

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
OCTOBER 26, 2015 – 1:00 PM**

**MOORESTOWN TOWN HALL
111 WEST 2ND STREET
MOORESTOWN, NJ 08057**

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: OCTOBER 26, 2015
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2015 COMMISSIONERS**
- APPROVAL OF MINUTES:** September 28, 2015 Open Minutes.....**Appendix I**
September 28, 2015 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report**Page 1**

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
.October 2015 Voucher List - Resolution No. 15-26 **Page 11**
.Treasurer’s Reports **Page 13**

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....**Page 19**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 20**

- MANAGED CARE – Qual Care**
.Monthly Report**Page 28**

- 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: October 26, 2015

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2016 Budget** – Enclosed on **Page 10** please find the Proposed 2016 Budget for review and discussion. The draft proposed assessments will be distributed and reviewed at the meeting.
 - Motion to introduce the 2016 budget and schedule a public hearing on Monday November 23, 2015 at 1:00PM in Moorestown.**

- RCF Report:** The RCF met last week at the Forsgate Country Club to hold a public hearing to review the amended 2015 Budget and the proposed 2016 Budget. *A copy of the report will be included in next month's agenda.*

- EJIF Report:** The EJIF last week at the Forsgate Country Club. A public hearing and adoption of the 2016 Budget was held. *A copy of the report will be included in next month's agenda.*

- MEL Report:** The MEL met last week at the Forsgate Country Club to introduce the 2016 Budget. *A copy of the report will be included in next month's agenda.*

- Elected Officials Training:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 18, 2015.

Due Diligence Reports:

| | |
|---|---------------|
| <input type="checkbox"/> Financial Fast Track | Page 3 |
| <input type="checkbox"/> Interest Rate Summary Comparison Report | Page 4 |
| <input type="checkbox"/> Expected Loss Ratio Analysis | Page 5 |
| <input type="checkbox"/> Claim Activity Report | Page 6 |
| <input type="checkbox"/> Lost Time Accident Frequency Report | Page 7 |
| <input type="checkbox"/> 2015 EPL/POL Status | Page 8 |
| <input type="checkbox"/> Regulatory Affairs Checklist | Page 9 |

| PROFESSIONAL MUNICIPAL MANAGEMENT FUND | | | | | |
|---|------------------------------------|-------------------|------------------------|-----------------------|---------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | August 31, 2015 | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | 313,059 | 2,466,563 | 66,527,425 | 68,993,988 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 203,562 | 1,056,685 | 31,808,886 | 33,056,507 |
| | Case Reserves | (37,745) | (79,354) | 2,851,085 | 2,561,958 |
| | IBNR | 64,969 | 161,766 | 1,297,416 | 1,387,000 |
| | Recoveries | (25) | (72,021) | (217,289) | (198,291) |
| | TOTAL CLAIMS | 230,762 | 1,067,076 | 35,740,098 | 36,807,174 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 106,811 | 854,489 | 17,304,378 | 18,158,867 |
| | Administrative | 41,567 | 329,291 | 9,000,008 | 9,329,299 |
| | TOTAL EXPENSES | 148,379 | 1,183,780 | 26,304,386 | 27,488,166 |
| 4. | UNDERWRITING PROFIT (1-2-3) | (66,082) | 215,706 | 4,482,941 | 4,698,647 |
| 5. | INVESTMENT INCOME | 2,940 | 11,530 | 4,819,429 | 4,830,959 |
| 6. | DIVIDEND INCOME | 0 | 0 | 1,507,947 | 1,507,947 |
| 7. | STATUTORY PROFIT (4+5+6) | (63,142) | 227,236 | 10,810,317 | 11,037,553 |
| 8. | DIVIDEND | 0 | 0 | 10,810,926 | 10,810,926 |
| 9. | STATUTORY SURPLUS (7-8) | (63,142) | 227,236 | (609) | 226,627 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | Closed | 163 | (12,985) | 25,628 | 12,643 |
| | 2012 | (52,128) | 26,925 | 559,098 | 586,023 |
| | 2013 | 45,481 | 203,842 | (195,196) | 8,646 |
| | 2014 | (37,756) | (35,491) | (390,139) | (425,630) |
| | 2015 | (18,902) | 44,945 | | 44,945 |
| | TOTAL SURPLUS (DEFICITS) | (63,142) | 227,236 | (609) | 226,627 |
| | TOTAL CASH | | | | 4,698,378 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| | TOTAL CLOSED YEAR CLAIMS | 0 | 13,999 | 29,261,405 | 29,275,404 |
| | FUND YEAR 2012 | | | | |
| | Paid Claims | 138,537 | 362,102 | 810,890 | 1,172,992 |
| | Case Reserves | (91,712) | (361,270) | 535,933 | 174,663 |
| | IBNR | 5,837 | (51,535) | 84,860 | 33,325 |
| | Recoveries | 0 | (4,686) | (50,323) | (55,009) |
| | TOTAL FY 2012 CLAIMS | 52,661 | (55,389) | 1,381,360 | 1,325,971 |
| | FUND YEAR 2013 | | | | |
| | Paid Claims | 3,905 | 152,919 | 1,040,060 | 1,192,979 |
| | Case Reserves | (36,508) | (226,232) | 1,008,844 | 782,612 |
| | IBNR | (12,378) | (103,980) | 331,400 | 227,420 |
| | Recoveries | (25) | (24,003) | (63,071) | (87,074) |
| | TOTAL FY 2013 CLAIMS | (45,006) | (201,295) | 2,317,233 | 2,115,938 |
| | FUND YEAR 2014 | | | | |
| | Paid Claims | 28,272 | 138,621 | 983,916 | 1,122,537 |
| | Case Reserves | 9,111 | 212,761 | 974,684 | 1,187,445 |
| | IBNR | 911 | (292,834) | 834,376 | 541,542 |
| | Recoveries | 0 | (36,400) | (12,876) | (49,276) |
| | TOTAL FY 2014 CLAIMS | 38,295 | 22,149 | 2,780,100 | 2,802,249 |
| | FUND YEAR 2015 | | | | |
| | Paid Claims | 32,849 | 292,594 | | 292,594 |
| | Case Reserves | 81,364 | 417,238 | | 417,238 |
| | IBNR | 70,599 | 584,712 | | 584,712 |
| | Recoveries | 0 | (6,932) | | (6,932) |
| | TOTAL FY 2015 CLAIMS | 184,811 | 1,287,613 | | 1,287,613 |
| | COMBINED TOTAL CLAIMS | 230,762 | 1,067,076 | 35,740,098 | 36,807,174 |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

| PROFESSIONAL MUNICIPAL MGMT JIF | | | | | | |
|---|--|----------------|----------------|----------------|------------------|----------------|
| Fixed Income Portfolio Summary and Rate Comparison | | | | | | |
| | | | | For Month End | 8/31/2015 | |
| | | | | | | |
| | | | | | Last | This |
| | | 2012 | 2013 | 2014 | Month | Month |
| PROFESSIONAL MUNICIPAL MGMT JIF | | | | | | |
| Total Cash Balance (millions) | | 3.29 | 3.69 | 3.45 | 4.94 | 4.70 |
| Fixed Income Portfolio TD | | | | | | |
| Investments (millions), Book Value | | 1.50 | 2.00 | 2.00 | 2.00 | 2.00 |
| Avg maturity (years) | | 1.84 | 2.99 | 1.99 | 2.50 | 2.50 |
| Unrealized gain/(loss) (%) | | 0.08 | -0.23 | -0.10 | -0.09 | -0.06 |
| Purchase/Book yield (%) | | 0.20 | 0.80 | 0.80 | 1.10 | 1.10 |
| Realized gain/(loss) (%) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | 0.28 | 0.57 | 0.70 | 1.01 | 1.04 |
| M E L PORTFOLIO | | | | | | |
| Total Cash Balance (millions) | | 73.43 | 64.22 | 72.15 | 81.22 | 76.85 |
| Fixed Income Portfolio Wells Fargo 2013-2015 | | | | | | |
| Investments (millions), Book Value | | 56.97 | 50.13 | 48.09 | 62.92 | 63.20 |
| Avg maturity (years) *** | | 2.61 | 2.04 | 1.90 | 1.79 | 1.71 |
| Unrealized gain/(loss) (%) | | 0.63 | -0.30 | -0.06 | 0.16 | 0.05 |
| Purchase/Book yield (%) | | 0.80 | 0.65 | 0.82 | 0.95 | 0.95 |
| Realized gain/(loss) (%) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | 1.43 | 0.35 | 0.76 | 1.11 | 1.00 |
| COMPARATIVE RATES (%) | | | | | | |
| Cash & Cash Equivalents | | | | | | |
| NJ Cash Mgmt Fund * | | 0.06 | 0.06 | 0.69 | 0.09 | 0.10 |
| TD Money Market | | 0.05 | 0.01 | 0.01 | 0.01 | 0.01 |
| TD Bank Deposits | | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** |
| Treasury Issues | | | | | | |
| 1 year bills | | 0.17 | 0.13 | 0.12 | 0.30 | 0.38 |
| 3 year notes | | 0.38 | 0.54 | 0.90 | 1.03 | 1.03 |
| 5 year notes | | 0.76 | 1.17 | 1.64 | 1.63 | 1.54 |
| Merrill Lynch US Govt 1-3 years ^ | | 0.51 | 0.37 | 0.63 | 0.65 | -0.46 |
| * 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 **September 30, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 57 | | MONTH | 56 | | MONTH | 45 | | MONTH |
|---------------------|--------------------|-----------|----------------|----------|-----------|----------|-----------|----------|---------|----------|-------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | |
| | | Current | 30-Sep-15 | | 31-Aug-15 | | 30-Sep-14 | | | | |
| PROPERTY | 113,000 | 340,677 | 301.48% | 100.00% | 301.48% | 100.00% | 301.48% | 100.00% | 301.48% | 100.00% | |
| GEN LIABILITY | 389,824 | 499,178 | 128.05% | 96.96% | 128.05% | 96.90% | 134.35% | 94.71% | 134.35% | 94.71% | |
| AUTO LIABILITY | 114,480 | 27,824 | 24.30% | 95.43% | 24.30% | 95.15% | 24.30% | 91.45% | 24.30% | 91.45% | |
| WORKER'S COMP | 1,236,000 | 1,331,616 | 107.74% | 99.80% | 107.74% | 99.77% | 107.12% | 99.20% | 107.12% | 99.20% | |
| TOTAL ALL LINES | 1,853,305 | 2,199,295 | 118.67% | 98.95% | 118.67% | 98.89% | 119.58% | 97.82% | 119.58% | 97.82% | |
| NET PAYOUT % | \$2,004,836 | | 108.18% | | | | | | | | |

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 45 | | MONTH | 44 | | MONTH | 33 | | MONTH |
|---------------------|--------------------|-----------|---------------|----------|-----------|----------|-----------|----------|---------|----------|-------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | |
| | | Current | 30-Sep-15 | | 31-Aug-15 | | 30-Sep-14 | | | | |
| PROPERTY | 128,985 | 141,032 | 109.34% | 100.00% | 109.34% | 100.00% | 109.14% | 100.00% | 109.14% | 100.00% | |
| GEN LIABILITY | 430,777 | 544,132 | 126.31% | 94.71% | 126.74% | 94.32% | 82.27% | 88.03% | 82.27% | 88.03% | |
| AUTO LIABILITY | 100,941 | 9,647 | 9.56% | 91.45% | 9.56% | 91.05% | 9.56% | 85.26% | 9.56% | 85.26% | |
| WORKER'S COMP | 1,214,370 | 596,008 | 49.08% | 99.20% | 49.08% | 99.12% | 62.90% | 97.46% | 62.90% | 97.46% | |
| TOTAL ALL LINES | 1,875,073 | 1,290,819 | 68.84% | 97.80% | 68.94% | 97.64% | 67.66% | 94.81% | 67.66% | 94.81% | |
| NET PAYOUT % | \$1,121,073 | | 59.79% | | | | | | | | |

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 33 | | MONTH | 32 | | MONTH | 21 | | MONTH |
|---------------------|--------------------|-----------|---------------|----------|-----------|----------|-----------|----------|---------|----------|-------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | |
| | | Current | 30-Sep-15 | | 31-Aug-15 | | 30-Sep-14 | | | | |
| PROPERTY | 143,096 | 111,235 | 77.73% | 100.00% | 77.73% | 100.00% | 77.73% | 98.04% | 77.73% | 98.04% | |
| GEN LIABILITY | 471,295 | 372,499 | 79.04% | 88.03% | 79.04% | 87.24% | 78.40% | 75.57% | 78.40% | 75.57% | |
| AUTO LIABILITY | 89,158 | 31,841 | 35.71% | 85.26% | 35.71% | 84.53% | 53.63% | 71.98% | 53.63% | 71.98% | |
| WORKER'S COMP | 1,209,207 | 1,272,928 | 105.27% | 97.46% | 113.54% | 97.19% | 109.55% | 90.74% | 109.55% | 90.74% | |
| TOTAL ALL LINES | 1,912,756 | 1,788,502 | 93.50% | 94.76% | 98.73% | 94.36% | 96.89% | 86.68% | 96.89% | 86.68% | |
| NET PAYOUT % | \$1,110,214 | | 58.04% | | | | | | | | |

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 21 | | MONTH | 20 | | MONTH | 9 | | MONTH |
|---------------------|--------------------|-----------|---------------|----------|-----------|----------|-----------|----------|--------|----------|-------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | |
| | | Current | 30-Sep-15 | | 31-Aug-15 | | 30-Sep-14 | | | | |
| PROPERTY | 184,000 | 161,113 | 87.56% | 98.04% | 87.56% | 97.72% | 75.78% | 68.00% | 75.78% | 68.00% | |
| GEN LIABILITY | 473,408 | 442,746 | 93.52% | 75.57% | 89.24% | 74.17% | 16.25% | 36.00% | 16.25% | 36.00% | |
| AUTO LIABILITY | 89,385 | 18,356 | 20.54% | 71.98% | 20.54% | 70.26% | 18.03% | 35.00% | 18.03% | 35.00% | |
| WORKER'S COMP | 1,210,000 | 1,607,383 | 132.84% | 90.74% | 137.09% | 89.50% | 90.75% | 33.00% | 90.75% | 33.00% | |
| TOTAL ALL LINES | 1,956,793 | 2,229,598 | 113.94% | 86.90% | 115.53% | 85.69% | 68.00% | 37.11% | 68.00% | 37.11% | |
| NET PAYOUT % | \$1,089,917 | | 55.70% | | | | | | | | |

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 9 | | MONTH | 8 | | MONTH | -3 | | MONTH |
|---------------------|------------------|----------|---------------|----------|-----------|----------|-----------|----------|--------|----------|-------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED | |
| | | Current | 30-Sep-15 | | 31-Aug-15 | | 30-Sep-14 | | | | |
| PROPERTY | 191,000 | 63,291 | 33.14% | 68.00% | 33.14% | 61.00% | N/A | N/A | N/A | N/A | |
| GEN LIABILITY | 471,685 | 43,088 | 9.13% | 36.00% | 9.69% | 30.00% | N/A | N/A | N/A | N/A | |
| AUTO LIABILITY | 75,666 | 13,164 | 17.40% | 35.00% | 17.38% | 30.00% | N/A | N/A | N/A | N/A | |
| WORKER'S COMP | 1,241,000 | 787,453 | 63.45% | 33.00% | 46.80% | 26.00% | N/A | N/A | N/A | N/A | |
| TOTAL ALL LINES | 1,979,351 | 906,996 | 45.82% | 37.17% | 35.51% | 30.48% | N/A | N/A | N/A | N/A | |
| NET PAYOUT % | \$348,425 | | 17.60% | | | | | | | | |

| Professional Municipal Mgmt Joint Insurance Fund | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-----------------|
| CLAIM ACTIVITY REPORT | | | | | | |
| September 30, 2015 | | | | | | |
| COVERAGE LINE - PROPERTY | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | 0 | 1 | 0 | 0 | 10 | 11 |
| September-15 | 0 | 1 | 0 | 0 | 9 | 10 |
| NET CHGE | 0 | 0 | 0 | 0 | -1 | -1 |
| Limited Reserves | | | | | | \$4,450 |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | \$0 | \$0 | \$0 | \$0 | \$44,503 | \$44,503 |
| September-15 | \$0 | \$0 | \$0 | \$0 | \$44,502 | \$44,502 |
| NET CHGE | \$0 | \$0 | \$0 | \$0 | (\$1) | (\$1) |
| Ltd Incurred | \$340,677 | \$141,032 | \$111,235 | \$161,113 | \$63,291 | \$817,348 |
| COVERAGE LINE - GENERAL LIABILITY | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | 1 | 5 | 9 | 21 | 34 | 70 |
| September-15 | 1 | 4 | 9 | 20 | 24 | 58 |
| NET CHGE | 0 | -1 | 0 | -1 | -10 | -12 |
| Limited Reserves | | | | | | \$17,664 |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | \$114,796 | \$145,382 | \$338,097 | \$381,524 | \$42,660 | \$1,022,459 |
| September-15 | \$110,257 | \$140,466 | \$337,604 | \$399,935 | \$36,260 | \$1,024,522 |
| NET CHGE | (\$4,538) | (\$4,917) | (\$493) | \$18,411 | (\$6,400) | \$2,063 |
| Ltd Incurred | \$499,178 | \$544,132 | \$372,499 | \$442,746 | \$43,088 | \$1,901,642 |
| COVERAGE LINE - AUTO LIABILITY | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | 0 | 0 | 0 | 1 | 7 | 8 |
| September-15 | 0 | 0 | 0 | 1 | 7 | 8 |
| NET CHGE | 0 | 0 | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | | | \$1,016 |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | \$0 | \$0 | \$0 | \$0 | \$8,610 | \$8,610 |
| September-15 | \$0 | \$0 | \$0 | \$0 | \$8,125 | \$8,125 |
| NET CHGE | \$0 | \$0 | \$0 | \$0 | (\$485) | (\$485) |
| Ltd Incurred | \$27,824 | \$9,647 | \$31,841 | \$18,356 | \$13,164 | \$100,832 |
| COVERAGE LINE - WORKERS COMP. | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | 7 | 1 | 20 | 19 | 46 | 93 |
| September-15 | 7 | 1 | 17 | 17 | 45 | 87 |
| NET CHGE | 0 | 0 | -3 | -2 | -1 | -6 |
| Limited Reserves | | | | | | \$19,122 |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | \$87,511 | \$29,281 | \$444,516 | \$805,920 | \$321,466 | \$1,688,694 |
| September-15 | \$84,202 | \$29,281 | \$340,683 | \$739,746 | \$469,684 | \$1,663,595 |
| NET CHGE | (\$3,310) | \$0 | (\$103,832) | (\$66,175) | \$148,218 | (\$25,099) |
| Ltd Incurred | \$1,331,616 | \$596,008 | \$1,272,928 | \$1,607,383 | \$787,453 | \$5,595,387 |
| TOTAL ALL LINES COMBINED | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | 8 | 7 | 29 | 41 | 97 | 182 |
| September-15 | 8 | 6 | 26 | 38 | 85 | 163 |
| NET CHGE | 0 | -1 | -3 | -3 | -12 | -19 |
| Limited Reserves | | | | | | \$16,814 |
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| August-15 | \$202,307 | \$174,663 | \$782,613 | \$1,187,445 | \$417,238 | \$2,764,266 |
| September-15 | \$194,459 | \$169,746 | \$678,288 | \$1,139,681 | \$558,571 | \$2,740,745 |
| NET CHGE | (\$7,848) | (\$4,917) | (\$104,325) | (\$47,764) | \$141,332 | (\$23,522) |
| Ltd Incurred | \$2,199,295 | \$1,290,819 | \$1,788,502 | \$2,229,598 | \$906,996 | \$8,415,210 |

| 2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs | | | | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | | |
| | | September 30, 2015 | | |
| | | | | |
| FUND | 2015 LOST TIME FREQUENCY | 2014 LOST TIME FREQUENCY | 2013 LOST TIME FREQUENCY | TOTAL RATE * 2015 - 2013 |
| TRI-COUNTY | 1.41 | 1.96 | 1.99 | 1.82 |
| NJ PUBLIC HOUSING | 1.58 | 2.72 | 2.34 | 2.28 |
| CENTRAL | 1.65 | 2.47 | 2.66 | 2.31 |
| SUBURBAN MUNICIPAL | 1.70 | 1.70 | 1.91 | 1.78 |
| OCEAN | 1.81 | 2.27 | 2.40 | 2.19 |
| MONMOUTH | 1.82 | 2.19 | 1.42 | 1.81 |
| BURLINGTON | 1.84 | 1.62 | 1.64 | 1.69 |
| MORRIS | 1.88 | 2.00 | 1.65 | 1.84 |
| ATLANTIC | 1.96 | 2.90 | 2.82 | 2.61 |
| BERGEN | 2.06 | 2.30 | 1.93 | 2.10 |
| N.J.U.A. | 2.12 | 2.73 | 2.30 | 2.40 |
| CAMDEN | 2.28 | 2.04 | 1.95 | 2.07 |
| SUBURBAN ESSEX | 2.29 | 2.45 | 2.52 | 2.44 |
| SOUTH BERGEN | 2.42 | 2.46 | 2.61 | 2.50 |
| PROF MUN MGMT | 3.58 | 2.25 | 2.88 | 2.84 |
| AVERAGE | 2.03 | 2.27 | 2.20 | 2.18 |

| Professional Municipal Mgmt Joint Insurance Fund | | | | | | | | | |
|--|---------------------------|----|-----------------|----------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------|------------------------------|
| 2015 LOST TIME ACCIDENT FREQUENCY | | | | | | | | | |
| DATA VALUED AS OF September 30, 2015 | | | | | | | | | |
| | | | # CLAIMS FOR | Y.T.D. LOST TIME ACCIDENTS | 2015 LOST TIME FREQUENCY | 2014 LOST TIME FREQUENCY | 2013 LOST TIME FREQUENCY | | TOTAL RATE 2015 - 2013 |
| MEMBER_ID | MEMBER | ** | 9/30/2015 | * | | | | MEMBER | |
| 1 | 306 MAPLE SHADE | | 0 | 2 | 2.01 | 0.00 | 5.09 | 1 MAPLE SHADE | 2.42 |
| 2 | 307 MOORESTOWN | | 1 | 3 | 2.77 | 1.36 | 3.75 | 2 MOORESTOWN | 2.57 |
| 3 | 304 EVESHAM | | 0 | 5 | 3.71 | 4.69 | 1.55 | 3 EVESHAM | 3.21 |
| 4 | 305 EVESHAM TOWNSHIP FIRE | | 0 | 3 | 3.76 | 1.83 | 0.00 | 4 EVESHAM TOWNSHIP I | 1.68 |
| 5 | 308 WILLINGBORO | | 0 | 11 | 4.45 | 2.46 | 3.33 | 5 WILLINGBORO | 3.32 |
| Totals: | | | 1 | 24 | 3.58 | 2.25 | 2.88 | | 2.84 |

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND | | | | |
|--|----------------|-------------------------|----------------|-------------------------------------|
| EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund | | | | |
| Data Valued As of : | | October 21, 2015 | | |
| Total Participating Members | 5 | | | |
| Complaint | 4 | | | |
| Percent Compliant | 80.00% | | | |
| | | 01/01/15 | 2015 | |
| | 2015 Compliant | EPL Deductible | POL Deductible | Co-Insurance |
| Member Name | | | | 01/01/15 |
| EVESHAM | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K |
| EVESHAM TOWNSHIP FIRE DISTRI | No | \$ 100,000 | \$ 20,000 | 20% of 1st 2Mil/20% of 1st 250K POL |
| MAPLE SHADE | Yes | \$ 10,000 | \$ 10,000 | 0% |
| MOORESTOWN | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K |
| WILLINGBORO | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K |

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2015 as of October 1, 2015

| <u>Item</u> | <u>Filing Status</u> |
|--|-----------------------------|
| <input type="checkbox"/> 2014 Budget | Filed 3/10 |
| <input type="checkbox"/> Assessments | Filed 3/10 |
| <input type="checkbox"/> Actuarial Certification | Filed 7/31 |
| <input type="checkbox"/> Reinsurance Policies | Filed 6/3 |
| <input type="checkbox"/> Fund Commissioners | Filed 3/10 |
| <input type="checkbox"/> Fund Officers | Filed 3/10 |
| <input type="checkbox"/> Renewal Resolutions | Filed |
| <input type="checkbox"/> New Members | None |
| <input type="checkbox"/> Withdrawals | None |
| <input type="checkbox"/> Risk Management Plan | Filed 3/10 |
| <input type="checkbox"/> Certification of Professional Fees | Filed |
| <input type="checkbox"/> Unaudited Financials | Filed 2/28 |
| <input type="checkbox"/> Annual Audit | Filed 7/31 |
| <input type="checkbox"/> State Comptroller Audit Filing | Filed |
| <input type="checkbox"/> Ethics Filing | On Line Filing |

| | | | | |
|--|------------------------|-----------------------|---------------|---------------|
| PMM MUNICIPAL JOINT INSURANCE FUND | | | | |
| 2016 PROPOSED BUDGET | | | | |
| Print Date: | | 20-Oct-15 | | |
| | | Projected 2016 | | |
| APPROPRIATIONS | Annualized 2015 | Projected 2016 | \$ | % |
| I. Claims and Excess Insurance | (A) | | CHANGE | CHANGE |
| Claims | | | | |
| 1 Property | 191,000 | 175,205 | (15,795) | -8.27% |
| 2 Liability | 471,685 | 494,022 | 22,337 | 4.74% |
| 3 Auto | 75,666 | 65,104 | (10,562) | -13.96% |
| 4 Workers' Comp. | 1,241,000 | 1,288,669 | 47,669 | 3.84% |
| 5 Aggregate XS LFC | | 65,238 | 65,238 | |
| 6 Subtotal - Claims | 1,979,351 | 2,088,238 | 108,886 | 5.50% |
| 7 Premiums | | | | |
| 8 Crime | 3,576 | 3,620 | 44 | 1.24% |
| 9 Environmental Fund | 120,569 | 121,383 | 814 | 0.68% |
| 10 EJIF Dividend | (19,684) | (23,020) | (3,335) | 16.94% |
| 11 MEL | 661,485 | 603,888 | (57,598) | -8.71% |
| 12 MEL Property | 225,581 | 230,253 | 4,672 | 2.07% |
| 13 SubTotal Premiums | 991,527 | 936,124 | (55,402) | -5.59% |
| 14 Total Loss Fund | 2,970,878 | 3,024,362 | 53,484 | 1.80% |
| 15 | | | | |
| 16 II. Expenses, Fees & Contingency | | | | |
| 17 | | | | |
| 18 Claims Adjustment | 127,959 | 130,518 | 2,559 | 2.00% |
| 19 Managed Care | 79,923 | 81,521 | 1,598 | 2.00% |
| 20 Loss Fund Management | 6,333 | 12,667 | 6,333 | 100.00% |
| 21 Litigation Mangement | 16,261 | 16,586 | 325 | 2.00% |
| 22 Safety Director | 16,684 | 17,018 | 334 | 2.00% |
| 23 General Expense | 600 | 600 | 0 | 0.00% |
| 24 Safety Incentive Program | 10,250 | 10,250 | 0 | 0.00% |
| 25 MEL Safety Institute | 14,670 | 14,852 | 182 | 1.24% |
| 26 Administration | 104,934 | 107,033 | 2,099 | 2.00% |
| 27 Actuary | 36,300 | 37,026 | 726 | 2.00% |
| 28 Auditor | 21,365 | 21,792 | 427 | 2.00% |
| 29 Attorney | 19,090 | 19,472 | 382 | 2.00% |
| 30 Treasurer | 16,501 | 16,831 | 330 | 2.00% |
| 31 Internal Auditor | 3,968 | 4,047 | 79 | 2.00% |
| 32 Underwriting Manager | 5,520 | 5,631 | 110 | 2.00% |
| 33 Property Appraisal | 0 | 0 | 0 | 0.00% |
| 34 | | | | |
| 35 Misc. Expense & Contingency | 15,261 | 15,991 | 730 | 4.78% |
| 36 | | | | |
| 37 Total Fund Exp & Contingency | 495,619 | 511,834 | 16,215 | 3.27% |
| 38 | | | | |
| 39 | | | | |
| 40 Total JIF Excl POL/EPL | 3,466,496 | 3,536,196 | 69,699 | 2.01% |
| 41 XPOL/EPL Premiums | | | | |
| 42 POL/EPL Premium | 267,583 | 272,935 | 5,352 | 2.00% |
| 43 Cyber Liability | 3,000 | 3,000 | 0 | 0.00% |
| 44 Vol Directors & Officers | 2,190 | 2,190 | 0 | 0.00% |
| 45 Total POL/EPL Premium | 272,773 | 278,125 | 5,352 | 1.96% |
| 46 Total JIF Incl POL/EPL | 3,739,269 | 3,814,321 | 75,051 | 2.01% |
| 47 MEL Dividends* | | | | |
| 48 JIF Dividends* | | | | |
| 49 EJIF Dividend | | | | |
| 50 Revised Total | 3,739,269 | 3,814,321 | 75,051 | 2.01% |

RESOLUTION NO. 15-26

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

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

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

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

FUND YEAR 2015

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|------------------------|--------------------------------|-----------------------------------|----------------------|
| 004878 | | | |
| 004878 | QUAL-LYNX | CLAIMS ADMIN - 10/2015 | 10,663.25 |
| | | | 10,663.25 |
| 004879 | | | |
| 004879 | J.A. MONTGOMERY RISK CONTROL | LOSS CONTROL SERVICES - 10/2015 | 1,390.35 |
| | | | 1,390.35 |
| 004880 | | | |
| 004880 | PERMA | POSTAGE FEE 09/2015 | 4.88 |
| 004880 | PERMA | EXECUTIVE DIRECTOR - 10/2015 | 9,272.29 |
| | | | 9,277.17 |
| 004881 | | | |
| 004881 | THE ACTUARIAL ADVANTAGE | ACTUARY MONTHLY FEE 10/2015 | 3,025.00 |
| | | | 3,025.00 |
| 004882 | | | |
| 004882 | QUALCARE, INC. | MANAGED CARE SERVICES - 10/2015 | 6,660.25 |
| 004882 | QUALCARE, INC. | REDUCTION FOR OVER-PAYMENT IN FEB | -238.08 |
| | | | 6,422.17 |
| 004883 | | | |
| 004883 | THOMAS TONTARSKI | TREASURER FEE 10/2015 | 1,375.13 |
| | | | 1,375.13 |
| 004884 | | | |
| 004884 | BACIO CATERING AND MARKETPLACE | PAYMENT FOR LUNCH AT THE OCT MTG | 166.00 |
| | | | 166.00 |
| 004885 | | | |
| 004885 | HELMER, CONLEY & KASSELMAN, PA | LITIGATION MANAGEMENT - 10/2015 | 1,355.07 |
| 004885 | HELMER, CONLEY & KASSELMAN, PA | ATTORNEY FEE 10/2015 | 1,590.81 |
| | | | 2,945.88 |
| 004886 | | | |
| 004886 | ALLSTATE INFORMATION MANAGEMNT | ACCT: 413 - ACT & STOR 09/30/2015 | 32.06 |
| | | | 32.06 |
| 004887 | | | |
| 004887 | CONNER STRONG & BUCKELEW | UNDERWRITING MANAGER FEE 10/2015 | 460.03 |
| | | | 460.03 |
| Total Payments FY 2015 | | | 35,757.04 |

TOTAL PAYMENTS ALL FUND YEARS \$ 35,757.04

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

October 16, 2015

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2015 for Closed Fund Years 1987 to 2010, and Fund Years 2011, 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 1,957.73. This generated an average annual yield of .51%. However, we have an unrealized net gain of \$5,640.00 adjusting the reported yield to 1.97% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$ 4,480.00 as it relates to the market value of \$2,004,480.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management has 1 obligation greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$77.00 w/YTD of \$ 72,847.74 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 142 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 94,741.47.

| | | |
|------------------|----|-----------|
| Loss Payments | \$ | 75,809.15 |
| Expense Payments | \$ | 3,734.00 |
| Legal Payments | \$ | 15,198.32 |

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 \$ 4,698,380.95 to a closing balance of \$4,573,348.14 showing a decrease in the fund of \$ 125,032.81.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT**

| DATE REC'D | CREDITED TO: | FILE NUMBER | CLAIMANT NAME | COV. TYPE | FUND YEAR | AMOUNT RECEIVED | RECEIVED Y.T.D. |
|------------|------------------|-------------|-------------------|-----------|-----------|-----------------|-----------------|
| 1/2 | EVESHAM TWP. | X71495 | MICHAEL CARLIN | WC | 2013 | 73.00 | |
| 1/2 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| 1/8 | WILLINGBORO TWP. | X81896 | WILLINGBORO TWP. | PR | 2014 | 1,674.72 | |
| 1/21 | WILLINGBORO TWP. | X51308 | BRIAN WINKLER | WC | 2013 | 4,211.04 | |
| TOTAL-JAN | | | | | | 5,983.76 | |
| TOTAL-YTD | | | | | | | 5,983.76 |
| 2/2 | EVESHAM TWP. | X71495 | DANIEL BURDETTE | WC | 2013 | 50.00 | |
| 2/2 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| 2/18 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| 2/18 | EVESHAM TWP. | X71495 | MICHAEL CARLIN | WC | 2013 | 50.00 | |
| TOTAL-FEB | | | | | | 150.00 | |
| TOTAL-YTD | | | | | | | 6,133.76 |
| 3/2 | WILLINGBORO TWP. | X97236 | WILLINGBORO TWP. | PR | 2014 | 4,002.66 | |
| 3/2 | WILLINGBORO TWP. | Z02607 | WILLINGBORO TWP. | PR | 2014 | 28,094.23 | |
| 3/25 | EVESHAM TWP. | X29361 | CHRISTINA HOUSEAL | WC | 2012 | 4,511.31 | |
| TOTAL-MAR | | | | | | 36,608.20 | |
| TOTAL-YTD | | | | | | | 42,741.96 |
| 4/1 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| 4/17 | EVESHAM TWP. | X71495 | MICHAEL CARLIN | WC | 2013 | 50.00 | |
| 4/23 | WILLINGBORO TWP. | X55035 | JAIME JIMENEZ | WC | 2013 | 4.29 | |
| 4/17 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| TOTAL-APR | | | | | | 104.29 | |
| TOTAL-YTD | | | | | | | 42,846.25 |
| 5/5 | EVESHAM TWP. | X71495 | MICHAEL CARLIN | WC | 2013 | 50.00 | |
| TOTAL-MAY | | | | | | 50.00 | |
| TOTAL-YTD | | | | | | | 42,896.25 |
| 6/3 | MAPLE SHADE TWP. | X10584 | NICHOLAS GIANNINI | WC | 2011 | 375.00 | |
| 6/3 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| TOTAL-JUN | | | | | | 400.00 | |
| TOTAL-YTD | | | | | | | 43,296.25 |
| 7/1 | MAPLE SHADE TWP. | X24298 | ADAM WALLACE | WC | 2012 | 174.74 | |
| 7/2 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| 7/7 | MAPLE SHADE TWP. | Z16509 | MAPLE SHADE TWP. | PR | 2015 | 1,290.00 | |
| 7/14 | WILLINGBORO TWP. | Z19857 | WILLINGBORO TWP. | PR | 2015 | 5,641.92 | |
| 7/15 | MAPLE SHADE TWP. | X10584 | NICHOLAS GIANNINI | WC | 2011 | 375.00 | |
| 7/16 | EVESHAM TWP. | X96016 | EVESHAM TWP. | PR | 2014 | 2,628.41 | |
| 7/23 | MOORESTOWN TWP. | X61147 | DANIEL PASCAL | WC | 2013 | 19,314.42 | |
| TOTAL-JUL | | | | | | 29,449.49 | |
| TOTAL-YTD | | | | | | | 72,745.74 |
| 8/14 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 25.00 | |
| TOTAL-AUG | | | | | | 25.00 | |
| TOTAL-YTD | | | | | | | 72,770.74 |
| 9/1 | MAPLE SHADE TWP. | X59162 | BRIAN WEISS | WC | 2013 | 77.00 | |
| TOTAL-SEP | | | | | | 77.00 | |
| TOTAL-YTD | | | | | | | 72,847.74 |

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

| Current Fund Year: 2015 Month Ending: September | | Prop | Liab | Auto | WC | 0 | POL/EPL | EJIF | Future | Admin | TOTAL |
|--|--------------------|---------------------|-------------------|---------------------|-------------|---------------|--------------------|-------------------|-------------------|---------------------|-------|
| OPEN BALANCE | (14,821.55) | 1,383,973.64 | 379,937.27 | 2,277,917.40 | 0.00 | 143.89 | (19,630.61) | 238,160.87 | 452,700.04 | 4,698,380.95 | |
| RECEIPTS | | | | | | | | | | | |
| Assessments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Refunds | 0.00 | 0.00 | 0.00 | 77.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 77.00 | |
| Invest Pymnts | 264.70 | 1,631.20 | 447.81 | 2,687.29 | 0.00 | 0.17 | 0.07 | 282.94 | 533.58 | 5,847.76 | |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Subtotal Invest | 264.70 | 1,631.20 | 447.81 | 2,687.29 | 0.00 | 0.17 | 0.07 | 282.94 | 533.58 | 5,847.76 | |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| TOTAL | 264.70 | 1,631.20 | 447.81 | 2,764.29 | 0.00 | 0.17 | 0.07 | 282.94 | 533.58 | 5,924.76 | |
| EXPENSES | | | | | | | | | | | |
| Claims Transfers | 0.00 | 13,761.82 | 500.00 | 80,479.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 94,741.47 | |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 36,216.10 | 36,216.10 | |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| TOTAL | 0.00 | 13,761.82 | 500.00 | 80,479.65 | 0.00 | 0.00 | 0.00 | 0.00 | 36,216.10 | 130,957.57 | |
| END BALANCE | (14,556.85) | 1,371,843.02 | 379,885.08 | 2,200,202.04 | 0.00 | 144.06 | (19,630.54) | 238,443.81 | 417,017.52 | 4,573,348.14 | |

| Report Month: September | | 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 | September | | | | | | |
| CURRENT FUND YEAR | 2015 | | | | | | |
| Description: | Instrument #1 | Instr #2 | Instr #3 | Instr #4 | Instr #5 | Instr #6 | |
| ID Number: | OPERATING | CASH MGMNT | INVEST ACCT | ASSET MGR | TD CLAIMS | EXPENSE | |
| Maturity (Yrs) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Purchase Yield: | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL for All Accts & instruments | | | | | | | |
| Opening Cash & Investment Balance | \$4,698,381.47 | 2450573.63 | 2560.16 | 195907.08 | 1998840 | 50000.6 | 500 |
| Opening Interest Accrual Balance | \$1,866.66 | 0 | 0 | 0 | 1866.66 | 0 | 0 |
| 1 Interest Accrued and/or Interest Cost | \$1,750.00 | \$0.00 | \$0.00 | \$0.00 | \$1,750.00 | \$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 | \$207.73 | \$299.20 | \$0.14 | (\$91.61) | \$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) | \$5,640.00 | \$0.00 | \$0.00 | \$0.00 | \$5,640.00 | \$0.00 | \$0.00 |
| 8 Net Investment Income | \$7,597.73 | \$299.20 | \$0.14 | (\$91.61) | \$7,390.00 | \$0.00 | \$0.00 |
| 9 Deposits - Purchases | \$165,527.94 | \$34,570.37 | \$0.00 | \$0.00 | \$0.00 | \$94,741.47 | \$36,216.10 |
| 10 (Withdrawals - Sales) | (\$296,408.51) | (\$165,450.94) | \$0.00 | \$0.00 | \$0.00 | (\$94,741.47) | (\$36,216.10) |
| Ending Cash & Investment Balance | \$4,573,348.63 | \$2,319,992.26 | \$2,560.30 | \$195,815.47 | \$2,004,480.00 | \$50,000.60 | \$500.00 |
| Ending Interest Accrual Balance | \$3,616.66 | \$0.00 | \$0.00 | \$0.00 | \$3,616.66 | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$55,764.52 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$45,601.40 | \$10,163.12 |
| (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Balance per Bank | \$4,629,113.15 | \$2,319,992.26 | \$2,560.30 | \$195,815.47 | \$2,004,480.00 | \$95,602.00 | \$10,663.12 |

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

| Month | | September | | | | | | | |
|-------------------|--------------|--------------------------------|----------------------------|------------------------------|-------------------------------|-----------------------------|---------------------------|---------------------------------------|-------------------|
| Current Fund Year | | 2015 | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid September | Monthly Recoveries September | Calc. Net Paid Thru September | TPA Net Paid Thru September | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2015 | Prop | 18,789.10 | 0.00 | 0.00 | 18,789.10 | 18,789.10 | 0.00 | 0.00 | 0.00 |
| | Liab | 3,063.39 | 3,764.47 | 0.00 | 6,827.86 | 6,827.86 | 0.00 | 0.00 | 0.00 |
| | Auto | 4,539.49 | 500.00 | 0.00 | 5,039.49 | 5,039.49 | 0.00 | 0.00 | 0.00 |
| | WC | 259,270.37 | 58,498.37 | 0.00 | 317,768.74 | 317,768.74 | 0.00 | 0.00 | 0.00 |
| | Total | 285,662.35 | 62,762.84 | 0.00 | 348,425.19 | 348,425.19 | 0.00 | 0.00 | 0.00 |
| 2014 | Prop | 161,113.07 | 0.00 | 0.00 | 161,113.07 | 161,113.07 | (0.00) | (0.00) | 0.00 |
| | Liab | 40,934.95 | 1,876.05 | 0.00 | 42,811.00 | 42,811.00 | 0.00 | 0.00 | 0.00 |
| | Auto | 18,355.96 | 0.00 | 0.00 | 18,355.96 | 18,355.96 | 0.00 | 0.00 | 0.00 |
| | WC | 852,858.00 | 14,779.00 | 0.00 | 867,637.00 | 867,637.00 | 0.00 | 0.00 | 0.00 |
| | Total | 1,073,261.98 | 16,655.05 | 0.00 | 1,089,917.03 | 1,089,917.03 | 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 | 34,401.57 | 492.86 | 0.00 | 34,894.43 | 34,894.43 | 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 | 928,428.91 | 3,892.50 | 77.00 | 932,244.41 | 932,244.41 | (0.00) | (0.00) | 0.00 |
| | Total | 1,105,906.07 | 4,385.36 | 77.00 | 1,110,214.43 | 1,110,214.43 | (0.00) | (0.00) | 0.00 |
| 2012 | Prop | 141,032.32 | 0.00 | 0.00 | 141,032.32 | 141,032.32 | (0.00) | (0.00) | 0.00 |
| | Liab | 400,576.24 | 3,090.01 | 0.00 | 403,666.25 | 403,666.25 | 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 | 566,727.27 | 0.00 | 0.00 | 566,727.27 | 566,727.27 | 0.00 | 0.00 | 0.00 |
| | Total | 1,117,982.55 | 3,090.01 | 0.00 | 1,121,072.56 | 1,121,072.56 | 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 | 384,381.90 | 4,538.43 | 0.00 | 388,920.33 | 388,920.33 | (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 | 1,244,104.89 | 3,309.78 | 0.00 | 1,247,414.67 | 1,247,414.67 | (0.00) | (0.00) | 0.00 |
| | Total | 1,996,987.51 | 7,848.21 | 0.00 | 2,004,835.72 | 2,004,835.72 | (0.00) | (0.00) | 0.00 |
| | TOTAL | 5,579,800.46 | 94,741.47 | 77.00 | 5,674,464.93 | 5,674,464.93 | (0.00) | (0.00) | 0.00 |

Professional Municipal Management Joint Insurance Fund *Wednesday, September 23, 2015*
Certificate Of Insurance Monthly Report

From 8/20/2015 To 9/23/2015

| Holder (H) / Insured Name (I) | Holder / Insured Address | Holder Code | Description of Operations | Issue Date | Coverage |
|--|---|-------------|--|-------------|-------------|
| <u>PMM JIF</u> | | | | | |
| H- All Phase Contracting LLC I- Township of Evesham | 1820 New Brunswick Ave. Manchester, NJ 08759 & the 3724 owners of record for Quality Inn & Conference Ctr., Maple Shade, NJ 984 Tuckerton Road Marlton, NJ 08053 | | Evidence of insurance as respects to use of structures on site for 8/24/2015 fire rescue training. | GL EX AU WC | |
| H- Township of Maple Shade I- Township of Maple Shade | 200 Stiles Avenue Maple Shade, NJ 08052 PO Box 368 Maple Shade, NJ 08052 | 5056 | Evidence of insurance as respects to Statutory Bond Coverage for 9/1/2015 BOND Doris Brode - Treasurer, effective 08/01/15. | | |
| H- Burlington County Board of Chosen Freeholders I- Township of Maple Shade | Att: Insurance & Risk Management Division 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060-6000 PO Box 368 Maple Shade, NJ 08052 | 5099 | 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 on Main St. (CR 537), Oct. 31, 2015. | 9/8/2015 | GL EX AU WC |
| H- Moorestown Mall I- Township of Moorestown | Management Office 400 Route 38 Moorestown, NJ 08057 111 W. Second St. Moorestown, NJ 08057 | 20033 | Certificate holder & Moorestown Mall LLC, PREIT Services LLC & PREIT Assoc. LP & Twin Oaks Community Service are 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) Police Vehicle for the Touch-A-Truck Program. | 9/3/2015 | GL EX AU WC |

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: September 30, 2015

Service Team

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

SEPTEMBER 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Maple Shade – Conducted a Loss Control Survey on – September 9
- Township of Maple Shade – Attended a Safety Committee Meeting on – September 25

JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting – September 28

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- SD Bulletin - Best Practices for Backing Fire Apparatus – September 14
- MEL Safety Institute – Training Schedule for October 2015 – September 23

MEL VIDEO LIBRARY

The were no members who utilized the MEL Video Library in September.

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

MSI TRAINING PROGRAMS

Listed below are upcoming MSI training programs scheduled for October, November & December 2015. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

| Date | Territory | Location | Topic | Time |
|----------|-----------|--|--|----------------------------|
| 10/1/15 | 5 | Township of Hainesport #1 | Leaf Collection Safety | 8:30 - 10:00 am |
| 10/2/15 | 5 | Township of Evesham #4 | BBP | 8:30 - 9:30 am |
| 10/2/15 | 5 | Township of Evesham #4 | Confined Space Awareness | 9:45 - 10:45 am |
| 10/5/15 | 5 | Township of Cherry Hill | Employee Conduct & Violence Prevention | 9:00 - 10:30 am |
| 10/7/15 | 5 | City of Burlington #2 | Heavy Equipment Safety | 8:00 - 11:00 am |
| 10/7/15 | 5 | City of Burlington #2 | BBP | 11:15 - 12:15 pm |
| 10/8/15 | 5 | Township of Mt. Laurel #2 (Police Dept.) | CEVO-Police | 8:30 - 12:30 pm |
| 10/8/15 | 5 | Borough of Audubon | HazCom w/GHS | 12:00 - 1:30 pm |
| 10/8/15 | 5 | Borough of Audubon | Confined Space Awareness | 1:45 - 2:45 pm |
| 10/9/15 | 5 | Franklin Township #2 (Gloucester) | Sanitation / Recycling Safety | 9:00 - 11:00 am |
| 10/14/15 | 5 | Township of Burlington #3 | Employee Conduct & Violence Prevention | 8:00 - 9:30 am |
| 10/14/15 | 5 | Township of Southampton | Fall Protection Awareness | 12:00 - 2:00 pm |
| 10/15/15 | 5 | Township of Mt. Laurel #2 (Police Dept.) | CEVO-Police | 8:30 - 12:30 pm |
| 10/16/15 | 5 | Borough of Berlin | Driving Safety Awareness | 8:00 - 9:30 am |
| 10/20/15 | 5 | Township of Washington | Seasonal (Autumn/Winter) PW Operations | 8:30 - 11:30 am |
| 10/21/15 | 5 | Borough of Pitman | Leaf Collection Safety | 1:00 - 2:30 pm |
| 10/22/15 | 5 | Township of Tabernacle #1 | CMVO | 8:30 - 12:30 pm |
| 10/23/15 | 5 | Township of Delran | Fall Protection Awareness | 8:00 - 10:00 am |
| 10/23/15 | 5 | Township of Delran | Jetter/Vacuum Safety | 10:15 - 12:15 pm |
| 10/27/15 | 5 | Township of Winslow | HazMat Awareness w/HazCom GHS | 8:00 - 11:00 am |
| 10/28/15 | 5 | Township of Moorestown | Office Safety | 8:30 - 10:30 am |
| 10/28/15 | 5 | Township of Southampton | Jetter / Vacuum Safety | 12:00 - 2:00 pm |
| 10/29/15 | 5 | Evesham Twp. MUA | DDC-6 | 8:00 - 2:30 pm w/lunch brk |
| 11/4/15 | 5 | Borough of Pitman | Snow Plow / Snow Removal Safety | 12:30 - 2:30 pm |
| 11/5/15 | 5 | Township of Pemberton | Snow Plow / Snow Removal Safety | 8:30 - 10:30 am |
| 11/9/15 | 5 | Borough of Magnolia | Heavy Equipment Safety | 9:00 - 12:00 pm |
| 11/18/15 | 5 | Evesham Twp. MUA | CDL-Drivers Safety Regulations | 8:15 - 10:15 am |
| 11/18/15 | 5 | Evesham Twp. MUA | Shop & Tool Safety | 10:30 - 11:30 am |
| 11/18/15 | 5 | Evesham Twp. MUA | CDL-Drivers Safety Regulations | 12:15 - 2:15 pm |
| 11/18/15 | 5 | Evesham Twp. MUA | Shop & Tool Safety | 2:30 - 3:30 pm |
| 12/7/15 | 5 | Borough of Glassboro #1 | CDL-Drivers Safety Regulations | 12:30 - 2:30 pm |

| CEU's for Certified Public Works Managers | | | |
|--|------------|--|---------------|
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Accident Investigation | 2 / M | Hazard Identification - Making Your Observations Count | 1 / T, M |
| Advanced Safety Leadership | 10 / M | Hearing Conservation | 1 / T, G |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / T, G | Heavy Equipment Safety | 1 / G - 2 / T |
| Back Safety / Material Handling | 1 / T | Hoists, Cranes and Rigging | 2 / T |
| Bloodborne Pathogens Training | 1 / G | Housing Authority Safety Awareness | 3 / T |
| Bloodborne Pathogens Train-the-Trainer | 1 / T | Jetter Safety | 2 / T |
| BOE Safety Awareness | 3 / T | Landscape Safety | 2 / T |
| CDL - Supervisors Reasonable Suspicion | 2 / M | Leaf Collection Safety Awareness | 2 / T |
| CDL - Drivers' Safety Regulations | 2 / G | Lockout Tagout | 2 / T |
| Coaching the Maintenance Vehicle Operator | 2 / T, M | Personal Protective Equipment (PPE) | 2 / T |
| Confined Space Entry - Permit Required | 3.5 / T | Playground Safety | 2 / T |
| Confined Space Awareness | 1 / T, G | Sanitation and Recycling Safety | 2 / T |
| Driving Safety Awareness | 1.5 / T | Safety Committee Best Practices | 1.5 / M |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Safety Coordinator's Skills Training | 3 / M, G |
| Excavation Trenching & Shoring | 2 / T, M | Shop and Tool Safety | 1 / T |
| Fast Track to Safety | 4 / T | Seasonal Public Works Operations | 3 / T |
| Flagger / Workzone Safety | 2 / T, M | Snow Plow Safety | 2 / T |
| HazCom with Globally Harmonized System | 1 / T, G | Special Events Management | 2 / M |
| Hazardous Materials Awareness w/ HazCom & GHS | 3 / T | Toolbox Talk Essentials | 1 / M |
| CEU's for Registered Municipal Clerks | | | |
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / P | Hazard Identification - Making your Observations Count | 2 / P |
| Bloodborne Pathogens Training | 1 / P | Safety Committee Best Practices | 1.5 / P |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Safety Coordinator's Skills Training | 6 / P |
| | | Special Event Management | 2 / P |
| TCH's For Water/Wastewater | | | |
| MSI Course | TCH's/Cat. | MSI Course | TCH's/Cat. |
| Accident Investigation | 1.5 / S | Hazardous Materials Awareness w/ HazCom & GHS | 3 / S |
| Advanced Safety Leadership | 10 / S | Heavy Equipment Safety | 3 / S |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / S | Housing Authority Safety Awareness | 3 / S |
| Back Safety / Material Handling | 1 / S | Hazard Identification - Making your Observations Count | 1.5 / S |
| Bloodborne Pathogens Training | 1 / S | Hearing Conservation | 1 / S |
| Bloodborne Pathogens Train-the-Trainer | 2.5 / S | Hoists, Cranes and Rigging | 2 / S |
| BOE Safety Awareness | 3 / S | Jetter Safety | 2 / S |
| CDL - Supervisors Reasonable Suspicion | 1.5 / S | Ladder Safety/Walking Working Surfaces | 2 / S |
| CDL - Drivers' Safety Regulations | 2 / S | Landscape Safety | 2 / S |
| Confined Space Awareness | 1 / S | Leaf Collection Safety Awareness | 2 / S |
| Confined Space Entry - Permit Required | 3.5 / S | Lockout Tagout | 2 / S |
| Defensive Driving-6-Hour | 5.5 / S | Shop and Tool Safety | 1 / S |
| Driving Safety Awareness | 1.5 / S | Office Safety | 2 / S |
| Excavation Trenching & Shoring | 4 / S | Personal Protective Equipment (PPE) | 2 / S |
| Fall Protection Awareness | 2 / S | Safety Committee Best Practices | 1.5 / S |
| Fast Track to Safety | 5 / S | Safety Coordinator's Skills Training | 5 / S |
| Fire Extinguisher | 1 / S | Seasonal Public Works Operations | 3 / S |
| Fire Safety | 1 / S | Snow Plow Safety | 2 / S |
| Flagger / Workzone Safety | 2 / S | Special Event Management | 2 / S |
| HazCom with Globally Harmonized System | 1.5 / S | Toolbox Talk Essentials | 1 / S |
| CEU's for Tax Collectors | | CEU's for County/Municipal Finance Officers | |
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Employee Conduct and Violence in the Work Place | 1.5 / E |
| CEU's for Qualified Purchasing Agents | | | |
| Employee Conduct and Violence in the Work Place | 1.5 / E | | |
| ***Category | | | |
| E- Ethic | | | |
| T- Technical | | | |
| G- Governmental | | | |
| S- Safety | | | |
| P- Professional Development | | | |
| M- Management | | | |

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Hanover (Morris) – 8/28/15

September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgefield (PAIC) – 9/18/15
- ❖ Perth Amboy H.A. (NJPHA) – 9/22/15
- ❖ Washington Twp. (TRICO) – 9/24/15

October

- ❖ Sparta (Morris) – 10/2/15
- ❖ Hillsborough (Central) – 10/15/15
- ❖ Middletown (Monmouth) – 10/28/15

November

- ❖ Beach Haven (Ocean) – 11/4/15





Safety Director Bulletin

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

September 2015

Best Practices for Backing Fire Apparatus into the Station

Fire trucks are big, and getting bigger. The reasons are many and varied. A common factor is limited manpower. Some fire departments cannot staff multiple apparatus so they purchase rigs that can be used for multiple types of incidents. The result is larger apparatus, with larger blind spots. Larger blind spots create a greater hazard when backing. We have seen a significant rise among MEL / JIF members in the frequency of backing accidents that involve fire apparatus. Many of these are backing into the fire station. There are precautions you can take to prevent this type of incident at your station.

Larger trucks are not the only factor in accidents while backing into the fire station.

- Fire houses and bay doors have generally stayed the same size. While raising a doorway to accommodate a bigger truck is not uncommon, when was the last time a bay door was widened?
- In today's fuel-efficient world, many of the cars we drive have gotten smaller. It is not unusual for driver / operator candidates to never have driven anything larger than a compact car.
- New Jersey's traffic congestion continues to grow. And the drivers of all those cars are more distracted and insulated from the outside world (and us) than ever before.

While we can't fix the issue of traffic congestion, there are a number of things a fire department or fire district can do to mitigate the hazard of backing into the fire station. Let's discuss bay doors first. Since widening the doorway may not be an option, fire department leaders must take steps to assist the drivers to find and put the truck in the middle of the existing bay door opening.

1. Extend the painted lines on the apparatus floor onto the apron – This will allow the driver to align the truck on the line BEFORE reaching the doorway. With the rear tire on the line, the driver knows the vehicle will be centered in the doorway when backing into the bay.
2. Use a spotter every time – Probably no other practice has a bigger impact on safely backing large vehicles than the use of a spotter. Even though a department's drivers are trained and experienced at using mirrors, large vehicles have large blind spots in which conditions can change. Department leaders and drivers who espouse a strong safety culture should insist on spotters whenever backing fire apparatus.

Spotters and drivers must work together. While the apparatus is stopped on the apron before entering the bay, spotters should check the passenger side for obstructions, such as an open cabinet. They should then position themselves on the driver's side and slightly behind the apparatus. Spotters must stay visible in the driver's mirrors, and drivers must immediately stop if they lose sight of the spotter. Spotters should make it a habit to check the clearance at the top of the doorway. Accidents have occurred when the door was not fully opened as the truck entered the doorway, or if the ladder or other equipment was not properly stowed.

Communication between driver and spotter is critical. Standard and distinctive hand signals should be used by the spotters. Page 4 of this Bulletin provides samples of hand signals that may be used. Select the set of hand signals that best suits your department and make them part of your written policies.

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.

Consider two spotters when available. However only the spotter on the driver-side should give hand signals to the driver. Additional spotters should relay information to the driver through the driver-side spotter or by voice. Drivers should focus on directions from one person.

Extending the painted lines onto the apron and having a spotter allow the driver to keep his attention focused on his / her driver side mirrors. The driver should be able to see his rear wheel on the line and the spotter in his driver side mirrors. Quick checks to the passenger-side mirror and back-up camera monitor (if provided) can verify clear conditions, but by primarily watching one location (driver's side mirror) the driver can be confident s/he is clear to back.

To avoid backing to far (or not far enough), hash marks can be added to the lines on the floor to indicate the optimal position for the rear tire. This can also be seen by the operator in the driver's side mirror

3. Install better lighting inside the bay and on the apron – A common problem encountered in many fire departments is sun glare during certain times of day. This can make it difficult for drivers to see into the bays to visualize the spotter. Stations on poorly-lit streets may also consider additional lighting onto the apron so the driver can clearly see the lines and the spotter. When designing a lighting plan, consider all types of weather conditions and make sure the lights do not blind apparatus drivers and the motoring public.

Departments can also increase the conspicuity of the doorway by adding brightly colored door edging around the bay door opening. Yellow is the typical color for warnings.

4. Install bollards – As a mitigation measure, bollards can minimize damage to the fire station when all the above measures fail. Striking a bollard at low speed may decrease the damage to the truck and eliminate damage to the fire station. Increase the visibility of the bollards by painting them yellow, or other distinctive color.

Next, let's discuss the driver. Now that our stations are prepared, let's make sure drivers are equally prepared to safely operate large vehicles. Three factors will largely influence the safety of backing apparatus into the station.

1. Driver selection – Fire departments and fire districts have an obligation to ensure driver candidates are carefully screened and meet strict qualifications. We recommend three years of experience as a firefighter and one year as a firefighter in your community before a member should begin driver training. Formal driver training at local fire academy should be required.

Motor vehicle records (MVR) should be checked. Again, fire departments and district have an obligation to know their drivers have acceptable driving records. Agencies should establish an acceptable MVR criteria and include it in their written policies. The Safety Director's Office publishes an annual bulletin with a model policy and directions on how to obtain MVRs. Fire departments may not use the local police department to conduct MVR checks.

2. Driver training – Emphasize the backing of fire apparatus in the agency's training process. After intersections, backing is the second most hazardous operation of driving fire vehicles. It should be recognized as an essential skill and given the appropriate emphasis in your training program. Knowledge and repetition are key components in building competency. Include approaching and backing into the fire station under multiple conditions (direction of travel, times of day, traffic and weather conditions, etc.) in skills that must be demonstrated. Don't forget to train spotters.

3. Driver evaluations – Apparatus drivers arguably have the largest impact on firefighter safety. Establish a training and evaluation process that includes a list of required knowledge and skills, ample supervised practice time under various conditions, and demonstrated proficiencies. Do not forget routine tasks, such as backing into the fire station in the department’s training and evaluation program.

Periodic driver re-evaluations should include both formal re-qualification testing and critiques by fire officers who rode the front passenger-side seat, often referred to as the ‘Officer’s Seat’. Fire agencies may periodically require drivers to demonstrate proficiencies on a course that reflects the challenges of driving and positioning apparatus in their district.

Periodic driver evaluations may also include medical screenings for eyesight, hearing, and physical ability to handle the demands of driving large vehicles in tight spaces under severe time constraints.

Immediate feedback to the driver after a response is just as important as formal training. Be specific when providing feedback. Telling a driver, “nice job” does not adequately describe what was observed and what the driver did right. It is more effective to say, “I noticed how quickly you were able to get the rear tire on the line”, or similar observation. Officers should also be reminded that positive reinforcement is more effective in promoting desirable behaviors than negative reinforcement is in changing undesirable behaviors.

4. Written policies - Lastly, fire departments and districts should have strong written policies to guide the actions of drivers, line officers, and training officers. Some items to consider when writing or reviewing SOP / SOGs include:

- Who has ultimate responsibility to ensure a spotter is in place before backing the vehicle? The driver? The officer or senior firefighter? The firefighters on the vehicle?
- Include pictures of the department’s standard hand signals for spotters in the policy.
- Maintenance issues – who is responsible for periodically inspecting lines, lights, and other devices?
- If an accident occurs, who will investigate the circumstances and write the report? In what timeframe will this be done? Every investigation should conclude with two items:
 - A letter in the driver’s file stating the accident was investigated, the findings, and the action plan that resulted. Even if the driver was found to be not at fault, such a letter sends a strong message that all accidents are evaluated with the goal of learning something that can improve the organization.
 - An action plan designed to improve the driver and the department. Action plans should answer the question, “Who will do what by when?”

Two points are true. 1) Fire departments back their vehicles into their stations hundreds of times a year, and 2) there is a significant history of trucks striking doors and buildings when backing. Even minor incidents can cost thousands of dollars in repairs to apparatus and building, and can sideline a critical fire department asset for weeks or months. Strong leadership can minimize damage to fire department equipment and operations from this hazard. Safety first in all we do. Even the routine.

We would like to thank the Bordentown Township Fire District #2, the Pleasantville Fire Department, and the Wildwood Fire Department for assisting with pictures for this Bulletin.



It is safe to proceed backwards



Stop the vehicle



Move vehicle to the right

Move vehicle to the left



Go slow. You're close to an obstruction.



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2015

| | UNITS OF SERVICE | BILLED | APPROVED | SAVINGS | % OF SAVINGS |
|---------------|-------------------------|-----------------------|---------------------|---------------------|---------------------|
| JANUARY | 113 | \$165,310.10 | \$90,766.02 | \$74,544.08 | 45.1% |
| FEBRUARY | 129 | \$230,692.36 | \$84,816.61 | \$145,875.75 | 63.2% |
| MARCH | 152 | \$96,836.26 | \$42,041.32 | \$54,794.94 | 56.6% |
| APRIL | 161 | \$107,319.66 | \$42,081.95 | \$65,237.71 | 60.8% |
| MAY | 192 | \$124,860.76 | \$44,440.41 | \$80,420.35 | 64.4% |
| JUNE | 187 | \$92,811.14 | \$34,469.85 | \$58,341.29 | 62.9% |
| JULY | 152 | \$106,502.78 | \$31,989.55 | \$74,513.23 | 70.0% |
| AUGUST | 114 | \$53,791.53 | \$21,388.48 | \$32,403.05 | 60.2% |
| SEPT | 175 | \$79,210.95 | \$30,111.94 | \$49,099.01 | 62.0% |
| OCTOBER | | | | | |
| NOVEMBER | | | | | |
| DECEMBER | | | | | |
| TOTALS | 1375 | \$1,057,335.54 | \$422,106.13 | \$635,229.41 | 60.1% |

2014

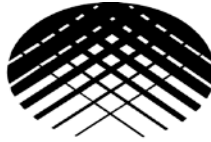
| | UNITS OF SERVICE | BILLED | APPROVED | SAVINGS | % OF SAVINGS |
|---------------|-------------------------|-----------------------|---------------------|---------------------|---------------------|
| JANUARY | 126 | \$132,491.58 | \$41,087.95 | \$91,403.63 | 69.0% |
| FEBRUARY | 104 | \$100,347.27 | \$35,379.91 | \$64,967.36 | 64.7% |
| MARCH | 192 | \$343,498.32 | \$233,905.30 | \$109,593.02 | 31.9% |
| APRIL | 116 | \$112,079.62 | \$51,407.16 | \$60,672.46 | 54.1% |
| MAY | 104 | \$91,883.52 | \$51,015.43 | \$40,868.09 | 44.5% |
| JUNE | 113 | \$160,108.79 | \$48,496.25 | \$111,612.54 | 69.7% |
| JULY | 104 | \$48,047.89 | \$17,328.32 | \$30,719.57 | 63.9% |
| AUGUST | 92 | \$70,574.34 | \$28,810.88 | \$41,763.46 | 59.2% |
| SEPT | 76 | \$51,902.23 | \$22,848.25 | \$29,053.98 | 56.0% |
| OCTOBER | 153 | \$91,171.39 | \$34,528.88 | \$56,642.51 | 62.1% |
| NOVEMBER | 126 | \$107,756.49 | \$39,654.81 | \$68,101.68 | 63.2% |
| DECEMBER | 113 | \$92,887.22 | \$37,811.89 | \$55,075.33 | 59.3% |
| TOTALS | 1419 | \$1,402,748.66 | \$642,275.03 | \$760,473.63 | 54.2% |

2013

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

2012

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



QUALCARE TM INC

| PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap | |
|--|--|
| 2015 | New Injuries Requiring Med Mgmt |
| January | 12 |
| February | 14 |
| March | 8 |
| April | 4 |
| May | 8 |
| June | 7 |
| July | 13 |
| August | 6 |
| September | 6 |
| October | |
| November | |
| December | |
| Totals | 78 |
| 2014 | New Injuries Requiring Med Mgmt |
| January | 11 |
| February | 3 |
| March | 7 |
| April | 6 |
| May | 6 |
| June | 7 |
| July | 11 |
| August | 7 |
| September | 11 |
| October | 4 |
| November | 6 |
| December | 4 |
| Totals | 83 |

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



PMM JIF

**Charges/Savings by Specialty
September 2015**

| Specialty | Charges | Approved | Savings | % Savings |
|---------------------------------------|--------------------|--------------------|--------------------|------------------|
| Physical Therapy/Occupational Therapy | \$31,044.00 | \$6,648.47 | \$24,395.53 | 79% |
| Ortho/Neuro | \$11,746.21 | \$6,582.25 | \$5,163.96 | 44% |
| Ambulatory Surgical Center | \$9,677.16 | \$1,719.00 | \$7,958.16 | 82% |
| Occ Med/Primary Care | \$6,879.89 | \$3,497.48 | \$3,078.41 | 45% |
| MRI/Radiology | \$5,555.79 | \$2,420.00 | \$3,135.79 | 56% |
| Home Health Care | \$5,488.00 | \$4,704.00 | \$784.00 | 14% |
| Emergency Medicine | \$4,746.00 | \$1,277.45 | \$3,468.55 | 73% |
| Hospital | \$2,119.90 | \$1,420.00 | \$699.90 | 33% |
| Ambulance | \$737.00 | \$737.00 | \$0.00 | 0% |
| Diagnostic Radiology | \$473.00 | \$431.47 | \$41.53 | 9% |
| Hand Therapy | \$405.00 | \$176.06 | \$228.94 | 57% |
| Radiology | \$184.00 | \$95.76 | \$88.24 | 48% |
| Psychiatry | \$155.00 | \$115.00 | \$40.00 | 26% |
| Grand Total | \$79,210.95 | \$29,823.94 | \$49,387.01 | 62% |



PMM JIF
Top 10 Claimants By Charges
September 2015

| Claim # | DOL | Mechanism of Injury | Body Part | Charges | Approved | Savings |
|-----------|------------|---------------------------------|-------------|-------------|------------|------------|
| 001225841 | 3/20/2015 | Shoveling Snow | Elbow/Hand | \$13,818.86 | \$3,860.85 | \$9,958.01 |
| 001233055 | 7/2/2015 | Getting out of Front End Loader | Knee | \$6,943.00 | \$1,845.42 | \$5,097.58 |
| 001194162 | 1/29/2014 | Slipped on Ice | Back | \$6,575.23 | \$2,200.78 | \$4,374.45 |
| 001234746 | 7/24/2015 | Slammed hand in Ambulance | Finger/Hand | \$5,563.90 | \$3,273.73 | \$2,290.17 |
| 001238261 | 4/16/2002 | Rear ended by another vehicle | Back | \$5,488.00 | \$4,704.00 | \$784.00 |
| 001218512 | 1/1/2015 | Tackling Suspect | Shoulder | \$4,440.00 | \$873.47 | \$3,566.53 |
| 001216354 | 11/21/2014 | Tripped on Carpet | Shoulder | \$4,312.00 | \$901.73 | \$3,410.27 |
| 001231992 | 6/12/2015 | Uploading sofa bed | Finger/Hand | \$3,803.00 | \$967.56 | \$2,835.44 |
| 001236318 | 8/18/2015 | Replacing Sewer Grate | Back | \$3,718.00 | \$1,416.30 | \$1,997.70 |
| 001234248 | 7/20/2015 | Truck backed into IW | Back | \$3,635.00 | \$1,088.41 | \$2,546.59 |



PMM JIF
Top 10 Providers
By Charges
PAR/NonPAR/MCCI
September 2015

| Provider Name | Charges | Approved | Savings | % Savings | Specialty |
|---|-------------|------------|-------------|-----------|---------------------------------------|
| PARTICIPATING | | | | | |
| NovaCare Rehabilitation | \$26,894.00 | \$5,763.47 | \$21,130.53 | 78.57% | Physical Therapy/Occupational Therapy |
| HAND SURGERY AND REHABILITATION CENTER OF NJ, PA | \$16,745.86 | \$6,030.12 | \$10,715.74 | 63.99% | Ortho |
| ONE CALL MEDICAL, INC. | \$5,555.79 | \$2,420.00 | \$3,135.79 | 56.44% | MRI/Radiology |
| BAYADA HOME HEALTH CARE, INC | \$5,488.00 | \$4,704.00 | \$784.00 | 14.29% | Home Health Care |
| U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C. | \$4,060.14 | \$2,006.73 | \$1,749.41 | 43.09% | Occ Med/Primary Care |
| EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC | \$2,535.00 | \$700.46 | \$1,834.54 | 72.37% | Emergency Medicine |
| HEARTLAND REHABILITATION SERVICES | \$2,300.00 | \$504.00 | \$1,796.00 | 78.09% | Physical Therapy/Occupational Therapy |
| EMERGENCY PHYSICIANS OF NEW JERSEY P A | \$2,211.00 | \$576.99 | \$1,634.01 | 73.90% | Emergency Medicine |
| VIRTUA HEALTH, INC. | \$2,119.90 | \$1,420.00 | \$699.90 | 33.02% | Hospital |
| MEDEXPRESS URGENT CARE-NEW JERSEY INC. | \$1,816.00 | \$865.60 | \$950.40 | 52.33% | Occ Med/Primary Care |
| OUT OF NETWORK | | | | | |
| RADIOLOGY ASSOCIATES OF NEW JERSEY | \$416.00 | \$416.00 | \$0.00 | 0% | Diagnostic Radiology |
| EVESHAM TOWNSHIP FIRE DISTRICT NO. 1 | \$737.00 | \$737.00 | \$0.00 | 0% | Ambulance |
| JOEL B. GLASS MD | \$155.00 | \$115.00 | \$40.00 | 26% | Psychiatry |
| MCCI NEGOTIATIONS | | | | | |
| N/A | | | | | |



PMM JIF

Intake Reporting and Injury Description

September 2015

| <u>Claim Number</u> | <u>Date Of Incident</u> | <u>Date Employer Notified</u> | <u>Date Admin Notified</u> | <u>Department</u> | <u>Type Of Injury</u> | <u>Part Of Body Affected</u> | <u>Cause Of Injury</u> |
|---------------------|-------------------------|-------------------------------|----------------------------|------------------------------|-------------------------|---------------------------------|---|
| 1237224 | 8/31/2015 | 8/31/2015 | 9/2/2015 | 022-PUBLIC WORKS | 68 - Dermatitis | Multiple Upper Extremities - 30 | 90 - Other Than Physical Cause of Injury |
| 1237379 | 8/5/2015 | 8/6/2015 | 9/3/2015 | 9430-VOLUNTEER FIRE FIGHTERS | 49 - Sprain or Tear | Wrist (s) & Hand(s) - 39 | 60 - Strain or Injury By, NOC |
| Closed | 9/11/2015 | 9/11/2015 | 9/16/2015 | 7380-DRIVERS | 10 - Contusion | Chest - 44 | 12 - Object Handled |
| 1238331 | 9/17/2015 | 9/17/2015 | 9/17/2015 | 007-FIRE DEPARTMENT | 01 - No Physical Injury | N/A | 82 - Absorption, Ingestion or Inhalation, DOC |
| 1238707 | 9/23/2015 | 9/23/2015 | 9/23/2015 | P11-POLICE DEPARTMENT | 01 - No Physical Injury | Chest - 44 | 99 - Other - Miscellaneous, NOC |
| 1239098 | 9/27/2015 | 9/27/2015 | 9/29/2015 | P11-POLICE DEPARTMENT | 40 - Laceration | Wrist - 34 | 19 - Cut, Puncture, Scrape, NOC |

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 28, 2015
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

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

ROLL CALL OF 2015 FUND COMMISSIONERS:

| | | |
|-----------------------------|-------------------------|--------------------------|
| Scott Carew, Chairman | Township of Moorestown | Present |
| Richard Brevogel, Secretary | Township of Willingboro | Present (telephonically) |
| Thomas Czerniecki | Township of Evesham | Present (arrived 1:18pm) |
| Joseph Andl | Township of Maple Shade | Present |

SPECIAL FUND COMMISSIONERS:

| | | |
|-----------------|---------------------|--------|
| Thomas Shanahan | Township of Evesham | Absent |
|-----------------|---------------------|--------|

APPOINTED OFFICIALS PRESENT:

| | |
|----------------------------------|--|
| Executive Director/Administrator | PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek |
| Treasurer | Tom Tontarski |
| Attorney | Kearns, Reale & Kearns, Esquires William Kearns, Esquire |
| Auditor | Bowman & Company |
| Claims Service | Qual Lynx (via telephone) Kathy Kissane |
| Safety Director | J.A. Montgomery Risk Control Glenn Prince |
| Managed Care Organization | QualCare Steve McNamara Jugruup Hundal |
| Underwriting Manager | Conner Strong & Buckelew Edward Scioli |

APPROVAL OF MINUTES: JULY 27, 2015 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 27, 2015:

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

CORRESPONDENCE: Kathy Kissane informed the Commissioners Guy Buonpane from Qual-Lynx passed away. A memo was included in the agenda.

EXECUTIVE DIRECTOR:

RCF JIF Membership Renewal – The JIF’s three-year membership in the Residual Claims Fund is scheduled to expire on December 31, 2015. Enclosed in the agenda was Resolution #15-21 renewing the membership term effective January 1, 2016 through December 31, 2018.

EJIF Membership Renewal – The JIF’s three-year membership in the New Jersey Municipal Environmental Risk Management Fund is scheduled to expire on December 31, 2015. Enclosed in the agenda was Resolution #15-22 renewing the membership term effective January 1, 2016 through December 31, 2018.

MOTION TO RENEW THE PMM JIF’S MEMBERSHIP IN THE RESIDUAL CLAIMS FUND FOR A THREE-YEAR TERM EFFECTIVE JANUARY 1, 2016 AND RENEW THE PMM JIF’S MEMBERSHIP IN THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR A THREE-YEAR TERM EFFECTIVE JANUARY 1, 2016

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

Residual Claims Fund (RCF) - The Residual Claims Fund met on September 2, 2015 at 10:30 am at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Commissioner Carew’s report on the meeting. The Residual Claims Fund amended 2015 Budget and the proposed 2016 Budget was introduced. The public hearing on the RCF budget will be held on October 21, 2015 10:30 a.m. at the Forsgate Country Club.

EJIF - The EJIF met on September 2, 2015 at 10:50 am at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report on the meeting. The 2016 budget was introduced and will be adopted at the October 21st, 2015 meeting.

MEL - The MEL met on September 2, 2015 at 11:15 am at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report. The MEL’s 2016 budget introduction is scheduled for October 21, 2015 at the Forsgate Country Club in Jamesburg NJ.

2016 Renewal Online Underwriting Database: Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Members received an email advising that the

database had been set up and was ready for members to begin the 2016 underwriting renewal. The deadline was September 1st.

2015 Coverage Manuals – The fund office has distributed the 2015 Coverage Manuals to all Fund Commissioners via email.

State Examination – The New Jersey Department of Banking and Insurance recently completed an examination of all MEL JIF’s throughout the State. We are pleased to report that all of the JIF’s including PMM received favorable reviews with no recommendations or deficiencies.

2016 Budget - The October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2016 Budget.

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.

The Executive Director reported the July Financial Fast Track shows the fund has a \$290,000 surplus. The Loss Ratio Analysis from the actuary pegged the fund at 30%, the fund is currently at 35%, which is a better trend then last year, when the fund was trending at 64%. The Fund’s Lost Time Accident Frequency is 3.84, with 4 new loss time accidents report last month.

The Executive Director asked is there were any questions and Commissioner Carew began a discussion regarding the MEL’s interest in bringing in an Urban Centers JIF, i.e. Trenton, Atlantic City and Camden.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney advised as of October 1, 2015 they will be part of a new law firm, which will not change PMM’s services, but with nonetheless be an exciting new endeavor. The Fund Attorney prepared Resolution 15-25 to amend the contract for services.

MOTION TO APPROVE RESOLUTION 15-25

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

TREASURER:

Payment of August 2015 Vouchers Resolution 15-23

| | |
|----------------|------------------|
| Fund Year 2015 | 38,564.61 |
| Total | 38,564.61 |

Payment of September 2015 Vouchers Resolution 15-24

| | |
|----------------|------------------|
| Fund Year 2015 | 36,216.10 |
| Total | 36,216.10 |

MOTION TO APPROVE RESOLUTION 15-23 AND 15-24 VOUCHER LIST FOR THE MONTH OF AUGUST AND SEPTEMBER AS SUBMITTED

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

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

| | |
|--------------|-------------------|
| 2011 | 4,744.16 |
| 2012 | 35,969.16 |
| 2013 | 5,865.78 |
| 2014 | 33,042.77 |
| 2015 | 30,992.10 |
| TOTAL | 110,613.97 |

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

| | |
|--------------|-------------------|
| 2011 | 3,934.27 |
| 2012 | 138,536.70 |
| 2013 | 3,904.70 |
| 2014 | 28,521.85 |
| 2015 | 32,848.57 |
| TOTAL | 207,746.09 |

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: The Underwriting Manager reported 1 certificate issued for the period 06/22/15 to 07/20/15 included in the agenda for review and 4 certificates issued for the period 07/21/15 to 08/19/15 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of August, as well as a list of MSI Training and Fast Track training information. The Safety Director advised his office had distributed a crossing guard memo back in August, with school returning to session it was important to ensure all crossing guards are properly trained. The Safety Director advised included in the report was a safety director bulletins, School Crossing Safety Program and the 4 E's. The Safety Director completed his quarterly SIP Review and reported that

all members are actively participating. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Steve McNamara advised August's reports were included in the agenda. Mr. McNamara reported there were 114 bills during the month of August totaling \$53,791.53 of that amount \$21,338.48 was paid for a savings of \$32,403.05 which is a 60.2% savings. There were 6 new injuries in the month of August.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager advised the report was for closed session.

Report Part of Minutes.

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

Moved: Commissioner Czerniecki
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Czerniecki
Second: Commissioner Andl
Vote: Unanimous

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

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Czerniecki

Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 2:02pm

NEXT REGULAR MEETING: October 26, 2015
Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY