

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

NOVEMBER 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: NOVEMBER 24, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** October 27, 2014 Open Minutes.....**Appendix I**
October 27, 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**
.Litigation Management Policy Amendment.....**Appendix II**
- TREASURER – Thomas Tontarski**
.November 2014 Voucher List - Resolution No. 14-22 **Page 12**
.Treasurer’s Reports **Page 14**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....**Page 20**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 21**
- MANAGED CARE – Qual Care**
.Monthly Report**Page 27**
- 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: November 24, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2015 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced a Budget for 2015 in the amount of \$3,748,591 – representing a budget based on an increase of 2.89%. In accordance with the regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality. **(Page 10)**
 - Motion to open the Public Hearing on the 2015 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt budget & certify assessments.**

- Elected Officials Training:** This year’s elected officials training program will focus on Employment Practices. Sessions will be scheduled through Mr. Kearns office after the new year. The on-line version will also be available.

- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2015 Fund Year.
 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2015 representative to the Municipal Excess Liability Joint Insurance Fund.**

 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2015 representative to the Residual Claims Fund Joint Insurance Fund.**

 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2015 representative to the Environmental Joint Insurance Fund**

- ❑ **December Meeting** – Traditionally, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 14-21** authorizing this action is part of the agenda. **(Page 11)**

- ❑ **Motion to Approve Resolution 14-21 Cancelling the December Meeting**

The Fund’s Reorganization meeting is scheduled for January 26, 2015

Due Diligence Reports:

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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2014					
	<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>	
	<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>	
1.	UNDERWRITING INCOME	325,842	2,947,164	62,012,306	64,959,470
2.	CLAIM EXPENSES				
	Paid Claims	110,802	1,496,978	29,656,120	31,270,580
	Case Reserves	(59,187)	1,110,893	1,648,948	2,611,890
	IBNR	238,099	307,725	888,662	1,159,451
	Aggregate Excess	-	-	-	-
	Recoveries	(6,776)	(100,422)	(180,811)	(213,828)
	TOTAL CLAIMS	282,938	2,815,175	32,012,919	34,828,094
3.	EXPENSES				
	Excess Premiums	101,659	914,930	16,084,473	16,999,403
	Administrative	37,893	352,623	8,535,983	8,888,606
	TOTAL EXPENSES	139,552	1,267,553	24,620,456	25,888,009
4.	UNDERWRITING PROFIT (1-2-3)	(96,649)	(1,135,564)	5,378,931	4,243,367
5.	INVESTMENT INCOME	(1,597)	12,030	4,802,688	4,814,718
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	(98,245)	(1,123,533)	11,669,882	10,546,349
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	(98,245)	(1,123,533)	878,640	(244,893)
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(131)	68,502	81,187	149,689
	2011	(17,385)	(137,155)	(233,620)	(370,775)
	2012	4,091	(144,152)	686,242	542,090
	2013	44,642	(528,128)	344,831	(183,297)
	2014	(129,463)	(382,601)		(382,601)
	TOTAL SURPLUS (DEFICITS)	(98,245)	(1,123,533)	878,640	(244,893)
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	(67,250)	27,071,153	27,003,903
	FUND YEAR 2011				
	Paid Claims	23,096	277,041	1,639,269	1,916,310
	Case Reserves	(26,275)	(55,819)	446,418	390,599
	IBNR	20,454	(37,601)	94,838	57,237
	Aggregate Excess	0	0	0	0
	Recoveries	0	(45,078)	(45,566)	(90,644)
	TOTAL FY 2011 CLAIMS	17,276	138,543	2,134,959	2,273,502
	FUND YEAR 2012				
	Paid Claims	25,515	134,185	613,665	747,850
	Case Reserves	(9,727)	121,326	445,776	567,102
	IBNR	409	(70,864)	192,595	121,731
	Aggregate Excess	0	0	0	0
	Recoveries	0	(16,094)	(34,229)	(50,323)
	TOTAL FY 2012 CLAIMS	16,196	168,553	1,217,807	1,386,360
	FUND YEAR 2013				
	Paid Claims	14,950	367,119	583,300	950,419
	Case Reserves	(52,422)	486,689	476,085	962,774
	IBNR	(7,391)	(115,200)	563,226	448,026
	Aggregate Excess	0	0	0	0
	Recoveries	(138)	(26,374)	(33,611)	(59,985)
	TOTAL FY 2013 CLAIMS	(45,001)	712,234	1,589,000	2,301,234
	FUND YEAR 2014				
	Paid Claims	47,241	652,098		652,098
	Case Reserves	29,237	691,416		691,416
	IBNR	224,627	532,457		532,457
	Aggregate Excess	0	0		0
	Recoveries	(6,638)	(12,876)		(12,876)
	TOTAL FY 2014 CLAIMS	294,468	1,863,095		1,863,095
	COMBINED TOTAL CLAIMS	282,938	2,815,175	32,012,919	34,828,094

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
						For Month End	
						9/30/2014	
						Last	This
						Month	Month
						2011	2012
						2013	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)			3.17	3.29	3.69	4.48	4.32
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	2.33	2.24
Unrealized gain/(loss) (%)			0.20	0.08	-0.23	-0.06	-0.20
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 Yield			1.80	0.28	0.57	0.74	0.60
M E L PORTFOLIO							
Total Cash Balance (millions)			80.73	73.43	64.22	77.81	65.58
Fixed Income Portfolio Wells Fargo 2013-2014							
Investments (millions), Book Value			70.17	56.97	50.13	53.11	50.06
Avg maturity (years) ***			3.35	2.61	2.04	1.88	1.92
Unrealized gain/(loss) (%)			0.63	0.63	-0.30	-0.08	-0.23
Purchase yield (%)			1.30	0.80	0.65	0.69	0.72
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield			1.93	1.43	0.35	0.61	0.49
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.11	0.06	0.06	0.05	0.05
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	0.11	0.11
3 year notes			0.75	0.38	0.54	0.93	1.05
5 year notes			1.52	0.76	1.17	1.63	1.77
Merrill Lynch US Govt 1-3 years ^			1.55	0.51	0.37	1.98	-0.62
* Yearly data is average monthly rate.							
^Monthly data is annualized.							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.							

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

AS OF **October 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	103,335	142,310	137.72%	100.00%	137.72%	100.00%	134.33%	100.00%
GEN LIABILITY	327,043	420,743	128.65%	97.02%	132.47%	96.96%	112.34%	95.07%
AUTO LIABILITY	114,465	11,203	9.79%	95.69%	9.79%	95.43%	9.79%	91.84%
WORKER'S COMP	1,235,210	988,983	80.07%	99.83%	92.47%	99.80%	100.42%	99.28%
TOTAL ALL LINES	1,780,053	1,563,240	87.82%	99.06%	97.13%	99.01%	98.75%	98.07%
NET PAYOUT %	\$1,467,445		82.44%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	523,725	134.35%	95.07%	134.35%	94.71%	91.95%	88.77%
AUTO LIABILITY	114,480	27,824	24.30%	91.84%	24.30%	91.45%	24.30%	85.94%
WORKER'S COMP	1,236,000	1,320,780	106.86%	99.28%	107.12%	99.20%	108.43%	97.68%
TOTAL ALL LINES	1,853,305	2,213,006	119.41%	97.97%	119.58%	97.82%	112.88%	95.23%
NET PAYOUT %	\$1,835,243		99.03%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	128,985	121,541	94.23%	100.00%	105.99%	100.00%	127.57%	98.69%
GEN LIABILITY	430,777	354,411	82.27%	88.77%	82.27%	88.03%	59.15%	76.91%
AUTO LIABILITY	100,941	9,647	9.56%	85.94%	9.56%	85.26%	9.56%	73.57%
WORKER'S COMP	1,214,470	762,459	62.79%	97.68%	62.90%	97.46%	49.94%	91.80%
TOTAL ALL LINES	1,875,073	1,248,058	66.56%	95.16%	67.44%	94.81%	55.23%	87.87%
NET PAYOUT %	\$724,148		38.62%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	143,096	111,235	77.73%	98.69%	77.73%	98.04%	96.28%	76.00%
GEN LIABILITY	471,295	348,377	73.92%	76.91%	78.40%	75.57%	24.52%	42.00%
AUTO LIABILITY	89,158	47,813	53.63%	73.57%	53.63%	71.98%	20.02%	40.00%
WORKER'S COMP	1,209,207	1,332,362	110.18%	91.80%	109.55%	90.74%	56.02%	42.00%
TOTAL ALL LINES	1,912,756	1,839,787	96.19%	87.80%	96.89%	86.68%	49.59%	44.45%
NET PAYOUT %	\$934,104		48.84%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	184,000	145,894	79.29%	76.00%	75.78%	68.00%	N/A	N/A
GEN LIABILITY	473,408	131,654	27.81%	42.00%	16.25%	36.00%	N/A	N/A
AUTO LIABILITY	89,385	18,512	20.71%	40.00%	18.03%	35.00%	N/A	N/A
WORKER'S COMP	1,210,000	1,103,289	91.18%	42.00%	90.75%	33.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	1,399,348	71.51%	45.11%	68.00%	37.11%	N/A	N/A
NET PAYOUT %	\$671,750		34.33%					

**Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT**

October 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
September-14	0	0	1	0	9	10
October-14	0	0	1	0	9	10
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$4,127
Year	2010	2011	2012	2013	2014	TOTAL
September-14	\$0	\$0	\$0	\$0	\$35,638	\$35,638
October-14	\$0	\$0	\$0	\$0	\$41,270	\$41,270
NET CHGE	\$0	\$0	\$0	\$0	\$5,632	\$5,632
Ltd Incurred	\$142,310	\$340,677	\$121,541	\$111,235	\$145,894	\$861,657
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
September-14	1	4	9	11	18	43
October-14	1	4	9	10	18	42
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$22,015
Year	2010	2011	2012	2013	2014	TOTAL
September-14	\$78,765	\$246,850	\$235,106	\$346,258	\$71,211	\$978,189
October-14	\$16,265	\$243,235	\$213,855	\$325,143	\$126,152	\$924,650
NET CHGE	(\$62,500)	(\$3,614)	(\$21,252)	(\$21,114)	\$54,942	(\$53,539)
Ltd Incurred	\$420,743	\$523,725	\$354,411	\$348,377	\$131,654	\$1,778,911
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
September-14	0	0	0	1	4	5
October-14	0	0	0	1	4	5
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$4,124
Year	2010	2011	2012	2013	2014	TOTAL
September-14	\$0	\$0	\$0	\$15,972	\$3,264	\$19,236
October-14	\$0	\$0	\$0	\$15,972	\$4,647	\$20,619
NET CHGE	\$0	\$0	\$0	\$0	\$1,383	\$1,383
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,813	\$18,512	\$114,998
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
September-14	5	10	12	29	48	104
October-14	5	9	11	28	43	96
NET CHGE	0	-1	-1	-1	-5	-8
Limited Reserves						\$17,127
Year	2010	2011	2012	2013	2014	TOTAL
September-14	\$80,477	\$143,749	\$331,996	\$600,544	\$581,303	\$1,738,068
October-14	\$79,530	\$134,528	\$310,056	\$564,568	\$555,530	\$1,644,211
NET CHGE	(\$947)	(\$9,221)	(\$21,940)	(\$35,976)	(\$25,773)	(\$93,857)
Ltd Incurred	\$988,983	\$1,320,780	\$762,459	\$1,332,362	\$1,103,289	\$5,507,874
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
September-14	6	14	22	41	79	162
October-14	6	13	21	39	74	153
NET CHGE	0	-1	-1	-2	-5	-9
Limited Reserves						\$17,194
Year	2010	2011	2012	2013	2014	TOTAL
September-14	\$159,242	\$390,598	\$567,102	\$962,774	\$691,416	\$2,771,132
October-14	\$95,795	\$377,763	\$523,911	\$905,683	\$727,598	\$2,630,751
NET CHGE	(\$63,447)	(\$12,835)	(\$43,192)	(\$57,091)	\$36,183	(\$140,381)
Ltd Incurred	\$1,563,240	\$2,213,006	\$1,248,058	\$1,839,787	\$1,399,348	\$8,263,440

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			October 31, 2014	
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	1.52	1.99	2.26	1.94
BURLINGTON	1.54	1.64	1.88	1.69
SUBURBAN MUNICIPAL	1.60	1.91	1.74	1.76
CAMDEN	1.67	1.91	2.86	2.17
MORRIS	1.82	1.50	1.78	1.70
CENTRAL	1.88	2.41	2.69	2.34
PROF MUN MGMT	1.89	2.77	1.81	2.17
SUBURBAN ESSEX	2.04	2.49	2.31	2.29
NJ PUBLIC HOUSING	2.23	2.34	2.61	2.41
BERGEN	2.24	1.98	2.05	2.08
MONMOUTH	2.25	1.44	1.86	1.83
OCEAN	2.28	2.22	2.92	2.48
SOUTH BERGEN	2.46	2.56	2.47	2.50
ATLANTIC	2.48	2.61	2.77	2.63
N.J.U.A.	2.64	2.25	1.95	2.25
AVERAGE	2.04	2.13	2.26	2.15

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF October 31, 2014									
			# CLAIMS	Y.T.D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	10/31/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2014 - 2012
1	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	0.00	1 EVESHAM TOWNSHIP I	0.50
2	306 MAPLE SHADE			0	0	0.00	5.09	2 MAPLE SHADE	2.53
3	307 MOORESTOWN			0	2	1.63	3.75	3 MOORESTOWN	2.72
4	308 WILLINGBORO			0	7	2.58	3.03	4 WILLINGBORO	2.25
5	304 EVESHAM			0	5	3.52	1.55	5 EVESHAM	2.46
Totals:				0	14	1.89	2.77		2.28

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of : November 13, 2014							
Total Participating Members		5		5			
Complaint				4			
Percent Compliant				80.00%			
					01/01/14	2014	
					EPL	POL	
					Deductible	Deductible	
					Co-Insurance		
					01/01/14		
Member Name	*	EPL Program?	2014 Checklist Submitted	2013 Compliant	EPL Deductible	POL Deductible	Co-Insurance
EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRI		No	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2014 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	Filed 7/10
<input type="checkbox"/> Reinsurance Policies	Filed 6/7
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 7/21
<input type="checkbox"/> Certification of Professional Fees	Filed 3/7
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	Filed 7/10
<input type="checkbox"/> State Comptroller Audit Filing	File 7/1
<input type="checkbox"/> Ethics Filing	On Line Filing

PMM MUNICIPAL JOINT INSURANCE FUND					
2015 PROPOSED BUDGET					
Print Date:		22-Oct-14			
				Projected 2015	
APPROPRIATIONS	Annualized 2014	Projected 2015	\$	%	
I. Claims and Excess Insurance	(A)		CHANGE	CHANGE	
Claims					
1	Property	184,000	191,000	7,000	3.80%
2	Liability	473,408	480,000	6,592	1.39%
3	Auto	89,385	77,000	(12,385)	-13.86%
4	Workers' Comp.	1,210,000	1,241,000	31,000	2.56%
5	Subtotal - Claims	1,956,793	1,989,000	32,207	1.65%
Premiums					
7	Crime	3,538	3,576	38	1.08%
8	Environmental Fund	118,937	120,569	1,632	1.37%
9	EJIF Dividend	(20,718)	(19,684)	1,033	-4.99%
10	MEL	645,428	661,158	15,730	2.44%
11	MEL Property	210,649	225,581	14,932	7.09%
12	SubTotal Premiums	957,834	991,199	33,366	3.48%
13	Total Loss Fund	2,914,627	2,980,199	65,573	2.25%
14					
II. Expenses, Fees & Contingency					
17	Claims Adjustment	125,450	127,959	2,509	2.00%
18	Managed Care	82,780	79,923	(2,857)	-3.45%
19	Loss Fund Management		6,333	6,333	100.00%
20	Litigation Management	15,942	16,261	319	2.00%
21	Safety Director	16,357	16,684	327	2.00%
22	General Expense	600	600	0	0.00%
23	Safety Incentive Program	10,250	10,250	0	0.00%
24	MEL Safety Institute	14,514	14,670	156	1.08%
25	Administration	102,877	104,934	2,058	2.00%
26	Actuary	35,588	36,300	712	2.00%
27	Auditor	20,946	21,365	419	2.00%
28	Attorney	18,715	19,090	374	2.00%
29	Treasurer	16,177	16,501	324	2.00%
30	Internal Auditor	3,890	3,968	78	2.00%
31	Underwriting Manager	5,412	5,520	108	2.00%
32	Property Appraisal	0	0	0	0.00%
33					
34	Misc. Expense & Contingency	15,491	15,991	500	3.23%
35					
36	Total Fund Exp & Contingency	484,989	496,349	11,359	2.34%
37					
38					
39	Total JIF Excl POL/EPL	3,399,616	3,476,548	76,932	2.26%
XLPOL/EPL Premiums					
41	POL/EPL Premium	239,396	267,583	28,187	11.77%
42	Cyber Liability	3,000	3,000	0	0.00%
43	Vol Directors & Officers	1,460	1,460	0	0.00%
44	Total POL/EPL Premium	243,856	272,043	28,187	11.56%
45	Total JIF Incl POL/EPL	3,643,472	3,748,591	105,119	2.89%

RESOLUTION NO. 14-21

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND
THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL
PROFESSIONALS TO CONTINUE SERVICES UNTIL THE
JANUARY 26, 2015 MEETING**

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

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 26, 2015 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Professional Municipal Management JIF.

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

The regular scheduled meeting for December is hereby canceled.

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

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January 26, 2015 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is take by the professional.

Professional Municipal Management Joint Insurance Fund

WILLIAM CROMIE, Chairman

RICHARD BREVOGEL, Secretary

Date

RESOLUTION NO. 14-22

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
NOVEMBER BILLS LIST**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004734			
004734	QUAL-LYNX	CLAIM ADMIN - 11/2014	10,454.15
			10,454.15
004735			
004735	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2014	1,363.08
			1,363.08
004736			
004736	PERMA	POSTAGE FEE 10/2014	2.24
004736	PERMA	EXECUTIVE DIRECTOR FEE 11/2014	8,573.00
			8,575.24
004737			
004737	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 11/2014	2,965.67
			2,965.67
004738			
004738	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 11/2014	1,328.50
004738	KEARNS, REALE & KEARNS	ATTORNEY FEE 11/2014	1,559.58
			2,888.08
004739			
004739	QUALCARE, INC.	MANAGED CARE SERVICES - 10/2014	6,898.33
			6,898.33
004740			
004740	THOMAS TONTARSKI	TREASURER FEE 11/2014	1,348.08
			1,348.08
004741			
004741	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR 10/31/2014	30.24
			30.24
004742			
004742	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 11/2014	451.00
			451.00
		Total Payments FY 2014	34,973.87

TOTAL PAYMENTS ALL FUND YEARS \$ 34,973.87

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

November 13, 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 October 31, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 1,167.62. This generated an average annual yield of .34%. However, we have an unrealized gain of \$4,760.00 adjusting the reported yield to 1.71% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$ 760.00 as it relates to the market value of \$2,000,760.00 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 \$198.00 w/YTD of \$ 100,619.54 (detailed in my report)
Overpayment Reimbursements \$.00
Excess Reimbursement \$ 15,172.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 110 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 128,014.30.

Loss Payments	\$	98,936.24
Expense Payments	\$	2,673.02
Legal Payments	\$	26,405.04

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 \$ 4,323,143.36 to a closing balance of \$3,986,323.17 showing a decrease in the fund of \$ 336,820.19.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT - SEPTEMBER**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVESHAM TWP.	X56908	EVESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78
2/3	WILLINGBORO TWP.	X81065	WILLINGBORO TWP.	PR	2013	3,535.78	
2/7	MAPLE SHADE TWP.	W85800	BRIAN DAVIS	WC	2011	2,290.82	
2/7	MAPLE SHADE TWP.	W85799	JOSEPH SAENZ	WC	2011	2,412.21	
2/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	98.00	
TOTAL-FEB						8,336.81	
TOTAL-YTD							70,688.59
3/24	MOORESTOWN TWP.	X83347	MOORESTOWN TWP.	PR	2014	375.00	
TOTAL-MAR						375.00	
TOTAL-YTD							71,063.59
4/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	100.00	
TOTAL-APR						100.00	
TOTAL-YTD							71,163.59
5/1	EVESHAM TWP.	X82471	EVESHAM TWP.	PR	2014	4,196.61	
5/7	MAPLE SHADE TWP.	X10584	NICHOLAS GIANINI	WC	2011	375.00	
5/8	EVESHAM TWP.	X89051	EVESHAM TWP.	PR	2014	638.94	
5/14	MOORESTOWN TWP.	X45057	MOORESTOWN TWP.	PR	2012	16,094.14	
TOTAL-MAY						21,304.69	
TOTAL-YTD							92,468.28
TOTAL-JUN						0.00	
TOTAL-YTD							92,468.28
7/17	EVESHAM TWP.	X87752	EVESHAM TWP.	PR	2014	1,027.76	
7/22	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	150.00	
TOTAL-JUL						1,177.76	
TOTAL-YTD							93,646.04
TOTAL-AUG						0.00	
TOTAL-YTD							93,646.04
9/15	MOORESTOWN TWP.	X83347	MOORESTOWN TWP.	PR	2014	6,637.50	
9/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	138.00	
TOTAL-SEP						6,775.50	
TOTAL-YTD							100,421.54
10/15	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	88.00	
10/15	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
10/27	EVESHAM TWP.	X71495	MICHAEL CARLIN	WC	2013	85.00	
TOTAL-OCT						198.00	
TOTAL-YTD							100,619.54

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

Current Fund Year: 2014 Month Ending: October	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(260,153.67)	1,320,175.97	417,593.54	2,208,230.04	10.36	(635.63)	(20,445.17)	327,091.53	331,276.39	4,323,143.36
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	15,172.00	0.00	0.00	198.00	0.00	0.00	0.00	0.00	0.00	15,370.00
Invest Pymnts	25.91	1,350.31	419.71	2,219.45	0.01	0.00	0.52	328.75	332.96	4,677.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	25.91	1,350.31	419.71	2,219.45	0.01	0.00	0.52	328.75	332.96	4,677.62
Other *	0.00	0.00	0.00	5,980.96	0.00	0.00	0.00	0.00	0.00	5,980.96
TOTAL	15,197.91	1,350.31	419.71	8,398.41	0.01	0.00	0.52	328.75	332.96	26,028.58
EXPENSES										
Claims Transfers	822.00	24,643.50	1,008.63	101,290.17	0.00	0.00	0.00	0.00	0.00	127,764.30
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219,903.27	219,903.27
Other *	15,172.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.20	15,181.20
TOTAL	15,994.00	24,643.50	1,008.63	101,290.17	0.00	0.00	0.00	0.00	219,912.47	362,848.77
END BALANCE	(260,949.76)	1,296,882.78	417,004.62	2,115,338.28	10.37	(635.63)	(20,444.65)	327,420.28	111,696.88	3,986,323.17

Report Month: October		
		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00
Claims Transaction Status:		
Allocation variance 1:	Daily xactions do not add to monthly totals	(5,980.96)
Allocation variance 2:	Monthly transactions and allocation totals	0.00
Allocation variance 3:	Treasurer/TPA net payments Max/Min	0.00 / (0.00)
Pre-existing variance:	Prior period unreconciled vari Max/Min	0.00 / (0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	October						
CURRENT FUND YEAR	2014						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$4,323,143.30	2092251.69	2558.62	181823.79	1996000	50009.2	500
Opening Interest Accrual Balance	\$3,916.66	0	0	0	3916.66	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	(\$82.38)	\$8.97	\$0.13	(\$91.48)	\$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)	\$4,760.00	\$0.00	\$0.00	\$0.00	\$4,760.00	\$0.00	\$0.00
8 Net Investment Income	\$5,927.62	\$8.97	\$0.13	(\$91.48)	\$6,010.00	\$0.00	\$0.00
9 Deposits - Purchases	\$353,846.93	\$6,178.96	\$0.00	\$0.00	\$0.00	\$127,764.30	\$219,903.67
10 (Withdrawals - Sales)	(\$695,344.74)	(\$347,667.97)	\$0.00	\$0.00	\$0.00	(\$127,773.50)	(\$219,903.27)
Ending Cash & Investment Balance	\$3,986,323.11	\$1,750,771.65	\$2,558.75	\$181,732.31	\$2,000,760.00	\$50,000.00	\$500.40
Ending Interest Accrual Balance	\$5,166.66	\$0.00	\$0.00	\$0.00	\$5,166.66	\$0.00	\$0.00
Plus Outstanding Checks	\$225,404.69	\$0.00	\$0.00	\$0.00	\$0.00	\$23,100.92	\$202,303.77
(Less Deposits in Transit)	(\$85.00)	(\$85.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,211,642.80	\$1,750,686.65	\$2,558.75	\$181,732.31	\$2,000,760.00	\$73,100.92	\$202,804.17

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

Month		October							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	103,801.94	822.00	0.00	104,623.94	104,623.94	0.00	0.00	0.00
	Liab	5,733.00	(231.60)	0.00	5,501.40	5,501.40	0.00	0.00	0.00
	Auto	12,856.34	1,008.63	0.00	13,864.97	13,864.97	0.00	0.00	0.00
	WC	516,831.20	30,928.31	0.00	547,759.51	547,759.51	0.00	(0.00)	0.00
	Total	639,222.48	32,527.34	0.00	671,749.82	671,749.82	0.00	(0.00)	0.00
2013	Prop	111,234.84	0.00	0.00	111,234.84	111,234.84	0.00	0.00	0.00
	Liab	23,224.86	9.20	0.00	23,234.06	23,234.06	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	724,134.59	43,857.74	198.00	767,794.33	767,794.33	0.00	0.00	0.00
	Total	890,435.04	43,866.94	198.00	934,103.98	934,103.98	0.00	0.00	0.00
2012	Prop	151,885.45	0.00	15,172.00	136,713.45	136,713.45	(0.00)	(0.00)	0.00
	Liab	119,304.47	21,251.69	0.00	140,556.16	140,556.16	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	431,862.20	20,541.20	0.00	452,403.40	452,403.40	0.00	0.00	0.00
	Total	712,698.84	41,792.89	15,172.00	739,319.73	739,319.73	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	276,875.79	3,614.21	0.00	280,490.00	280,490.00	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	1,180,289.26	5,962.92	0.00	1,186,252.18	1,186,252.18	(0.00)	(0.00)	0.00
	Total	1,825,665.77	9,577.13	0.00	1,835,242.90	1,835,242.90	(0.00)	(0.00)	0.00
2010	Prop	142,310.40	0.00	0.00	142,310.40	142,310.40	(0.00)	(0.00)	0.00
	Liab	354,478.69	0.00	0.00	354,478.69	354,478.69	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	1,061,707.96	0.00	0.00	1,061,707.96	1,061,707.96	(0.00)	(0.00)	0.00
	Total	1,569,699.62	0.00	0.00	1,569,699.62	1,569,699.62	(0.00)	(0.00)	0.00
	TO TAL	5,637,721.75	127,764.30	15,370.00	5,750,116.05	5,750,116.05	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate of Insurance Monthly Report

From 9/19/2014 To 10/20/2014

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>PMM JIF</u>				
H- NJ Department of Health AU WC I- Lenola Fire Company Emergency Unit, Inc.	Office of EMS PO Box 360 Trenton, NJ 08625 229 North Lenola Road Moorestown, NJ 08057	1685	Evidence of insurance with respects to the following ambulances for the Barrington Ambulance Association: 2010 Ford Ambulance vin #41121; 2004 Ford Ambulance vin #38886; and 2001 Ford Ambulance vin #55283.	9/30/2014 GL EX
H- Burlington County AU WC I- Township of Maple Shade	Board of Chosen Freeholders Attn: Risk Management. PO Box 6000, 49 Rancocas Rd. Mt. Holly, NJ 08060 PO Box 368 Maple Shade, NJ 08052	3642	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Halloween Parade, Main St. (CR 537), 10/31/14.	10/8/2014 GL EX
H- Emergency Medical Services AU WC I- Township of Evesham	NJ Dept of Health + Senior Svcs P.O. Box 360 Trenton, 6921 NJ 08625 984 Tuckerton Road Marlton, NJ 08053		Evidence of insurance with respects to the Evesham Fire & Rescue.	9/22/2014 GL EX
H- Lisa Gallucci AU WC I- Township of Evesham	24 E. Main St. Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	20903	Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) easement for 9/11 memorial.	9/26/2014 GL EX

Total # of Holders = 4

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: November 03, 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 gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

OCTOBER 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Maple Shade – Conducted a Loss Control Visit – October 8
- Township of Moorestown – Conducted a Loss Control Visit at Parks & Recreation – October 9

JIF MEETINGS ATTENDED

- Fund Commissioner Meeting – October 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Fire Prevention Week– October 3
- Safe Driving Month– October 20

MEL VIDEO LIBRARY

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

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 October & November 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
11/5/14	5	Township of Maple Shade #1	Leaf Collection Safety	8:30 - 10:00 am
11/5/14	5	Township of Maple Shade #1	Fire Extinguisher	10:00 - 11:00 am
11/6/14	5	Borough of Oaklyn #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
11/12/14	5	Evesham MUA	Fall Protection Awareness	8:15 - 10:15 am
11/12/14	5	Evesham MUA	Hearing Protection	10:30 - 11:30 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	12:15 - 2:15 pm
11/12/14	5	Evesham MUA	Hearing Protection	2:30 - 3:30 pm
11/19/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
12/1/14	5	Cherry Hill Twp. BOE	Snow Plow / Snow Removal Safety	8:30 - 10:30 pm
12/5/14	5	Franklin Township	DDC-6	8:00 - 2:30 pm w/lunch brk
12/8/14	5	Borough of Glassboro #1	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEUs/Cat.	MSI Course	CEUs/Cat.
Accident Investigation	2 / M	Haz Com with Globally Harmonized System	1 / T, G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ Haz Com Refresher	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T, G	Hazardous Materials Awareness w/ Haz Com & 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
Ragger / Workzone Safety	2 / T, M	Seasonal Public Works Operations	3 / T
Haz Com / RTK (Initial)	2 / T	Toolbox Talks	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEUs/Cat.	MSI Course	CEUs/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	TCHs/Cat.	MSI Course	TCHs/Cat.
Accident Investigation	1.5 / S	Haz Com / RTK (Refresher)	1 / S
Advanced Safety Leadership	10 / S	Haz Com with Globally Harmonized System	2 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Hazardous Materials Awareness w/ Haz Com Refresher	3 / S
Back Safety / Material Handling	1 / S	Hazardous Materials Awareness w/ Haz Com & 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
Ragger / Workzone Safety	2 / S	Toolbox Talks	1 / S
Haz Com / RTK (Initial)	2 / S		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

January

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

February

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

March

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

April

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

May

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

June

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

August

- ◆ Clementon (Camden) – 8/25/14

September

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

October

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

November

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



A message from the JIF Safety Director's Office: Fire Prevention Week

The Safety Director's office would like to remind you that October 5 through October 11 is Fire Prevention Week. This year's Fire Prevention theme is "Working Smoke Alarms Save Lives: Test Yours Every Month!" We encourage everyone to test their smoke detector tonight in remembrance of those who have died from smoke inhalation in the past year. Almost all of those occurred in the home. Remember, **SMOKE KILLS**.

The National Fire Protection Association is working this year with four partners: LEGOLAND®, Domino's® Pizza, CVS Pharmacy, and The Home Depot. As usual, NFPA is promoting the week through events and initiatives, including in-store fire safety workshops at Home Depot outlets. Participating Home Depots have fire-related activities for kids and how-to's for adults during the week-long event. Check with your nearest store for details and schedule of activities. Local fire departments may have partnered with a Domino's store to deliver free pizzas to residents from a fire truck. When the pizza delivery arrives at the customer's home, the firefighters will check the home for working smoke alarms. Check with your local store or fire department to see if they are participating.

[A message from the JIF Safety Director's Office: October is Safe Driving Month](#)

The Safety Director's office would like to remind everyone that October is Safe Driving Month, sponsored by the Network of Employers for Traffic Safety (NETS). NETS is a public-private employer partnership dedicated to improving the safety and health of employee, their families, and the community by preventing traffic crashes that occur both on and off the job. More information on their programs can be found by visiting www.trafficsafety.org.

Their current program is titled, ***Mind • Body • Vehicle – It's all Connected***. Your ***mind*** will be stay better focused on your driving if your ***body*** is properly fit in a clean ***vehicle***.

Mind – A clean, organized vehicle makes for an environment where you can better focus on driving. If you don't maintain an organizational strategy in your vehicle, things can quickly get out-of-hand.

Body – Get the Right Fit to your Vehicle

- The best angle for the back of your seat is 100, just slightly reclined. Support your lower back and head with all seat adjustments available. Position the top of the read restraint so it is even with the top of your head, and about 2" behind.

Vehicle –

- Secure the cargo – Start by securing the most important cargo, you and your passengers with seatbelts. Think of everything in your vehicle as possible projectiles in event of a crash. Utilize spaces like glove boxes, consoles, front arm rests, seatbacks, and door pockets. Keep your dash clear.
- Clear the clutter – Each time you fill up with gas, take that time to toss the trash and clean cup holders.
- Minimize blind spots - To set your mirrors, with the vehicle safely parked, sit in your driving position and center the rearview mirror. Next, lean your head about 4' to the left and right and adjust your side view mirrors until you can just see the edges of the rear of the vehicle in the mirrors.
- Don't forget about your wipers – In addition to keeping your windshield clean inside and out, windshield wipers require regular maintenance. A good rule of thumb is if your wipers leave streaks or cannot clear the windshield in one swipe, they should be replaced.



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2014

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$40,868.09	44.5%
JUNE	113	\$160,108.79	\$48,496.25	\$111,612.54	69.7%
JULY	104	\$48,047.89	\$17,328.32	\$30,719.57	63.9%
AUGUST	92	\$70,574.34	\$28,810.88	\$41,763.46	59.2%
SEPT	76	\$51,902.23	\$22,848.25	\$29,053.98	56.0%
OCTOBER	153	\$91,171.39	\$34,528.88	\$56,642.51	62.1%
NOVEMBER					
DECEMBER					
TOTALS	1180	\$1,202,104.95	\$564,808.33	\$637,296.62	53.0%

2013

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



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2012

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	127	\$69,316.76	\$27,378.34	\$41,938.42	60.5%
FEBRUARY	87	\$50,606.96	\$20,126.20	\$30,480.76	60.2%
MARCH	95	\$38,897.91	\$12,398.46	\$26,499.45	68.1%
APRIL	83	\$40,861.72	\$16,019.91	\$24,841.81	60.8%
MAY	132	\$76,396.28	\$32,852.49	\$43,543.79	57.0%
JUNE	84	\$86,813.62	\$24,799.79	\$62,013.83	71.4%
JULY	55	\$38,021.02	\$20,858.61	\$17,162.41	45.1%
AUGUST	75	\$45,691.73	\$21,256.72	\$24,435.01	53.5%
SEPT	65	\$63,104.21	\$39,852.92	\$23,251.29	36.8%
OCTOBER	24	\$35,205.50	\$21,339.37	\$13,866.13	39.4%
NOVEMBER	53	\$38,405.44	\$22,299.50	\$16,105.94	41.9%
DECEMBER	32	\$12,255.83	\$4,865.98	\$7,389.85	60.3%
TOTALS	912	\$595,576.98	\$264,048.29	\$331,528.69	55.7%

2011

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



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2014	New Injuries Requiring Med Mgmt
January	11
February	3
March	7
April	6
May	6
June	7
July	11
August	7
September	11
October	4
November	
December	
Totals	73
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
October – 2014**

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Date Employer Notified</u>	<u>Date Admin Notified</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1212786	9/30/2014	9/30/2014	9/30/2014	0451-EMERGENCY MGNT	49 - Sprain or Tear	Ankle - 55	53 - Twisting
1214425	10/7/2014	10/7/2014	10/24/2014	017-POLICE DPT	52 - Strain or Tear	Lower Arm - 33	60 - Strain or Injury By, NOC
1214507	10/27/2014	10/27/2014	10/27/2014	007-FIRE DEPARTMENT	52 - Strain or Tear	Ankle - 55	69 - Stepping on Sharp Object
1214909	10/28/2014	10/28/2014	10/31/2014	62-FIRE DEPARTMENT	49 - Sprain or Tear	Ankle - 55	53 - Twisting



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

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
MILLENNIUM SURGICALCENTER, LLC	\$ 20,142.00	\$ 4,909.54	\$ 15,232.46	76%	Ambulatory Surgical Center
NovaCare Rehabilitation	\$ 14,302.00	\$ 3,870.24	\$ 10,431.76	73%	Physical Therapy/Occupational Therapy
IVY REHAB NETWORK, INC	\$ 10,552.00	\$ 2,040.00	\$ 8,512.00	81%	Physical Therapy/Occupational Therapy
US HEALTHWORKS MEDICAL GROUP OF NJ P C	\$ 7,118.98	\$ 2,919.24	\$ 4,199.74	59%	Occ Med/Primary Care
ORTHOPEDIC & NEUROSURGICAL SPECIALIST,	\$ 4,774.00	\$ 1,847.67	\$ 2,926.33	61%	Ortho/Neuro
KENNEDY UNIVERSITY HOSPITAL, INC.	\$ 4,423.36	\$ 2,410.77	\$ 2,012.59	45%	Hospital
DELAWARE VALLEY PAIN, INSTITUTE	\$ 4,025.00	\$ 2,259.80	\$ 1,765.20	44%	Anesthesia/Pain Management
ORTHOPEDIC & SPINE REHABILITATION	\$ 2,805.00	\$ 495.00	\$ 2,310.00	82%	Physical Therapy/Occupational Therapy
BAYADA HOME HEALTH CARE, INC	\$ 2,240.00	\$ 1,920.00	\$ 320.00	14%	Home Health Care
HEARTLAND REHABILITATION SERVICES	\$ 2,050.00	\$ 810.00	\$ 1,240.00	60%	Physical Therapy/Occupational Therapy
OUT OF NETWORK					
JOEL B. GLASS	\$ 300.00	\$ 214.00	\$ 86.00	29%	Behavioral Health
REHAB CLINICS NOVACARE	\$ 254.00	\$ 254.00	\$ -	0%	Physical Therapy/Occupational Therapy
MCCI NEGOTIATIONS					
ARIA HEALTH TORRESDALE	\$ 2,645.51	\$ 2,645.51	\$ -	0%	Hospital
MEDSOURCE	\$ 2,385.00	\$ 790.00	\$ 1,595.00	67%	DME



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

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001202935	5/15/2014	9/16/1975	Bent over on knees to get shooting target	Knee	\$ 24,261.00	\$ 6,047.10	\$18,213.90
001207022	7/9/2014	9/12/1976	Chasing suspect	Shoulder	\$ 7,793.88	\$ 3,149.63	\$ 4,644.25
001208468	7/30/2014	1/12/1974	Walking on unlevel ground	Foot	\$ 6,218.88	\$ 1,379.52	\$ 4,839.36
001210899	9/5/2014	10/6/1974	Playing soccer	Leg	\$ 5,213.80	\$ 1,238.99	\$ 3,974.81
001160953	1/4/2013	4/3/1964	Wrestling suspect	Knee	\$ 5,184.00	\$ 1,135.00	\$ 4,049.00
001205883	6/24/2014	8/22/1979	Performing checks on motorcycle	Ankle	\$ 5,154.43	\$ 1,852.43	\$ 3,302.00
000962925	12/24/2008	9/16/1975	Lifting stretcher	Back	\$ 5,106.00	\$ 2,856.43	\$ 2,249.57
001210331	8/27/2014	9/27/1982	Conducting an arrest	Arm	\$ 3,792.00	\$ 1,463.40	\$ 2,328.60
001207889	7/22/2014	4/14/1972	Handcuffing a suspect	Arm	\$ 3,276.46	\$ 1,388.85	\$ 1,887.61
001200690	4/14/2014	2/19/1975	Struggling with suspect	Knee	\$ 2,955.00	\$ 574.48	\$ 2,380.52



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

Specialty	Charges	Approved	Savings	% of Savings
Physical Therapy/Occupational Therapy	\$ 29,963.00	\$ 7,469.24	\$ 22,493.76	75%
Ambulatory Surgical Center	\$ 20,142.00	\$ 4,909.54	\$ 15,232.46	76%
Hospital	\$ 8,720.42	\$ 6,415.28	\$ 2,305.14	26%
Occ Med/Primary Care	\$ 8,498.73	\$ 4,009.19	\$ 4,489.54	53%
Ortho/Neuro	\$ 7,286.75	\$ 3,286.34	\$ 4,000.41	55%
Anesthesia/Pain Management	\$ 6,609.00	\$ 3,199.80	\$ 3,409.20	52%
Durable Medical Equipment	\$ 2,404.71	\$ 799.02	\$ 1,605.69	67%
Home Health Care	\$ 2,240.00	\$ 1,920.00	\$ 320.00	14%
Emergency Medicine	\$ 2,145.00	\$ 580.76	\$ 1,564.24	73%
MRI/Radiology	\$ 1,863.90	\$ 1,123.00	\$ 740.90	40%
Behavioral Health	\$ 300.00	\$ 214.00	\$ 86.00	29%
Medical Transportation	\$ 289.00	\$ 218.00	\$ 71.00	25%
Endocrinology	\$ 266.00	\$ 183.54	\$ 82.46	31%
Urology	\$ 180.00	\$ 147.17	\$ 32.83	18%
Laboratory Services	\$ 146.88	\$ 23.96	\$ 122.92	84%
Diagnostic Radiology	\$ 116.00	\$ 30.04	\$ 85.96	74%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – OCTOBER 27, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

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

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONERS:

Rosemary Flaherty	Township of Maple Shade	Absent
-------------------	-------------------------	--------

SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
--------------	-------------------------	--------

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
Treasurer	Thomas Tontarski
Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
Claims Service	Qual Lynx Kathy Kissane
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Aubrie Vanduyne (phone)

ALSO PRESENT:

Mary Lou Doner, PERMA

APPROVAL OF MINUTES: September 22, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 22, 2014

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: 3 Ayes, 0 Nays, 1 Abstain Commissioner Carew

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2015 Budget – Executive Director reported enclosed in the Agenda was the Proposed 2015 Budget for review and discussion. The Executive Director reported overall there is a 2.89% increase, and then discussed the details of the increase.

Executive Director said overall we are looking at an increase of 1.65% for claims line item. This is based on the actuary's projection for loss funds next year. Executive Director said in the Expenses the Managed Care line item has shows a decrease of 3.45% due to the fact that Qual Lynx came down \$5,000 from their proposal. The Loss Fund Management fee is the fee that PERMA is asking to increase our fee to be more in line with other Executive Director's throughout the state. The average throughout New Jersey is 5% of the overall budget for the Executive Director's fee and we are currently at 2.3%. We are asking for a 3% average and we would stretch that over three years so that would be the increase of 6.333 - with three years phase in period.

Executive Director said we have broken out the POL/EPL premium in the Budget. Statewide XL has come through with some rather large increases with this line of coverage mainly due to the last half of 2013 and the first half of 2014 that has shown significant losses. The PMM JIF has faired rather well where XL is only looking for a 12% increase where some other JIFs are looking at increases that range from 10% to 46% based on member experience. This increase has come after four years of no increase at all.

Executive Director distributed the proposed assessments with the XL line broken out so members could see the effect this had on the overall assessment.

MOTION TO INTRODUCE THE 2015 BUDGET AND SCHEDULE A PUBLIC HEARING ON MONDAY NOVEMBER 24, 2014 AT 2:00PM

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

2015 Renewal Applications – Online Underwriting Database: The new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted there were 3 webinars held after the logins were issued. Fund Commissioners will be emailed Comparison Reports to confirm the data within PERMA's records for accuracy toward completion of the 2015 Renewal Application process.

Membership Renewals – Willingboro’s membership is up for renewal at the end of the year. The Fund office has received their renewal documents.

2015 RFQ for Professional Services – RFQ’s were advertised and received by the Fund office on in July. There are multiple responses for the managed care position. Executive Director said a follow-up report will be made in closed session regarding the Managed Care professional service with Mary Lou Doner from PERMA.

Elected Officials Training – Executive Director said this year’s elected officials training program will focus on Employment Practices. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 19, 2014. Executive Director said will also be holding further session later this year and the beginning of next as well as the online webinar session that will be available. All elected officials that attend will receive at \$250 credit for their municipality.

Residual Claims Fund (RCF) - The Residual Claims Fund met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Carew’s report on the meeting. The Residual Claims Fund reviewed and amended 2014 Budget and adopted the 2015 Budget.

Executive Director said the RCF amended their 2014 Budget to reflect the acceptance of the 2010 Fund and reviewed and adopted the 2015 Budget.

EJIF - The EJIF met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Carew’s report on the meeting. A public hearing and adoption of the 2015 budget was held. Executive Director said the EJIF adopted their budget which had a 1.8% increase which did include the release of a \$475,000 dividend which this JIF will receive a portion.

MEL - The MEL met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Carew’s report. The MEL’s 2015 budget introduction was held. A public hearing and adoption will be held on November 19, 2014 at the Atlantic City Convention Center. Executive Director said the MEL awarded professional contracts for workers’ compensation and managed care and a second RFQ has been issued for excess property. The MEL reviewed and introduced the 2015 Budget which has an increase of 1.6%

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

Executive Director said we had a claim reserves that jumped on us on a 2011 claim which is why we are showing a deficit of \$146,000 as of August 31st and we hope this will level off as we move along.

Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 37.11% and we are at 68% which is due to previous claims from the winter with slips and falls. Executive Director reviewed the Loss Time Accident Frequency and said the PMM JIF is at 2.10 which is an improvement and is a good sign.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney reported discussed information sent to members via email regarding Sovereign Citizens. The League Conference is putting together a seminar with the Municipal Prosecutor’s Association on Tuesday at 2:00 which might be well worth attending. You should also talk to your chief’s of police to see what type of training they are doing for police officers on it.

TREASURER:

Payment of October 2014 Vouchers Resolution 14-20

Fund Year 2013	\$184,887.00
Fund Year 2014	\$ 35,016.27
Total	\$219,903.67

MOTION TO APPROVE RESOLUTION 14-20 VOUCHER LIST FOR THE MONTH OF OCTOBER AS SUBMITTED

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

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

2010	14,835.25
2011	23,096.03
2012	25,515.02
2013	14,949.88
2014	47,241.34
TOTAL	125,637.52

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: Underwriting Manager’s report listed 3 certificates issued for the period 08/20/14 to 09/18/14 and was included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed a few items that did not make it to the Agenda. Safety Director said he spent a considerable about of time with Maple Shade and Moorestown Township this month to teach them about their playgrounds and recreational facilities and what items need to be covered. There were some minor issues which we could find

anywhere but the playgrounds were in great shape which are to be commended. We discuss what corrective actions they can take to immediately correct the conditions.

Safety Director said in his report members will find a list of training until the end of the year.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: September report included for information. Report indicated 56 bills during the month totaling \$51,902.00 of that amount \$22,848.00 was paid for a savings of \$29,053.00 which is 56% savings. There were 11 new injuries in the month of September.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said her report was for closed session only.

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: Commissioner Layne
Second: Commissioner Brevogel
Vote: Unanimous

**MOTION TO APPROVE CLAIM PAYMENTS FOR OCTOBER AS DISCUSSED
IN EXECUTIVE SESSION**

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

MOTION TO REAPPOINT QUAL LYNX AS THE MANAGED CARE PROVIDER

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

MEETING ADJOURNED: 3:29pm

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

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

APPENDIX II
Litigation Management Policy
Amendment
