31,046.48	\$11,731.16	\$19,315.32	62%
Physical Therapy/Occupational Therapy	\$14,214.00	\$3,185.60	\$11,028.40	78%
Occ Med/Primary Care	\$8,547.61	\$3,375.95	\$5,171.66	61%
MRI/Radiology	\$8,368.58	\$3,566.18	\$4,802.40	57%
Durable Medical Equipment	\$4,028.71	\$1,668.99	\$2,359.72	59%
Anesthesia/Pain Management	\$3,870.00	\$1,591.25	\$2,278.75	59%
Home Health Care	\$1,120.00	\$960.00	\$160.00	14%
Emergency Medicine	\$834.00	\$303.29	\$530.71	64%
Ambulance	\$667.00	\$664.00	\$3.00	0%
Psychiatry	\$315.00	\$192.00	\$123.00	39%
Laboratory Services	\$283.70	\$40.08	\$243.62	86%
DME	\$218.52	\$122.92	\$95.60	44%
Pathology	\$45.00	\$21.64	\$23.36	52%
Grand Total	\$230,692.36	\$84,798.56	\$145,893.80	63%



PMM JIF
Intake Reporting and Injury Description
February 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>
1221514	2/3/2015	2/3/2015	2/3/2015	P11-POLICE DEPARTMENT	52 - Strain or Tear	Lower Back Area - 42	31 - Fall, Slip or Trip, NOC
1221724	2/2/2015	2/4/2015	2/6/2015	WUP-WATER UTILITY PUBLIC WORKS	28 - Fracture	Ankle - 55	31 - Fall, Slip or Trip, NOC
1222014	2/3/2015	2/3/2015	2/10/2015	1602-PUBLIC WORKS	10 - Contusion	Chest - 44	60 - Strain or Injury By, NOC
1222013	2/9/2015	2/9/2015	2/10/2015	9410-MUNICIPALITY EMPLOYEE NOC	49 - Sprain or Tear	Wrist - 34	32 - On Ice or Snow
1222240	2/8/2015	2/8/2015	2/9/2015	007-FIRE DEPARTMENT	10 - Contusion	Hand - 35	09 - Contact With, NOC
1222439	2/9/2015	2/9/2015	2/16/2015	701-Administration	10 - Contusion	Facial Bones - 19	31 - Fall, Slip or Trip, NOC
1222650	2/18/2015	2/18/2015	2/18/2015	1607-FIRE DEPARTMENT	10 - Contusion	Shoulder(s) - 38	31 - Fall, Slip or Trip, NOC
1222649	2/18/2015	2/18/2015	2/18/2015	701-Public Works	10 - Contusion	Hip - 51	31 - Fall, Slip or Trip, NOC
1222866	2/20/2015	2/20/2015	2/20/2015	007-FIRE DEPARTMENT	10 - Contusion	Wrist - 34	31 - Fall, Slip or Trip, NOC
1223181	2/21/2015	2/23/2015	2/23/2015	701-Public Works	49 - Sprain or Tear	Lower Back Area - 42	60 - Strain or Injury By, NOC
1223182	2/23/2015	2/23/2015	2/23/2015	61-POLICE DEPARTMENT	10 - Contusion	Skull - 11	31 - Fall, Slip or Trip, NOC
1223183	2/23/2015	2/23/2015	2/23/2015	017-POLICE DPT	10 - Contusion	Knee - 53	31 - Fall, Slip or Trip, NOC
1223412	2/19/2015	2/19/2015	2/24/2015	701-Police Department	49 - Sprain or Tear	Ankle - 55	32 - On Ice or Snow
1223572	2/18/2015	2/18/2015	2/18/2015	701-Police Department	10 - Contusion	Elbow - 32	32 - On Ice or Snow

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 23, 2015
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
2:00 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, Rachel Chwastek Karen A. Read
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Treasurer	Thomas Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Claims Service	Qual Lynx John Barrecchio Karen Berenato Donna Crosson
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Guy Buonpann Steve McNamara
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Underwriting Manager	Conner Strong & Buckelew
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APPROVAL OF MINUTES: JANUARY 26, 2015 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 26, 2015:

Moved:	Commissioner Brevogel
Second:	Commissioner Layne
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Elected Officials Training: Again this year, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official who completes the course by May 31. The Fund, along with Mr. Kearns office, will be scheduling sessions in the coming months. The MEL is making available an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

2015 MEL & MR HIF Educational Seminar –Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Included in the agenda was agenda and registration form for the annual MEL & MRHIF Educational Seminar at to the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

MEL Bulletin 15-01 – Enclosed on **Page 10** is MEL Bulletin 15-01 that list all coverage bulletins for 2015. They are available on the MEL's website at NJMEL.ORG

2015 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Houston from June 7–10. Resolution 15-7 authorizing travel expenses was included in the agenda.

MOTION TO ADOPT RESOLUTION 15-7 AUTHORIZING PRIMA TRAVEL EXPENSES

Moved:	Commissioner Brevogel
Second:	Commissioner Czerniecki
Vote:	4 Ayes, 0 Nays

Inclement Weather Procedure - As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meeting(s), Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number. Further communication will be through email and the Fund's website.

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

Executive Director reviewed the Financial Fast Track and stated the fund has improved over the past month and is running a short deficit of \$41,000. Executive Director reviewed the Expected Loss Ration Analysis and said we are at 0.59% where the actuary had us targeted at 1.17%. The Executive Director advised that the Fund has already overshot the actuary in 2013 and 2014, due to a heavy volume of snow claims, which is not trending well for the fund, and as some claims are still open, a special assessment may be necessary for towns that have overshot their maximum amount. PMM is currently at the top of the Lost Time Accident Frequency list with 0 Lost Time, which is very good. The Executive Director also mentioned he will reach out to the Evesham Fire District about their EPL Compliance, and have their information updated.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney mentioned that regarding the Sovereign Citizens and their bogus liens to have one particular law firm for all towns included in the JIF to handle any particular issues that arise with employees who have dealt with these individuals. The Fund Attorney will reach out to the defense panel and inquire if any of the current attorneys have experience with the matter.

TREASURER:

Payment of February 2015 Vouchers Resolution 15-8

Fund Year 2014	14.95
Fund Year 2015	172,127.35
Total	172,142.30

MOTION TO APPROVE RESOLUTION 15-8 VOUCHER LIST FOR THE MONTH OF FEBRUARY AS SUBMITTED

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

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

2011	11,723.36
2012	17,637.87
2013	18,068.47
2014	49,363.97
2015	36.80
TOTAL	96,830.47

The Treasurer then explained the proposals he had been seeking on behalf of the JIF. TD Bank had the best proposal for the PMM JIF, and will extend the offer to the JIF with a commitment from the JIF until September 30, 2017. A detailed analysis of these options the Treasurer had researched was included in the agenda.

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: Underwriting Manager reported 33 certificates issued for the period 01/01/15 to 01/20/15 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 January, as well as a list of MSI Training and Fast Track training information. The Safety Director advised on February 11th, he met with Moorestown and Maple Shade to review open SFIs, and most of the items had been completed but the forms had not been submitted. On February 10th, he visited with Willingboro for an issue at the JFK Center at the gym. Willingboro’s SFIs related to their playground were completed for the most part and again the forms had not been submitted. The Safety Director noted Evesham currently has no SFIs, the Fire District had 2, which have been completed, but again the forms had not been submitted. 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: January report included for information. Report indicated 113 bills during the month of January totaling \$165,310.10 of that amount \$90,766.02 was paid for a savings of \$75,544.08 which is a 45.1% savings. There were 12 new injuries in the month of January. The Managed Care Provider also reviewed the Stewardship Report with Fund.

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 Czerniecki
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Layne
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Layne
Second: Commissioner Czerniecki
Vote: Unanimous

MEETING ADJOURNED: 2:18pm

**NEXT REGULAR MEETING: March 23, 2015
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II
MEL, RCF & EJIF REPORTS



Municipal Excess Liability Joint Insurance Fund

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

Date: March 4, 2015

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Subject: March MEL Report

Asset Manager & Banking Services: Representatives from Wells Fargo provided the MEL with a report on MEL investments.

MEL Financial Fast Track Report – Year-end report distributed showing the MEL's statutory surplus stands at \$17,231,043.

MEL Commissioner Retreat: The MEL Board of Fund Commissioners had a one-day retreat on February 26th – which included an overview of the formation of the Joint Insurance Funds and a review of the Standing Committees. Board adopted a Resolution accepting recommendations from the retreat to combine the Strategic Planning Committee, Membership & Marketing and Rules/Contracts into one Committee to be known as the Management Committee. In addition, the Police Accreditation Committee was disbanded and minor revisions were made to Charters. Commissioners agreed that an annual retreat would be a good way for standing committees to issue annual reports to the board.

Public Officials/Elected Online Training Seminars: While the MEL continues to recommend that public officials attend a training class, the MEL is also making available an online training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by June 1, 2015. This program can also be assigned without credit to other local unit appointees and senior staff; enclosed are the instructions to access this program.

2015 MEL & MR HIF Educational Seminar: Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. The agenda and registration form for the annual MEL & MRHIF Educational Seminar at to the National Conference Center at the East Windsor Holiday Inn was distributed. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

Professional Service Agreements: In 2006, the MEL adopted standard contract language for professional service agreements. The Board adopted a Resolution amending the standard contract to be updated to track to language in the law on Political Contributions, Affirmative Action and Records.

Audit Committee: The Board accepted the recommendation of the Audit Committee and approved the Internal Audit of Accounting & Financial Reporting, Internal Audit of Second Opinion on Reserves and the Internal Audit of Claims.

Legislative Committee: Legislative Committee submitted minutes of its February 19, 2015 meeting.

Emergency Cleanup and Restoration Services: The Fund office released and advertised this RFQ with a deadline of March 3rd to respond. Purpose of RFQ was to develop a list of vendors that meet the certain qualifications, including compliance with local public contract and department of labor laws. Responses were received from six vendors. Responses will be posted to the MEL webpage so members can select as needed. Members are not required to select from this list but must select a qualified vendor. List is expected to be amended from time to time.

Safety and Education Committee: The Safety and Education Committee is scheduled to meet at 11AM March 27, 2015 at the Forsgate Country Club.

Investment Committee: A meeting of the Investment Committee will be scheduled shortly.

MEL Coverage Bulletins: MEL Bulletin 15-01 was submitted for information. As indicated in the bulletin, all coverage bulletins and supporting attachments will be available on the MEL website www.njmel.org. *(Click on Coverage and then Coverage Bulletins)*

League Magazine: The first of a series of MEL advertisements to appear in the League magazine was distributed. 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 Administrators Meeting: A meeting of all JIF and MEL third party administrators was held on February 6th at the Forsgate Country Club. Primary purpose was to introduce the MEL’s new Property TPA – Vanguard – and review the Claim Reporting procedures.

RCF 2015 Reorganization Meeting: Commissioner Cottman submitted a report on the Residual Claims Fund’s 2015 Reorganization meeting - which was held on January 7, 2015 at 10:30 a.m. at the Forsgate Country Club.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

Superstorm Sandy – Fund Attorney provided an update on the status of Superstorm Sandy claims and reported that mediator, Judge Carver, set a date of July 31st to complete the mediation process.

Claims Committee: Claims Review Committee submitted a report on its January meeting. Committee met again following the board's meeting.



Municipal Excess Liability Residual Claims Fund

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

March 4, 2015

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

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF March 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 that through cash-flow forecasting, Wells Fargo has been able to increase amounts invested. The RCF has \$81 million invested with a purchase yield of .69 basis points as of December 31, 2014.

Claims Committee: The Claims Committee met at 9:00 am on the day of the Commissioners' meeting and the next meeting is scheduled for May 6, 2015 via video/teleconference.

Professional Service Agreements: In 2006, the RCF adopted standard contract language for professional service agreements as a separate appendix with unique clauses by Fund professional to be set forth in the first section of the professional service agreements. Based on the Executive Director's recommendation and the Fund Attorney's review, the Board of Fund Commissioners adopted a resolution amending the Fund's standard contract provisions to be updated to track to language in the law on Political Contributions, Affirmative Action and Records.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year with a deadline to file of April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday June 3, 2015 at 10:30AM the Forsgate CC, Jamesburg, NJ.



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: March 4, 2015

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Scott Carew

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

PROFESSIONAL SERVICE AGREEMENTS – In 2006, the EJIF adopted standard contract language for professional service agreements. The Fund Attorney recommended the standard contract be updated to track to language in the law on Political Contributions, Affirmative Action and Records. Resolution #15-15 amending the Fund’s standard contract provisions was adopted by the Executive Board.

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2014.

POLICY REWRITE – The new E-JIF Policy Form is in the final stages of the policy rewrite. The Executive Board passed a motion granting authorization which empowers the E-JIF Coverage Committee to adopt the new Policy Form prior to the next fund meeting.

ACQUIRING “FREE” PROPERTY ALERT – As a reminder, attached to this report is a copy of an E-JIF Alert that was issued in December 2013/January 2014 regarding the hidden costs and potential exposures of acquiring properties. The Environmental Alert was re-issued to the entire E-JIF membership in January 2015.

E-JIF JUNE MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 3, 2015 at the Forsgate CC, Jamesburg.