

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

MARCH 24, 2014

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

&

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

Toll Free Number 1-866-921-5493

Participant Passcode 7269691#

2:00 PM

AGENDA AND REPORTS

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

- I. Sending sufficient notice to the Burlington County Times**
- 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 24, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** February 24, 2014 Open Minutes.....**Appendix I**
February 24, 2014 Closed Minutes **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report**Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.March 2014 Voucher List - Resolution No. 14-9..... **Page 17**
.Treasurers Report..... **Page 19**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....**Page 25**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report.....**Page 26**
- MANAGED CARE – Qual Care**
.Monthly Report.....**Page 35**
- 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 24, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Liability 2014/2015 Program:** There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. We have included a listing of Police Training scheduled in the area. **(Page 10)**

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

- ❑ **2013/2014 Public Officials/Elected On-Line Training Seminars:** As a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL placed an online version on NJMEL.ORG. To date, 135 MEL member officials have already used this option. The deadline is May 1st. Enclosed are the access instructions for the program. **(Page 12)**
- ❑ **2014 MEL & MR HIF Educational Seminar:** The 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 AM at the Crowne Plaza, 390 Forsgate Drive, Monroe, N.J. 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. The enrollment form is on **Page 13**.
- ❑ **RCF Meeting:** The RCF met on Wednesday, March 5, 2014 at 10:30 a.m. Enclosed is Commissioner Carew's report on the meeting. **(Appendix II)**
- ❑ **EJIF Meeting:** The EJIF met on Wednesday, March 6, 2013 at 10:50 a.m. Enclosed is Commissioner Carew's report on the meeting. **(Appendix II)**
- ❑ **MEL Meeting:** The MEL met on Wednesday, March 6, 2013 at 11:15 a.m.. Enclosed is Commissioner Carew's report on the meeting. **(Appendix II)**

- **Online Underwriting Database:** The MEL released RFQs for an Online Exposure Database and based on interviews and evaluations appointed Exigis. An online exposure database would allow members to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Each affiliated JIF will be presented the opportunity to participate in the contract.
- **MEL Cyber Liability Study:** Enclosed is a memorandum outlining the Research Project just approved by the MEL Board. Project is to conduct a Cyber Liability study to research and develop “Best Practices” that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of “technology” in local government activities. Members will be contacted by the MEL’s Advisory/Focus Group. **(Page 14)**
- ❑ **Financial Disclosure Form:** Enclosed you will find a copy of a statement released from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014 and will be announcing a extension of its filing deadline. There will be a demonstration at the Municipal Clerk’s Association of NJ Conference, scheduled March 26, 2014. **(Page 16)**

Due Diligence Reports:

- | | |
|--|---------------------------------|
| ❑ Financial Fast Track Report | <i>Not available this month</i> |
| ❑ 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 |
| ❑ 2013 EPL/POL Status | Page 7 |
| ❑ Regulatory Affairs Checklist | Page 8&9 |

PROFESSIONAL MUNICIPAL MGMT JIF									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	1/31/2014			
					2011	2012	2013	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF									
Total Cash Balance (millions)					3.17	3.29	3.69	3.69	4.87
Fixed Income Portfolio TD									
Investments (millions), Book Value					2.00	1.50	2.00	2.00	2.00
Avg maturity (years)					1.90	1.84	2.99	2.99	2.91
Unrealized gain/(loss) (%)					0.20	0.08	-0.23	-0.23	-0.04
Purchase yield (%)					1.60	0.20	0.80	0.80	0.80
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.80	0.28	0.57	0.57	0.76
M E L PORTFOLIO									
Total Cash Balance (millions)					80.73	73.43	64.22	64.22	65.14
Fixed Income Portfolio Wells Fargo 2013									
Investments (millions), Book Value					70.17	56.97	50.13	50.13	46.13
Avg maturity (years) ***					3.35	2.61	2.04	2.04	2.10
Unrealized gain/(loss) (%)					0.63	0.63	-0.30	-0.30	-0.05
Purchase yield (%)					1.30	0.80	0.65	0.65	0.66
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.93	1.43	0.35	0.35	0.61
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.11	0.06	0.06	0.06	0.06
TD Money Market					0.03	0.05	0.01	0.01	0.01
TD Bank Deposits					0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues									
1 year bills					0.18	0.17	0.13	0.13	0.12
3 year notes					0.75	0.38	0.54	0.69	0.78
5 year notes					1.52	0.76	1.17	1.58	1.65
Merrill Lynch US Govt 1-3 years ^					1.55	0.51	0.37	-1.60	1.91

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

AS OF **February 28, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-14		31-Jan-14		27-Feb-13	
PROPERTY	103,335	138,810	134.33%	100.00%	134.33%	100.00%	136.63%	100.00%
GEN LIABILITY	327,043	362,555	110.86%	96.23%	112.07%	95.99%	98.68%	91.38%
AUTO LIABILITY	114,465	11,203	9.79%	93.27%	9.79%	92.93%	9.79%	88.30%
WORKER'S COMP	1,235,210	1,143,885	92.61%	99.52%	91.74%	99.46%	101.62%	98.43%
TOTAL ALL LINES	1,780,053	1,656,453	93.06%	98.54%	92.68%	98.44%	97.21%	96.57%
NET PAYOUT %	\$1,480,459		83.17%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-14		31-Jan-14		27-Feb-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	368,455	94.52%	91.38%	92.73%	90.78%	43.22%	81.65%
AUTO LIABILITY	114,480	27,824	24.30%	88.30%	24.30%	87.77%	26.85%	78.92%
WORKER'S COMP	1,236,000	1,305,940	105.66%	98.43%	106.46%	98.27%	102.48%	94.80%
TOTAL ALL LINES	1,853,305	2,042,895	110.23%	96.41%	110.39%	96.15%	98.83%	91.37%
NET PAYOUT %	\$1,628,843		87.89%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-14		31-Jan-14		27-Feb-13	
PROPERTY	128,985	150,808	116.92%	100.00%	116.92%	100.00%	201.32%	96.03%
GEN LIABILITY	430,777	277,012	64.31%	81.65%	60.24%	80.55%	36.21%	64.20%
AUTO LIABILITY	100,941	9,647	9.56%	78.92%	9.56%	77.72%	15.95%	56.96%
WORKER'S COMP	1,214,370	583,348	48.04%	94.80%	48.75%	94.20%	45.78%	74.88%
TOTAL ALL LINES	1,875,073	1,020,814	54.44%	91.28%	53.97%	90.57%	52.67%	72.92%
NET PAYOUT %	\$616,731		32.89%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-14		31-Jan-14		27-Feb-13	
PROPERTY	143,096	111,235	77.73%	96.03%	82.41%	95.63%	34.77%	13.00%
GEN LIABILITY	471,295	300,892	63.84%	64.20%	35.42%	62.24%	0.84%	2.50%
AUTO LIABILITY	89,158	35,613	39.94%	56.96%	43.19%	54.16%	22.54%	2.50%
WORKER'S COMP	1,209,207	1,299,658	107.48%	74.88%	102.48%	70.13%	7.62%	2.00%
TOTAL ALL LINES	1,912,756	1,747,398	91.36%	73.00%	81.69%	69.35%	8.67%	2.97%
NET PAYOUT %	\$655,862		34.29%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-14		31-Jan-14		27-Feb-13	
PROPERTY	184,000	65,478	35.59%	13.00%	22.45%	6.00%	N/A	N/A
GEN LIABILITY	473,408	7,040	1.49%	2.50%	1.21%	1.00%	N/A	N/A
AUTO LIABILITY	89,385	14,218	15.91%	2.50%	15.55%	1.00%	N/A	N/A
WORKER'S COMP	1,210,000	97,153	8.03%	2.00%	1.08%	0.50%	N/A	N/A
TOTAL ALL LINES	1,956,793	183,889	9.40%	3.18%	3.78%	1.16%	N/A	N/A
NET PAYOUT %	\$31,302		1.60%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
	February 28, 2014					
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
January-14	1	1	2	2	5	11
February-14	1	1	2	0	6	10
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$5,850
Year	2010	2011	2012	2013	2014	TOTAL
January-14	\$0	\$0	\$0	\$5,654	\$41,131	\$46,785
February-14	\$0	\$0	\$0	\$0	\$58,499	\$58,499
NET CHGE	\$0	\$0	\$0	(\$5,654)	\$17,368	\$11,713
Ltd Incurred	\$138,810	\$340,677	\$150,808	\$111,235	\$65,478	\$807,008
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
January-14	5	7	10	35	4	61
February-14	4	6	11	26	10	59
NET CHGE	-1	-1	1	-7	6	-2
Limited Reserves						\$12,703
Year	2010	2011	2012	2013	2014	TOTAL
January-14	\$84,131	\$166,375	\$211,693	\$152,563	\$5,720	\$620,482
February-14	\$80,028	\$167,039	\$210,998	\$284,357	\$7,040	\$749,463
NET CHGE	(\$4,103)	\$664	(\$695)	\$131,794	\$1,320	\$128,980
Ltd Incurred	\$362,555	\$368,455	\$277,012	\$300,892	\$7,040	\$1,315,953
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
January-14	0	0	0	5	4	9
February-14	0	0	0	3	7	10
NET CHGE	0	0	0	-2	3	1
Limited Reserves						\$2,960
Year	2010	2011	2012	2013	2014	TOTAL
January-14	\$0	\$0	\$0	\$26,132	\$6,807	\$32,939
February-14	\$0	\$0	\$0	\$22,989	\$6,608	\$29,597
NET CHGE	\$0	\$0	\$0	(\$3,143)	(\$199)	(\$3,342)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$35,613	\$14,218	\$98,504
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
January-14	6	16	22	62	11	117
February-14	6	13	16	41	14	90
NET CHGE	0	-3	-6	-21	3	-27
Limited Reserves						\$15,563
Year	2010	2011	2012	2013	2014	TOTAL
January-14	\$87,174	\$260,244	\$206,834	\$778,686	\$13,083	\$1,346,020
February-14	\$95,965	\$247,013	\$193,085	\$784,190	\$80,440	\$1,400,694
NET CHGE	\$8,792	(\$13,231)	(\$13,749)	\$5,505	\$67,357	\$54,674
Ltd Incurred	\$1,143,885	\$1,305,940	\$583,348	\$1,299,658	\$97,153	\$4,429,984
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
January-14	12	24	34	104	24	198
February-14	11	20	29	72	37	169
NET CHGE	-1	-4	-5	-32	13	-29
Limited Reserves						\$13,244
Year	2010	2011	2012	2013	2014	TOTAL
January-14	\$171,305	\$426,619	\$418,527	\$963,035	\$66,741	\$2,046,227
February-14	\$175,994	\$414,052	\$404,083	\$1,091,536	\$152,587	\$2,238,253
NET CHGE	\$4,689	(\$12,567)	(\$14,444)	\$128,502	\$85,846	\$192,026
Ltd Incurred	\$1,656,453	\$2,042,895	\$1,020,814	\$1,747,398	\$183,889	\$6,651,449

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			February 28, 2014	
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.76	1.89	2.16	1.93
CAMDEN	0.86	1.84	2.86	2.23
SUBURBAN ESSEX	1.06	2.49	2.24	2.26
ATLANTIC	1.06	2.48	2.66	2.46
BURLINGTON	1.14	1.59	1.88	1.68
CENTRAL	1.17	2.15	2.72	2.31
MORRIS	1.29	1.47	1.69	1.56
PROF MUN MGMT	1.35	2.77	1.71	2.16
OCEAN	1.52	2.40	2.89	2.55
NJ PUBLIC HOUSING	1.81	2.00	2.57	2.26
SUBURBAN MUNICIPAL	1.82	1.74	1.74	1.74
MONMOUTH	1.90	1.52	1.88	1.72
BERGEN	2.06	1.91	2.02	1.97
SOUTH BERGEN	2.30	2.61	2.47	2.52
N.J.U.A.	2.52	1.86	1.81	1.88
AVERAGE	1.51	2.05	2.22	2.08

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF February 28, 2014									
			# CLAIMS	Y.T.D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
		*	2/28/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2014 - 2012
1	304 EVESHAM			0	0.00	1.55	2.60	1 EVESHAM	1.93
2	305 EVESHAM TOWNSHIP FIRE			0	0.00	0.00	---	2 EVESHAM TOWNSHIP I	0.79
3	306 MAPLE SHADE			0	0.00	5.09	2.06	3 MAPLE SHADE	3.28
4	307 MOORESTOWN			0	0.00	3.00	2.69	4 MOORESTOWN	2.61
5	308 WILLINGBORO			1	3.69	3.33	0.90	5 WILLINGBORO	2.24
	Totals:			1	2	1.35	2.77		2.30

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

Professional Municipal Management Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2014 as of March 14, 2014

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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of March 14, 2014

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Telephone (856) 552-4712 Fax (856) 552-4713

MEMO

TO: Honorable Mayor & Council
FROM: PERMA Risk Management Services
DATE: March 14, 2014
RE: Police Chief, Captains and Lieutenants Training

As a follow up to our correspondence outlining the 2014/2015 Employment Practices Liability (EPL) Compliance Program, we have scheduled several training sessions for Police Chiefs, Captains and Lieutenants for members of the Camden County & PMM Joint Insurance Funds.

Police Departments are involved in a high percentage of employment related litigation, and the training offered is one of the required elements for the incentive under this program. Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program. We encourage the participation of as many command officers as possible.

To date, the following sessions have been scheduled:

March 28, 2014	9:00 am	Cherry Hill Fire District Headquarters 1100 Marlkrass Road Cherry Hill, NJ 08003
April 1, 2014	9:00 am	Borough of Lindenwold Lindenwold Sr. Citizens Center 2119 S. White Horse Pike Lindenwold, NJ 08021
April 8, 2014	9:30 am	Township of Maple Shade Municipal Building 200 Stiles Avenue Maple Shade, NJ 08052
April 15, 2014	9:00 am	Borough of Haddonfield Municipal Building 242 Kings Highway East Haddonfield, NJ 08033
TBA		Borough of Bellmawr & Winslow Twp.

**2014 POLICE TRAINING
REGISTRATION FORM**
Please Print

Course Date/Location (check one):

- | | | | |
|--------------------------|-----------------------|--------------------|----------------|
| <input type="checkbox"/> | March 28, 2014 | Cherry Hill | 9 AM |
| <input type="checkbox"/> | April 1, 2014 | Lindenwold | 9 AM |
| <input type="checkbox"/> | April 8, 2014 | Maple Shade | 9:30 AM |
| <input type="checkbox"/> | April 15, 2014 | Haddonfield | 9 AM |

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to Karen Read at:
kread@permaninc.com or Fax: 856-552-4713

or

Karen Read
PERMA Risk Management Services
40 Lake Center Executive Park
401 Route 73 N
Marlton, NJ 08053



Online Training Courses Access Instructions

Please follow the steps below to access the MSI's Online Training Courses.

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've ever taken an MSI class you already have a username and password. If you do not know your username and password please check with your Training Administrator or call the MSI Helpline at (866) 661-5120. If you do not have a username and password, click "I am a new user" and complete the fields shown. Fields with an * (asterisk) are required. You will receive a confirmation email with your username and password.

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

Step 6: The course selection page will open. Click the name of the course you would like to complete. Then click "enroll" in the center of the page.

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 the program name to launch the course.

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

Step 10: Upon completion of the course and questions, you will be instructed to navigate to the 'Student Center' tab to access and print your Certificate of Completion. Your learning transcripts will automatically be updated in the MSI Learning Management System to reflect that you have completed the course.

If you need additional assistance please call the

MSI help line at (866) 661-5120

2014 MEL & MRHIF Educational Seminar

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

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

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

Morning Session 9:00 am – 12:00 pm

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

Lunch: 12:00 pm – 1:00 pm

Afternoon Session 1:00 pm – 4:00 pm

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

REGISTRATION: RSVP by Friday, April 4

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

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



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

To: MEL Member Fund Commissioners and Risk Managers
From: David Grubb, Executive Director
Date: March 7, 2014
Re: Technology Risk Management Assessment and Best Practices Project

The MEL Board of Commissioners approved a research project to assist members manage the cyber liability risks presented by contemporary technology. To lead the project, we engaged Marc Pfeiffer, the former Acting and long-time Deputy Director of the Division of Local Government Services. Marc is now affiliated with the Bloustein Local Government Research Center at Rutgers. As many of you know, Marc has had a long-standing interest with technology and its use in local government.

This effort is to educate local government officials on the technical, management, legal, and related risks of technology used by our government agencies. This will go beyond “cyber-security” issues and include reputation, social media, employment related, and other government risks created or enhanced by the use of technology.

The project will develop a series of Best Practice manuals addressing government technology risk management. The series will address general government activities (focusing on municipal government services, including core public safety activities), with specialty annexes to address utility and environmental services, housing authorities, and fire districts. We plan to develop and deliver other educational material and related guidance through printed material, online webinars, videos, and in-person seminar presentations.

The research phase of the project includes several initiatives that require engagement with your organization’s officials. The first will be a solicitation of interest of individuals to serve on an Advisory/Focus Group of local government technical professionals who are knowledgeable of, and understand the technology of a wide range of local government and authority services. The group will serve as a sounding board for Marc as the project progresses and will assist in developing a survey of how MEL members are using technology. There may be one or two in-person meetings of the group, and we expect that most communications will use online tools.

The second will be an online survey on how MEL member government agencies use technology. As part of that effort, we will ask Fund Commissioners and Risk Managers for each organization to work with the appropriate staff member to complete the survey. We need more than just a “representative sample” of JIF members, as technology use varies widely by size and scope of services for each organization, meaning the more responses we get, the more useful the results will be.

We are letting you know about this now so you can start considering how you will communicate and engage your agencies in this very important project. You will hear from us in a week or so as we roll out the solicitation for the Advisory/Focus Group.

Many thanks for your attention to this. If you have any questions about this in the meantime, please reach out to Marc at Marc.Pfeiffer@rutgers.edu.

2014 Financial Disclosure Statement Update from DLGS

Dear Municipal Clerks, County Clerks, and representatives of independent authorities:

The Division of Local Government Services continues to work with an outside vendor to develop an online filing system that will replace last year's financial disclosure statement PDF form. A specific roll-out date is unknown at this point in time, but we anticipate releasing more specific information within the next few weeks. In light of the delay, an extension of the filing deadline will be announced soon.

If you are attending the Municipal Clerk's Association of NJ Conference on March 26, 2014, an on-screen demonstration of the new filing process will be led by Assistant Division Director, Christopher J. Vaz, during the 1:30 p.m. session. In addition, the Division is in the process of developing a webinar training schedule that will be hosted by the vendor. If you are familiar with Artemis (Records Retention and Disposition Management System) the new web based filing process will be familiar to you as it is built on essentially the same structure as Artemis.

We ask that you please advise your agency's local government officers, as well as representatives of local government agencies serving your town or county (e.g., fire districts, ethics boards, joint insurance funds, joint meetings) NOT to submit a financial disclosure statement for 2014 until further direction is provided by the Division.

We also ask that you take time to carefully review your roster with your municipal attorney and ensure that the roster only identifies municipal officers and employees who correctly satisfy the definition of "local government officer." Once you create the initial roster you will be able to manage the roster electronically from year to year. Completing the roster online will be one of the first steps of the new filing process rather than the last step as in previous years. The roster will play a critical role in authenticating local government officers who log on to file their financial disclosure statements.

Lastly, as we mentioned in a previous notice, if you receive a request in the meantime from the public for a financial disclosure statement of a newly elected or appointed local government officer, we recommend the local government officer be given an opportunity to fill out an old 2012 FDS form and make it available to share with the requestor. Such forms shall not be filed with the Local Finance Board and they will not replace the officer's obligation to complete an official financial disclosure statement once the online filing process is available. However, responding in such a manner to requests from the public will obviate disputes while the 2014 process is being finalized and it will help further public confidence in their officials.

Kind regards,

*Christopher J. Vaz
Assistant Division Director
Department of Community Affairs/Division of Local Government Services
101 South Broad Street
Trenton, N.J. 08625*

609.633.3610
christopher.vaz@dca.state.nj.us

RESOLUTION NO. 14-9

**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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004643			
004643	QUAL-LYNX	MULTIPLE OCCUR BILLNG - 10/28/12-1/31/13	533.65
			533.65
004644			
004644	BOWMAN & COMPANY, LLP	AUDITOR FEE 02/12/14	5,500.00
			5,500.00
		Total Payments FY 2013	6,033.65

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004645			
004645	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2014	884.50
			884.50
004646			
004646	MUNICIPAL EXCESS LIABILITY	MEL PROPERTY 2ND QTR 2014	52,662.18
004646	MUNICIPAL EXCESS LIABILITY	MEL 2ND QTR 2014	161,294.28
			213,956.46
004647			
004647	QUAL-LYNX	CLAIMS ADMIN - 03/2014	10,454.15
			10,454.15
004648			
004648	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2014	1,363.08
			1,363.08
004649			
004649	PERMA	POSTAGE FEE 02/2014	2.87
004649	PERMA	EXECUTIVE DIRECTOR - 03/2014	8,573.00
			8,575.87
004650			
004650	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 03/2014	1,328.50
004650	KEARNS, REALE & KEARNS	ATTORNEY FEE - 03/2014	1,559.58
			2,888.08
004651			
004651	QUALCARE, INC.	MANAGED CARE SERVICES - 03/2014	6,898.33
			6,898.33

004652				
004652	THOMAS TONTARSKI	TREASURER FEE 03/2014		1,348.08
				1,348.08
004653				
004653	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2014		3,628.50
				3,628.50
004654				
004654	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR 01/31/2014		28.14
				28.14
004655				
004655	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 03/2014		451.00
				451.00
004656				
004656	COURIER TIMES INC.	ACCT 8565524712 - 2/11/14 - MTG DATES		40.70
				40.70
		Total Payments FY 2014		250,516.89

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004642			
004642	SAYREVILLE BOROUGH	2013 DIVIDEND	116.45
			116.45
		Total Payments Closed Year	116.45

TOTAL PAYMENTS ALL FUND YEARS \$ 256,666.99

WILLIAM CROMIE, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

March 14, 2014

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending February 28, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 1,335.44. This generated an average annual yield of .34%. However, we have an unrealized gain of \$ 320.00 adjusting the reported yield to .42% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 460.00 as it relates to the market value of \$1,999,540.00 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 \$ 8,336.81 w/YTD of \$ 70,688.59 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 128 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 123,604.96.

Loss Payments	\$	83,847.84
Expense Payments	\$	12,808.88
Legal Payments	\$	26,948.24

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 \$ 4,869,915.62 to a closing balance of \$4,586,235.87 showing a decrease in the fund of \$ 283,679.75.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVEESHAM TWP.	X56908	EVEESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78
2/3	WILLINGBORO TWP.	X81065	WILLINGBORO TWP.	PR	2013	3,535.78	
2/7	MAPLE SHADE TWP.	W85800	BRIAN DAVIS	WC	2011	2,290.82	
2/7	MAPLE SHADE TWP.	W85799	JOSEPH SAENZ	WC	2011	2,412.21	
2/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	98.00	
TOTAL-FEB						8,336.81	
TOTAL-YTD							70,688.59

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

Current Fund Year: 2014										
Month Ending: February										
	Prop	Liab	Auto	WC	Div Reserve	POLE/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(274,562.30)	1,322,155.91	397,701.15	2,568,388.13	21.59	121,116.80	(10,061.36)	321,257.15	423,898.55	4,869,915.62
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,535.78	0.00	0.00	4,801.03	0.00	0.00	0.00	0.00	0.00	8,336.81
Invest Pymnts	2.95	103.23	31.06	200.53	0.00	9.46	0.04	25.08	33.09	405.44
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2.95	103.23	31.06	200.53	0.00	9.46	0.04	25.08	33.09	405.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,538.73	103.23	31.06	5,001.56	0.00	9.46	0.04	25.08	33.09	8,742.25
EXPENSES										
Claims Transfers	9,309.60	26,811.25	766.54	86,717.57	0.00	0.00	0.00	0.00	0.00	123,604.96
Expenses	0.00	0.00	0.00	0.00	0.00	120,704.00	0.00	0.00	47,999.20	168,703.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113.84	113.84
TOTAL	9,309.60	26,811.25	766.54	86,717.57	0.00	120,704.00	0.00	0.00	48,113.04	292,422.00
END BALANCE	(280,333.17)	1,295,447.89	396,965.67	2,486,672.12	21.59	422.26	(10,061.32)	321,282.23	375,818.60	4,586,235.87

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

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

Month	February								
Current Fund Year	2014								
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid February	3. Monthly Recoveries February	4. Calc. Net Paid Thru February	5. TPA Net Paid Thru February	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2014	Prop	169.78	6,809.60	0.00	6,979.38	6,979.38	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	7,092.65	516.54	0.00	7,609.19	7,609.19	0.00	0.00	0.00
	WC	10.50	16,702.59	0.00	16,713.09	16,713.09	0.00	0.00	0.00
	Total	7,272.93	24,028.73	0.00	31,301.66	31,301.66	0.00	0.00	0.00
2013	Prop	112,270.62	2,500.00	3,535.78	111,234.84	111,234.84	0.00	0.00	0.00
	Liab	14,371.50	2,163.40	0.00	16,534.90	16,534.90	0.00	0.00	0.00
	Auto	12,374.59	250.00	0.00	12,624.59	12,624.59	0.00	0.00	0.00
	WC	460,493.94	55,071.88	98.00	515,467.82	515,467.82	0.00	0.00	0.00
	Total	599,510.65	59,985.28	3,633.78	655,862.15	655,862.15	0.00	0.00	0.00
2012	Prop	165,979.59	0.00	0.00	165,979.59	165,979.59	(0.00)	(0.00)	0.00
	Liab	47,818.84	18,195.13	0.00	66,013.97	66,013.97	(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	385,199.08	5,063.64	0.00	390,262.72	390,262.72	0.00	0.00	0.00
	Total	608,644.23	23,258.77	0.00	631,903.00	631,903.00	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	195,115.34	6,300.22	0.00	201,415.56	201,415.56	(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	1,055,624.65	8,004.76	4,703.03	1,058,926.38	1,058,926.38	(0.00)	(0.00)	0.00
	Total	1,619,240.71	14,304.98	4,703.03	1,628,842.66	1,628,842.66	(0.00)	(0.00)	0.00
2010	Prop	138,810.40	0.00	0.00	138,810.40	138,810.40	(0.00)	(0.00)	0.00
	Liab	282,373.86	152.50	0.00	282,526.36	282,526.36	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00
	WC	1,046,045.09	1,874.70	0.00	1,047,919.79	1,047,919.79	(0.00)	(0.00)	(0.00)
	Total	1,478,431.92	2,027.20	0.00	1,480,459.12	1,480,459.12	(0.00)	(0.00)	(0.00)
	TOTAL	4,313,100.44	123,604.96	8,336.81	4,428,368.59	4,428,368.59	(0.00)	(0.00)	(0.00)

Professional Municipal Management Joint Insurance Fund Certificate of Insurance Monthly Report

From 1/20/2014 To 2/20/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County College I- Township of Evesham	601 Pemberton - Browns Mills Road Pemberton, NJ 08068 984 Tuckerton Road Marlton, NJ 08053	3611	Evidence of insurance with respects to a Burlington County College Summer Job and Internship Fair on Tuesday, March 4, 2014 from 10:00AM to 1:00PM at the Enterprise Center Located at 500 Circle Drive, Mt. Laurel, NJ 08054.	2/20/2014	GL EX AU WC
H- Burlington County Board I- Township of Evesham	of Chosen Freeholders 49 Rancocas Rd. PO Box 6000 Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	5105	Evidence of insurance with respects to Shared Services Agreement for Snow plow removal of county roads in Evesham Township.	1/28/2014	GL EX AU WC
H- Ransome Rents I- Township of Willingboro	600 South Egg Harbor Road Hammonton, NJ 08037 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	6004	Certificate holder is included as "additional insured", ATIMA, for General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured) lease of a CAT wheel loader 930K, serial #0RHN00873, valued at \$130,800	2/6/2014	GL EX PR

Total # of Holders = 3

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 7, 2014

Service Team:

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

FEBRUARY 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Conducted a Loss Control Visit & Attended a Meeting with Fire District Chief – February 21

JIF MEETINGS

- Township of Evesham - Attended Safety Meeting – February 24

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - Winter Ice Activities Bulletin – February 3
- PMM JIF - Managing Slip and Falls During Winter Months Bulletin – February 10

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

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

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

Date	Territory	Location	Topic	Time
4/29/14	5	Township of Waterford	Back Safety / Material Handling	8:00 - 9:00 am
4/29/14	5	Borough of Glassboro #1	Fall Protection Awareness	12:45 - 2:45 pm
4/30/14	5	City of Burlington #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/2/14	5	Township of Bordentown	HazMat Awareness w/HazCom GHS	12:30 - 3:30 pm
5/5/14	5	Borough of Clementon #2	Management of Special Events	8:00 - 10:00 am
5/6/14	5	Borough of Newfield	Fire Extinguisher	12:00 - 1:00 pm
5/7/14	5	Borough of Collingswood	Playground Safety Inspections	8:00 - 10:00 am
5/7/14	5	Borough of Collingswood	Fall Protection Awareness	10:15 - 12:15 pm
5/8/14	5	Township of Cherry Hill #4	Employee Conduct & Violence in the Workplace	9:30 - 11:00 am
5/8/14	5	Township of Cherry Hill #5	Employee Conduct & Violence in the Workplace	12:30 - 2:00 pm
5/9/14	5	Borough of Medford Lakes #1	Jetter Safety Awareness	8:00 - 10:00 am
5/9/14	5	Borough of Medford Lakes #1	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
5/12/14	5	Township of Evesham #4	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/14/14	5	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/15/14	5	Township of Tabernacle #1 (F.D.)	Traffic Control for Emergency Responders- Evening	7:00 - 9:00 pm
5/16/14	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/19/14	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
5/19/14	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
5/20/14	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/20/14	5	Borough of Collingswood	Fire Safety	10:15 - 11:15 am
5/20/14	5	Borough of Collingswood	Fire Extinguisher	11:30 - 12:30 pm
5/21/14	5	Borough of Pitman	PPE	12:30 - 2:30 pm
5/22/14	5	City of Burlington #2	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/30/14	5	Township of Monroe #3	Landcape Safety	8:00 - 11:00 am
5/30/14	5	Township of Monroe #3	Hearing Conservation	11:15 - 12:15 pm

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

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Clementon (Camden) – 8/25/14

September

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

October

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

November

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





There is no such thing as 100% safe ice

Many municipalities have lakes and other bodies of water that may be used for cold weather activities such as ice-skating, ice-fishing and snowmobiling. While prolonged periods of low temperatures can be a good indication that ice may be safe, the truth is that there are many factors that affect ice thickness. Different combinations of environmental and load factors do not allow for an absolute standard to be developed.

Supervision for an activity such as ice-skating is labor intensive and presents significant liability exposure to the municipality. The following are options available to municipalities regarding ice activities.

1. **Post "No Trespassing" Signs:** Significantly reduces your liability exposures so long as the signs are maintained and properly worded. Most governing bodies, however, would find this unacceptable since this is public land and should be open for public use. ***You should consult your Solicitor for wording that is appropriate to your situation.***
2. **Post warning signs with language like this:** "This Lake is not monitored or patrolled. Swimming, Boating, Fishing and Ice Skating are at your own risk." This sign does not prohibit the activity, but does considerably reduce your responsibility to patrol and monitor the activity. Skaters should not go near partially submerged obstacles such as stumps and rocks where ice is weaker, and these dangerous areas should be clearly identified and avoided. You must maintain the signs if you use this option. ***Consult your Solicitor for wording that is appropriate to your situation.***
3. **Active Supervision:** This requires a great deal of time and effort. Not only must conditions be monitored on weekends, but also employees must regularly test ice thickness, thus risking them falling through the ice. If you elect to provide the supervision, the following guidelines should be considered.

Conditions and Standards

According to the Cold Regions Research and Engineering Lab in Hanover, New Hampshire, ice is a material capable of supporting weight (a load), but ice is also affected by temperature, water quality, and other elements. Ice varies in thickness depending on flow/current conditions below. The following are a few of the more significant fluctuations that should be considered when making a decision about the safety of a specific site:

- Generally, the ***deeper the water***, less ice is formed.
- ***Cold ice:*** (or clear ice) is the first ice that forms; it has large columnar grains and is transparent. It is maintained at approximately 20° Fahrenheit (F) to 25°F or colder.
- ***Black ice:*** Newly-formed ice that is thin enough for the dark water to be visible through it.
- Ice forms at 32°F and is always close to its melting point.
- During warm periods, ice can melt from both the top and from the bottom. In fact, the water temperature below the surface can be warmer.

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.

5" cold ice	Group skating	7" snow ice	Group skating
7" cold ice	Equipment up to 2500 lbs	9" snow ice	Equipment up to 2500 lbs

0-30 Degree Temperature

5" cold ice	Equipment up to 2500 lbs	7" snow ice	Equipment up to 2500 lbs
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Consider the weight of any snow on the ice in addition to the weight of the equipment. If possible, skating areas with water depths less than 12" should be provided for ice-skating. That way, if the ice should fail, exposure from possible drowning is minimized.

“**Equipment**” is a lawn tractor equipped with a plow to move snow from the surface of the ice.

Testing Procedures

Several holes should be installed throughout designated skating areas, especially in high-hazard areas, such as (inlet, dams or springs). Testing should be completed in the presence of two individuals on safety lines. Testing should be documented in a log. This procedure should be done on Saturdays, Sundays and holidays, as well as weekdays. The establishment of a land-based **safety post** at all ponds and lakes where the public may gather for ice skating or ice fishing is recommended.

“**Safety Post**” refers to a 6 foot 2X4, painted yellow set about two feet into the ground with a spike or arm to hold a coiled rope and water jug for throwing to victims. Also, a 10-12 foot bamboo pole, secured to the post.

Snow Removal Procedures

Following heavy snowfalls, it might be necessary to clear snow from the ice for ice skating activity. Be sure to follow the recommendations pertaining to ice depth for equipment usage.

Summary

Even as we do our best to provide ice related recreation, using open-water venues is still a judgment call and must be decided by local management. Agencies should formulate a policy for determining safe ice thickness, taking into account the particular conditions and uses of open-water areas. If your town chooses to allow cold weather recreational water activities, consider forming a cold water rescue team. Contact the Safety Director’s office for additional guidance on rescue teams and cold water rescue.

February 2014

Managing Slip & Fall Risks during Winter Months



During the winter months exposure to slip and falls greatly increase due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

A sound Snow and Ice Management Plan looks to remove snow and ice from all potential walking surfaces and incorporates continuous monitoring and removal before opening, at shift change, or when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots; parking areas, sidewalks, and stairs & ramps. About 1/3 of all slips on icy surfaces occur in parking areas.

If contractors are used for certain areas, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless clauses are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

The same planning will need to be conducted if snow and ice control will use agency employees. The Safety Director recommends diagramming the areas, marking curbs, fire hydrants, speed humps, and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- o Lighting – well illuminated areas permit greater visibility to avoid icy areas
- o Drainage – melt that cannot drain to sewers or grass will become ice when it refreezes
- o Dislocated / damaged items – curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also inspect vehicles that step treads, running boards, grab bars, and lift gates are in good condition.

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Consider these best practices:

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
 - Do not block drains and downspouts
 - Pile on the low side of walkways so run-off does not flow across paths of travel
 - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
 - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry moped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside walks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.



PMM JIF
CUMULATIVE CLAIMS SUMMARY*

2014					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	230	\$232,838.85	\$76,467.86	\$156,370.99	67.2%
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%
2011					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	147	\$67,444.68	\$35,332.68	\$32,112.00	47.6%
FEBRUARY	101	\$166,674.27	\$90,519.52	\$76,154.75	45.7%
MARCH	106	\$77,773.26	\$33,158.25	\$44,615.01	57.0%
APRIL	120	\$155,824.97	\$51,501.26	\$104,323.71	66.9%
MAY	145	\$74,325.98	\$23,335.34	\$50,990.64	68.6%
JUNE	125	\$94,191.90	\$31,386.63	\$62,805.27	66.7%
JULY	135	\$188,201.81	\$66,497.69	\$121,704.12	64.7%
AUGUST	143	\$168,000.11	\$55,800.70	\$112,199.41	66.8%
SEPT	138	\$108,085.35	\$50,189.31	\$57,896.04	53.6%
OCTOBER	159	\$102,340.69	\$37,087.05	\$65,253.64	63.8%
NOVEMBER	145	\$170,821.16	\$74,669.36	\$96,151.80	56.3%
DECEMBER	122	\$163,945.55	\$73,087.31	\$90,858.24	55.4%
TOTALS	1586	\$1,537,629.73	\$622,565.10	\$915,064.63	59.5%



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

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



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

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1194608	1/31/2014	017-POLICE DPT	10 - Contusion	Wrist - 34	31 - Fall, Slip or Trip, NOC
1196434	2/21/2014	017-POLICE DPT	43 - Puncture	Hand - 35	19 - Cut, Puncture, Scrape, NOC
1196607	2/23/2014	0811-POLICE	10 - Contusion	Finger(s) - 36	13 - Caught In, Under or Between, NOC



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

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
MILLENNIUM SURGICALCENTER, LLC	\$29,597.00	\$5,840.70	\$23,756.30	80%	Ambulatory Surgical Center
GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE	\$12,342.00	\$1,901.22	\$10,440.78	85%	Ortho/Neuro
OUR LADY OF LOURDES, MEDICAL CENTER	\$11,141.70	\$4,028.19	\$7,113.51	64%	Hospital
ONE CALL MEDICAL, INC.	\$6,460.49	\$3,460.00	\$3,000.49	46%	MRI/Radiology
ORTHOPAEDICS AND SPORTS SPECIALISTS	\$4,290.87	\$2,283.97	\$2,006.90	47%	Ortho/Neuro
HEARTLAND REHABILITATION SERVICES	\$3,165.00	\$684.00	\$2,481.00	78%	Physical Therapy/Occupational Therapy
US HEALTHWORKS MEDICAL GROUP OF NJ, PC	\$2,492.85	\$959.38	\$1,533.47	62%	Physical Therapy/Occupational Therapy
STRIVE PHYSICAL THERAPY	\$2,445.00	\$630.00	\$1,815.00	74%	Physical Therapy/Occupational Therapy
BURLINGTON ANESTHESIA ASSOCIATES, PA	\$2,384.00	\$1,231.15	\$1,152.85	48%	Anesthesia/Pain Management
BAYADA NURSES HOME CARE SPECIALIST	\$2,240.00	\$1,920.00	\$320.00	14%	Home Health Care
OUT OF NETWORK					
D ASSISTS, LLC	\$909.64	\$693.40	\$216.24	24%	General Surgery
SYNERGY ORTHOPEDICS	\$699.00	\$699.00	\$0.00	0%	Ortho/Neuro
K.W. REHABILITATION,, LLC	\$400.00	\$371.00	\$29.00	7%	Physical Medicine & Rehabilitation
MCCI NEGOTIATIONS					
MEDSOURCE, LLC	\$2,995.00	\$870.00	\$2,125.00	71%	Durable Medical Equipment



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

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001192865	1/9/2014	12/22/1964	Using leaf vac hose	Arm	\$36,837.49	\$9,790.41	\$27,047.08
001190082	12/9/2013	5/15/1957	Shoveling snow	Knee	\$15,321.00	\$3,539.77	\$11,781.23
001182902	9/5/2013	6/20/1935	Fell on concrete	Head, Knee	\$10,343.60	\$3,620.28	\$6,723.32
001181866	8/23/2013	1/30/1986	Returning something to Ambulance	Knee	\$4,020.44	\$1,497.07	\$2,523.37
001182274	8/28/2013	9/17/1980	Performing an arrest	Back	\$3,542.44	\$1,027.24	\$2,515.20
001192320	1/9/2014	7/27/1972	Exiting vehicle	Knee	\$3,420.85	\$1,608.50	\$1,812.35
001187823	11/5/2013	8/8/1975	Tripped over a curb	Knee	\$3,144.00	\$1,329.00	\$1,815.00
001192515	1/10/2014	5/3/1983	Working MVA scene	Shoulder	\$2,605.00	\$1,247.20	\$1,357.80
001175053	5/23/2013	5/26/1953	Picking up overweight bags	Back	\$2,318.00	\$1,296.18	\$1,021.82
001080613	4/16/2002	2/28/1949	MVA	Soft Tissue	\$2,240.00	\$1,920.00	\$320.00



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

<u>Specialty</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% of Savings</u>
Ambulatory Surgical Center	\$29,597.00	\$5,840.70	\$23,756.30	80%
Ortho/Neuro	\$19,251.87	\$6,239.40	\$13,012.47	68%
Physical Therapy/Occupational Therapy	\$16,619.57	\$5,825.35	\$10,794.22	65%
Hospital	\$14,796.70	\$6,527.70	\$8,269.00	56%
MRI/Radiology	\$6,505.49	\$3,474.88	\$3,030.61	47%
Anesthesia/Pain Management	\$3,779.00	\$2,466.15	\$1,312.85	35%
Durable Medical Equipment	\$2,995.00	\$870.00	\$2,125.00	71%
Home Health Care	\$2,240.00	\$1,920.00	\$320.00	14%
Emergency Medicine	\$2,092.00	\$632.75	\$1,459.25	70%
Occ Med/Primary Care	\$1,143.00	\$506.50	\$636.50	56%
General Surgery	\$909.64	\$693.40	\$216.24	24%
Physical Medicine & Rehabilitation	\$400.00	\$371.00	\$29.00	7%
Cardiology	\$18.00	\$12.08	\$5.92	33%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 24, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

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

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read
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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 Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Aubrie Vanduyne
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Underwriting Manager	Conner Strong & Buckelew Joseph Hrubash
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APPROVAL OF MINUTES: JANUARY 27, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN MINUTES OF JANUARY 27, 2014:

Moved:	Commissioner Carew
Second:	Commissioner Layne
Vote:	Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

EMPLOYMENT PRACTICES LIABILITY 2014/2015 PROGRAM – There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. Executive Director said as you know every two years we need to update our Personnel Manuals and we have sent that information everyone. The Managers and Supervisor training that must be completed by May 1st as well as Police Chief training. We will be scheduling at least two sessions for Police Chief training for lieutenants and captains. A notice will be sent out for those sessions we will be conducting. We will also be scheduling one more Elected Officials training we are working on a date in Evesham in the next month and we will make sure everyone receives a notice regarding this training.

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

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. There are several classes scheduled in March. A notice will be sent to all members.

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

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

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

2013/2014 PUBLIC OFFICIALS/ELECTED ON-LINE TRAINING SEMINARS –

Executive Director said while the MEL continues to recommend that public officials attend a training class, the MEL is also making available an on-line training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by May 1, 2014. Please follow the steps in the attached instruction sheet on (Page 11). Executive Director said the Elected Officials training should be completed every year if you want to receive the \$250 credit on your assessment bill. We encourage everyone to take advantage of the training.

2014 MEL & MRHIF EDUCATIONAL SEMINAR: Executive Director said the 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 12 of the agenda.

1099 REQUIREMENTS – Executive Director said per the Internal Revenue Code when issuing payments to vendors, a JIF, HIF or Insurance Commission must have the Employer Identification Number (EIN) before issuing a check. We recommend the board establish a policy that payments only be processed to vendors with a W-9 on file in the Fund office. Executive Director said if we do not have a 1099 on file we will not be able to release checks until the 1099 form is received.

INCLEMENT WEATHER PROCEDURE – Executive Director said as a reminder, PERMA has instituted a procedure for commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meeting(s), Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night.

MEL BULLETINS 14-01 – Executive Director said enclosed on page 13 of the agenda is MEL Bulletin 14-01 that lists all of the Coverage bulletins for 2014. They are now available on the MEL's website, www.njmel.org. Underwriting Manager said on pages 13 and 14 are the MEL Bulletins 14-01 that was mailed out to all fund commissioners and fund professionals. All of the bulletins listed are now on the MEL website with the exception of the property as we are still finalizing the property quote. We have a new bulletin that provides guidelines on entering into shared services contracts. This was requested by MEL membership and approved by the coverage committee. Executive Director said shared services bulletin was a popular request we received from various risk managers we think folks will find this useful.

LEAGUE ARTICLE – Attached is an article from the League Magazine that details the on line resources available on the MEL's web site, NJMEL.ORG (Page 18). Executive Director said this is an interesting article regarding the MEL website written by Dave Grubb and Chris Botta Executive Director encouraged everyone to take a look at the article.

2014 PRIMA CONFERENCE – In the past, the PMM JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA Convention will take place in Long Beach California from June 8 – 11. Resolution 14-7 Authorizing Advanced Travel Expenses for Authorized Official Travel is enclosed on Page 18

of the agenda. Executive Director said there is an early bird registration where you will receive a discount if your register before March 15th.

MOTION TO ADOPT RESOLUTION 14-7 AUTHORIZING ADVANCED TRAVEL AND RELATED EXPENSES FOR ATTENDANCE OF MEMBERS AT THE ANNUAL RISK MANAGEMENT CONFERENCE:

Motion: Commissioner Carew
Second: Commissioner Layne
Vote: 4 Ayes, 0 Nays

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 said the statutory surplus is showing a strong \$879,000. We received revised numbers from the actuary and received a substantial spike in 2013 to our benefit. Executive Director reviewed the Expected Loss Ration Analysis and said the we are at 3.78% where the actuary had us targeted at 1.16% which is a little high due to property claims and auto liability claims.

Executive Director said in the bills list this month there are the safety incentive checks that were awarded to the towns. We strongly encourage the towns to use this towards safety related items.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney said we are trying to set up a date in Evesham to conduct a Public Officials training program. We would like to get this completed sometime in March so we will get together and decide on a date. Fund Attorney said he will share legal alerts with the members from time to time as he receives them. If the members have any questions regarding these alerts please feel free to contact Mr. Kearns or your town attorney.

TREASURER:

Payment Of February 2014 Vouchers Resolution 14-8

Fund Year 2013	10,085.17
Fund Year 2014	158,618.03
Total	168,703.20

MOTION TO APPROVE RESOLUTION 14-8 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 2014:

2010	1,091.15
2011	65,537.73
2012	14,166.68
2013	72,173.75
2014	7,272.93
TOTAL	160,242.21

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager reported certificates issued for the period 09/03/13 to 01/19/14 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reported the SIP Program packets have been distributed and asked if the towns would return their packets to the Safety Director's office. There are also a number of training opportunities included in the agenda packet. If anyone would like to attend these training opportunities please let us know. Fast Track to Safety is a wonderful opportunity for employees to accomplish a variety of training in quick period of time.

Safety Director said on February 14, 2014 we did a loss control visit at the public works department and we met with the fire district.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: January report included for information. Report indicated 11 new injury requiring medical management and a savings of 69% for January. Ms. Vanduyn reported on the 2013 Stewardship Report that was distributed to all members.

Executive Director asked if Qual-Care is looking into the Occupational Medical facilities to use throughout the area since they are very competitive price wise and their hours of operations are usually 9am – 9pm. Ms. Vanduyn said this is something they can definitely take look into.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager's reported on the 2013 Stewardship Report. The balance of Claims Manger report was for closed session.

Report Part of Minutes.

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

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Brevogel
Second: Commissioner Layne
Vote: Unanimous

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

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

OLD BUSINESS:

NONE

NEW BUSINESS:

Commissioner Layne asked if there were any policies on medical examinations for crossing guards. Safety Director said he can provide some guidelines on the MSI website including 40A requirements. Executive Director said there is also annual training available for crossing guards.

A discussion ensued regarding coverages for the Recreation Department and also insurance requirements for a proposed vendor food truck on the Maple Shade Township Green Acres field. Attorney Kearns said if they are a vendor selling goods and making money they should have their own insurance coverage. If the vendor was there only for a special event the township was holding then that case would be different from a vendor selling goods all the time for a profit. Attorney Kearns said a Recreation organization is covered by the JIF because the town exercises control over the organization. If it is an outside sports

organization then they would need their own coverage. The Underwriting Manager said to submit these coverage questions to him in writing he would review and get back to Commissioner Layne with coverage information.

Commissioner Carew asked about township liability regarding snow plowing on corners that are bus stops. Attorney Kearns said that the town could be liable for a slip and fall if they are plowing snow onto corners where there are bus stops. Attorney Kearns said he does a program on snow and ice liability for the University of Wisconsin School of Engineering and generally if you have created the dangerous condition you can be held liable.

PUBLIC COMMENT:

NONE

MOTION TO APPROVE CLOSED MINUTES OF JANUARY 27, 2014:

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

MEETING ADJOURNED: 3:15pm

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

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

***APPENDIX II –
RCF, EJIF & MEL REPORTS***



Municipal Excess Liability Residual Claims Fund

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

March 7, 2014

Memo to: Executive Committee
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF March Meeting

Claims Committee: The Claims Review Committee met in January and met at 9:00 AM the morning the Commissioner's meeting. Minutes of the January claims meeting were enclosed under separate cover.

Pooled Investment Program: The Executive Board adopted a Resolution which authorizes the RCF to enter into a Pooled Investment Program with Wells Fargo, NA. Under this program, the RCF will establish a process to pool assets with the MEL, EJIF and other accounts for investment management purposes. Fund Attorney reported that the RCF had previously authorized participation in a pooled investment program and today's action allows execution of the appropriate agreements.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday June 4, 2014 at 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 5, 2014

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Scott Carew

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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, 2013.

REVISED BUDGET- The revised 2014 budget was included in the agenda. The revisions reflect members that are no longer with the local JIFs and new members added to the local JIFs for 2014. A motion was adopted approving the revisions to the 2014 budget.

INVESTMENT PROGRAM – The Executive Board adopted a Resolution which enters the E-JIF into a Pooled Investment Program with Wells Fargo, NA. Under this program, the E-JIF will establish a process to pool assets for accounts that do not have sufficient assets and have them managed separately.

NON-REGULATED UNDERGROUND STORAGE TANKS - Attached is a copy of the final E-JIF bulletin that was distributed to members concerning the discontinuation of coverage for non-regulated Underground Storage Tanks that are 20 years old or more – effective January 1, 2014.

POLICY REWRITE – The underwriting managers have submitted a draft policy to Liberty Underwriters. After Liberty's in house counsel completes their review, the underwriting managers will disseminate among the fund professionals for their review.

EXTENSION OF REMEDIAL ACTION DEADLINE - An Environmental Alert from First Environment, which deals with the Remedial Action Deadline, was included in the agenda and is attached to this report. Municipalities involved must file an electronic application for the extension, and certain conditions must be met prior to the extension being granted.

E-JIF JUNE MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 4, 2014 at the Forsgate CC, Jamesburg.



New Jersey Municipal Environmental
Risk Management Fund
9 Campus Drive, Suite 16
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

BULLETIN #14-01

TO: FUND COMMISSIONERS
FROM: UNDERWRITING MANAGER – Danskin Agency, Conner Strong & Buckelew
DATE: January 2, 2014
SUBJECT: REMOVAL OF COVERAGE FOR CERTAIN UNDERGROUND STORAGE TANKS

This bulletin serves as notice that as of Jan 1 2014, the EJIF no longer provides coverage for 20+ year old unregulated underground storage tanks.

The fund has been issuing notice of this change in coverage on an annual basis since action was taken by the EJIF Executive Committee in October 2008.

If your entity still has a tank(s) that fits into the above-mentioned category, please contact your risk manager, as coverage may be available in the commercial market. If your entity does not utilize the services of a risk manager, please contact your JIF Executive Director or the EJIF underwriting managers:

Charles L. Casagrande
Danskin Insurance Agency
732-449-3800

Michael Avalone
Conner Strong & Buckelew
732-736-5263

Please be advised that you may be required to perform a tank tightness test in order to qualify for commercial insurance coverage.

Environmental Alert



2014 REMEDIAL ACTION DEADLINE EXTENDED

As many facilities with remediation cases still open with the New Jersey Department of Environmental Protection (NJDEP) may have already discovered, the Department is using the statutory authority granted to it by the New Jersey Legislature to require parties responsible for hundreds of older, open, and seemingly dormant cases to finish their remedial investigation work under a strict deadline. Under the Site Remediation Reform Act (SRRRA – the same Act that created New Jersey’s Licensed Site Remediation Professional program), responsible parties now have an “affirmative obligation” to conduct remediation. The SRRRA also set deadlines and requirements for hiring a LSRP, performing an Initial Receptor Evaluation, initiating contaminant source control, submitting a report to the NJDEP, completing a remedial investigation, and initiating measures for light non-aqueous phase liquid contaminants, all within two years of March 1; 2010. In addition, parties responsible for the remediation are required to “complete the remedial investigation” for “the entire contaminated site” in cases where the discharge of contamination was discovered (or should have been discovered) prior to May 7, 1999. This must be done before May 7, 2014 or, for more recent cases, within ten (10) years of the discovery of the discharge at the Site. Failure to do so subjects the responsible party to fines, penalties, and increased scrutiny of the remediation by the NJDEP.

Fortunately, lawmakers in Trenton have eased the pressure a bit by creating a mechanism for obtaining an extension of the May 7, 2014 statutory deadline. Under a newly released Act (A4543) amending P.L. 2009, c.60, the time allowed for the completion of the RI may now be extended for up to two years, with a new deadline of May 7, 2016. The Act has been approved by the Senate and General Assembly, and was signed into law by Governor Christie on January 21, 2014.

This extension is NOT automatic. The responsible party must file an electronic application for the extension, and certain conditions must be met before the Department will allow the additional time. The applicant must certify, in a document electronically submitted by the Licensed Site Remediation Professional (LSRP) retained by the applicant, that the following conditions have been met:

1. A Licensed Site Remediation Professional (LSRP) has been retained to conduct the remediation.

2. Any remediation requirements included in the mandatory remediation timeframes for the Site have been met at the time of the certification.
3. Technically complete submissions in compliance with all rules (as applicable) have been made for the (a) initial receptor evaluation, (b) immediate environmental concern source control report, (c) light non-aqueous phase liquid remedial measure report, (d) preliminary assessment report, and (e) site investigation report.
4. A remediation funding source has been established.
5. If a remediation funding source is not required, then a trust fund for the estimated cost of the remedial investigation has been established.
6. Any oversight costs imposed by the Department (and not in dispute) have been paid to the Department.
7. All fees imposed by NJDEP for the remediation and remediation funding source surcharges have been paid to the Department.

The deadline to file for this extension is thirty (30) days after the date of enactment of the bill into law, which is March 21, 2014. Failure to meet either the original May 2014 remedial investigation deadline or successfully apply for an extension subjects the facility to direct oversight of the case by the NJDEP (instead of the LSRP) and a loss of control over many critical project decisions such as the selection of a final remedy at the Site.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this bill, or need assistance in interpreting how it may impact your Site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerrickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Christopher Gulics of T&M Associates at cgulics@tandmassociates.com or 732.671.6400, x9505.

PERMA | 9 CAMPUS DRIVE, SUITE 16, PARSIPPANY, NJ 07054 | 201.881.7632 | NJEIF.ORG





Municipal Excess Liability Joint Insurance Fund

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

Date: March 5, 2014

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Subject: March MEL Meeting

Year-End Financials: Financial Fast Track as of December 31, 2013 shows an increase in statutory surplus of \$2.7 million; total statutory surplus stands at \$15.7 million.

Hurricane Sandy: Executive Director said payments on flood claims is set to begin with a distribution of 65% of member's total incurred covered claims. Executive Director said the efforts of the Superstorm Sandy Committee kept the process moving forward.

Rules & Contracts Review Committee: Committee met in January & February to interview and evaluate three of the responders to the Fund's RFQ for an Online Exposure Database. Committee recommended the board award a master contract to Exigis at a cost of \$130,731.00 for 2014; \$108,834.50 for 2015 and \$108,834.50 for 2016. Each affiliated JIF will be presented the opportunity to participate in the contract.

Committee also reviewed and recommended the release of a Request for Qualifications for emergency restoration services. This will allow the MEL to develop a list of qualified vendors that members can select from in an emergency. Draft RFQ is conditional upon final approval of the wording by the Claims Committee and excess carrier.

The Board also accepted the recommendations of the Rules & Contracts Review Committee and the Coverage Committee and accepted a proposal submitted by Marc Pfeiffer through Rutgers in the amount of \$38,900. Project will be to conduct a Cyber Liability study to research and develop "Best Practices" that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of "technology" in local government activities. XL Insurance has agreed to pay for ½ the cost of the study.

Safety and Education Committee: The committee met in February and is working on drafting an RFQ for its next Safety DVD on "Slips & Falls". GenRe made a contribution of \$10,000 that will be used for this program.

The Board agreed to increase the users for First Net's Learning Management System to 58,000 users for an additional cost of \$3,500.

Legislative Committee: The Legislative Committee met March 3, 2014 and reviewed bills adopted last year and bills re-introduced in January. The Risk Manager for the state of New Jersey has agreed to work with the MEL to quantify the savings achieved by the state when it eliminated Sick Leave Injury.

League Article: Article from the League Magazine distributed – detailing the on-line resources available on the MEL's web site, www.njmel.org

2013/2014 Public Officials/Elected On-line Training Seminars: While the MEL continues to recommend that public officials attend a training class, the MEL is also making available an on-line training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by May 1, 2014. Please follow the steps in the attached instruction sheet posted on the webpage. This program can also be assigned without credit to other local unit appointees and senior staff.

2014 MEL & MR HIF Educational Seminar: The 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 AM at the Crowne Plaza, 390 Forsgate Drive, Monroe, N.J. 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. To date, 100 people have registered for the event.

MEL Coverage Bulletins: All coverage bulletins and supporting attachments are available on the MEL website www.njmel.org. (*Click on Coverage and then Coverage Bulletins*). Property bulletin not yet posted since Underwriting Manager is still negotiating some terms with the excess carrier.

Financial Disclosure Form: According to the state webpage concerning 2014 Financial Disclosure filings: Neither the 2013 instructions nor the fillable financial disclosure statement form shall be used for 2014. Local government officers are instructed to await further information from their municipal clerks, county clerks, or other agency representative.

1099 Requirements: Per the Internal Revenue Code when issuing payments to vendors, a JIF, HIF or Insurance Commissions must have the Employer Identification Number (EIN) before issuing a check. The Board established a policy that payments only be processed to vendors with a W-9 on file in the Fund office.

RCF 2014 Reorganization Meeting: The Residual Claims Fund's 2014 Reorganization meeting was held on January 2, 2014 at 10:30 a.m. at the Forsgate Country Club. A copy of Commissioner Cottman's report on the meeting submitted for information.

Pooled Investments – The Board adopted a Resolution authorizing the MEL to participate in in a Pooled Investment Program. Fund Attorney said the pooling of such assets creates a critical mass and the economies of scale for investment management purposes. Although the Unitized Trust was not approved, Fund Attorney said he has reviewed the matter and determined that a pooled investment program is consistent with statutes.

Claims Committee – Claims Committee submitted the minutes of its January meeting. Committee will meet again following the board meeting..