

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

OCTOBER 27, 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: OCTOBER 27, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** September 22, 2014 Open Minutes **Appendix I**
September 22, 2014 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.October 2014 Voucher List - Resolution No. 14-20..... **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 24**
- 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 27, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2015 Budget** – Enclosed on **Page 10** please find the Proposed 2015 Budget for review and discussion. The draft proposed assessments will be distributed and reviewed at the meeting.
 - Motion to introduce the 2015 budget and schedule a public hearing on Monday November 24, 2014 at 2:00PM in Evesham Township.**
- 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. Risk Management Consultants 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. A follow-up report will be made at the meeting.
- Elected Officials Training:** 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.
- 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 (copy attached) and adopted the 2015 Budget. **(Appendix II)**

- ❑ **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. (**Appendix II**)
- ❑ **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. (**Appendix II**)

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	August 31, 2014		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	305,142	2,621,322	62,012,306	64,633,628
2.	CLAIM EXPENSES				
	Paid Claims	124,572	1,386,176	29,656,120	31,159,778
	Case Reserves	228,176	1,170,080	1,648,948	2,671,078
	IBNR	(6,554)	69,626	888,662	921,352
	Recoveries	-	(93,646)	(180,811)	(207,052)
	TOTAL CLAIMS	346,194	2,532,236	32,012,919	34,545,155
3.	EXPENSES				
	Excess Premiums	101,659	813,271	16,084,473	16,897,744
	Administrative	42,058	314,730	8,535,983	8,850,713
	TOTAL EXPENSES	143,717	1,128,001	24,620,456	25,748,457
4.	UNDERWRITING PROFIT (1-2-3)	(184,769)	(1,038,915)	5,378,931	4,340,016
5.	INVESTMENT INCOME	5,348	13,627	4,802,688	4,816,315
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	(179,421)	(1,025,288)	11,669,882	10,644,594
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	(179,421)	(1,025,288)	878,640	(146,648)
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	424	68,632	81,187	149,819
	2011	(158,492)	(119,770)	(233,620)	(353,390)
	2012	10,111	(148,243)	686,242	537,999
	2013	1,207	(572,770)	344,831	(227,939)
	2014	(32,672)	(253,137)		(253,137)
	TOTAL SURPLUS (DEFICITS)	(179,421)	(1,025,288)	878,640	(146,648)
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	(67,250)	27,071,153	27,003,903
	FUND YEAR 2011				
	Paid Claims	21,757	253,945	1,639,269	1,893,214
	Case Reserves	140,948	(29,545)	446,418	416,873
	IBNR	(3,838)	(58,055)	94,838	36,783
	Recoveries	0	(45,078)	(45,566)	(90,644)
	TOTAL FY 2011 CLAIMS	158,868	121,267	2,134,959	2,256,226
	FUND YEAR 2012				
	Paid Claims	19,052	108,670	613,665	722,335
	Case Reserves	(17,824)	131,054	445,776	576,830
	IBNR	(9,981)	(71,273)	192,595	121,322
	Recoveries	0	(16,094)	(34,229)	(50,323)
	TOTAL FY 2012 CLAIMS	(8,753)	152,357	1,217,807	1,370,164
	FUND YEAR 2013				
	Paid Claims	36,482	352,169	583,300	935,469
	Case Reserves	(48,082)	539,111	476,085	1,015,196
	IBNR	11,600	(107,809)	563,226	455,417
	Recoveries	0	(26,236)	(33,611)	(59,847)
	TOTAL FY 2013 CLAIMS	0	757,235	1,589,000	2,346,235
	FUND YEAR 2014				
	Paid Claims	47,281	604,857		604,857
	Case Reserves	153,134	662,179		662,179
	IBNR	(4,336)	307,830		307,830
	Recoveries	0	(6,238)		(6,238)
	TOTAL FY 2014 CLAIMS	196,079	1,568,627		1,568,627
	COMBINED TOTAL CLAIMS	346,194	2,532,236	32,012,919	34,545,155

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

AS OF **September 30, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	103,335	142,310	137.72%	100.00%	137.72%	100.00%	134.33%	100.00%
GEN LIABILITY	327,043	433,243	132.47%	96.96%	119.48%	96.90%	112.52%	94.71%
AUTO LIABILITY	114,465	11,203	9.79%	95.43%	9.79%	95.15%	9.79%	91.45%
WORKER'S COMP	1,235,210	1,142,185	92.47%	99.80%	92.47%	99.77%	100.42%	99.20%
TOTAL ALL LINES	1,780,053	1,728,941	97.13%	99.01%	94.74%	98.96%	98.78%	97.92%
NET PAYOUT %	\$1,569,700		88.18%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-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%	94.71%	134.35%	94.32%	86.41%	88.03%
AUTO LIABILITY	114,480	27,824	24.30%	91.45%	24.30%	91.05%	24.30%	85.26%
WORKER'S COMP	1,236,000	1,324,038	107.12%	99.20%	107.38%	99.12%	107.24%	97.46%
TOTAL ALL LINES	1,853,305	2,216,264	119.58%	97.82%	119.76%	97.66%	110.93%	94.87%
NET PAYOUT %	\$1,825,666		98.51%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	128,985	136,713	105.99%	100.00%	105.99%	100.00%	127.57%	98.04%
GEN LIABILITY	430,777	354,411	82.27%	88.03%	78.71%	87.24%	60.54%	75.57%
AUTO LIABILITY	100,941	9,647	9.56%	85.26%	9.56%	84.53%	9.56%	71.98%
WORKER'S COMP	1,214,370	763,858	62.90%	97.46%	62.86%	97.19%	46.31%	90.74%
TOTAL ALL LINES	1,875,073	1,264,629	67.44%	94.81%	66.60%	94.42%	53.19%	86.75%
NET PAYOUT %	\$697,527		37.20%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	143,096	111,235	77.73%	98.04%	77.73%	97.72%	91.77%	68.00%
GEN LIABILITY	471,295	369,482	78.40%	75.57%	78.40%	74.17%	20.27%	36.00%
AUTO LIABILITY	89,158	47,813	53.63%	71.98%	53.63%	70.26%	18.93%	35.00%
WORKER'S COMP	1,209,207	1,324,679	109.55%	90.74%	112.66%	89.50%	55.25%	33.00%
TOTAL ALL LINES	1,912,756	1,853,209	96.89%	86.68%	98.85%	85.44%	47.67%	36.45%
NET PAYOUT %	\$890,435		46.55%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	184,000	139,440	75.78%	68.00%	73.96%	61.00%	N/A	N/A
GEN LIABILITY	473,408	76,944	16.25%	36.00%	9.27%	30.00%	N/A	N/A
AUTO LIABILITY	89,385	16,120	18.03%	35.00%	18.03%	30.00%	N/A	N/A
WORKER'S COMP	1,210,000	1,098,134	90.75%	33.00%	87.99%	26.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	1,330,638	68.00%	37.11%	64.43%	30.44%	N/A	N/A
NET PAYOUT %	\$639,222		32.67%					

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

September 30, 2014

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
August-14	0	0	1	0	10	11
September-14	0	0	1	0	9	10
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$3,564
Year	2010	2011	2012	2013	2014	TOTAL
August-14	\$0	\$0	\$0	\$0	\$28,138	\$28,138
September-14	\$0	\$0	\$0	\$0	\$35,638	\$35,638
NET CHGE	\$0	\$0	\$0	\$0	\$7,500	\$7,500
Ltd Incurred	\$142,310	\$340,677	\$136,713	\$111,235	\$139,440	\$870,376
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
August-14	1	4	10	11	19	45
September-14	1	4	9	11	18	43
NET CHGE	0	0	-1	0	-1	-2
Limited Reserves						\$22,749
Year	2010	2011	2012	2013	2014	TOTAL
August-14	\$51,091	\$261,915	\$228,069	\$348,919	\$42,059	\$932,053
September-14	\$78,765	\$246,850	\$235,106	\$346,258	\$71,211	\$978,189
NET CHGE	\$27,674	(\$15,065)	\$7,037	(\$2,662)	\$29,152	\$46,136
Ltd Incurred	\$433,243	\$523,725	\$354,411	\$369,482	\$76,944	\$1,757,806
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
August-14	0	0	0	1	4	5
September-14	0	0	0	1	4	5
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$3,847
Year	2010	2011	2012	2013	2014	TOTAL
August-14	\$0	\$0	\$0	\$15,982	\$3,595	\$19,577
September-14	\$0	\$0	\$0	\$15,972	\$3,264	\$19,236
NET CHGE	\$0	\$0	\$0	(\$9)	(\$331)	(\$341)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,813	\$16,120	\$112,607
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
August-14	5	11	13	28	38	95
September-14	5	10	12	29	48	104
NET CHGE	0	-1	-1	1	10	9
Limited Reserves						\$16,712
Year	2010	2011	2012	2013	2014	TOTAL
August-14	\$80,486	\$154,958	\$348,760	\$650,295	\$588,386	\$1,822,886
September-14	\$80,477	\$143,749	\$331,996	\$600,544	\$581,303	\$1,738,068
NET CHGE	(\$9)	(\$11,210)	(\$16,765)	(\$49,751)	(\$7,084)	(\$84,818)
Ltd Incurred	\$1,142,185	\$1,324,038	\$763,858	\$1,324,679	\$1,098,134	\$5,652,894
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
August-14	6	15	24	40	71	156
September-14	6	14	22	41	79	162
NET CHGE	0	-1	-2	1	8	6
Limited Reserves						\$17,106
Year	2010	2011	2012	2013	2014	TOTAL
August-14	\$131,577	\$416,873	\$576,830	\$1,015,196	\$662,179	\$2,802,654
September-14	\$159,242	\$390,598	\$567,102	\$962,774	\$691,416	\$2,771,132
NET CHGE	\$27,665	(\$26,275)	(\$9,727)	(\$52,422)	\$29,237	(\$31,522)
Ltd Incurred	\$1,728,941	\$2,216,264	\$1,264,629	\$1,853,209	\$1,330,638	\$8,393,682

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			September 30, 2014	
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
CAMDEN	1.48	1.91	2.86	2.14
SUBURBAN MUNICIPAL	1.54	1.91	1.74	1.75
TRI-COUNTY	1.56	1.99	2.26	1.97
BURLINGTON	1.58	1.64	1.88	1.71
CENTRAL	1.84	2.39	2.69	2.33
MORRIS	1.84	1.50	1.76	1.69
SUBURBAN ESSEX	2.03	2.49	2.31	2.30
PROF MUN MGMT	2.10	2.65	1.81	2.19
NJ PUBLIC HOUSING	2.15	2.34	2.61	2.40
BERGEN	2.16	1.98	2.05	2.06
OCEAN	2.24	2.22	2.91	2.47
MONMOUTH	2.36	1.44	1.86	1.84
ATLANTIC	2.36	2.61	2.77	2.60
SOUTH BERGEN	2.53	2.54	2.47	2.51
N.J.U.A.	2.87	2.25	1.95	2.30
AVERAGE	2.04	2.12	2.26	2.15

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF September 30, 2014									
			# CLAIMS	Y.T.D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
		*	9/30/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2014 - 2012
1	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	0.00	***	1 EVESHAM TOWNSHIP I	0.52
2	306 MAPLE SHADE		0	0	0.00	5.09	2.06	2 MAPLE SHADE	2.61
3	307 MOORESTOWN		0	2	1.81	3.00	2.69	3 MOORESTOWN	2.55
4	308 WILLINGBORO		1	7	2.87	3.03	1.21	4 WILLINGBORO	2.32
5	304 EVESHAM		0	5	3.91	1.55	2.60	5 EVESHAM	2.53
Totals:			1	14	2.10	2.65	2.08		2.30

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of :			October 20, 2014						
Total Participating Members			5		5				
Complaint					4				
Percent Compliant					80.00%				
						01/01/14		2014	
Mem_ID	Member Name	*	EPL Program?	2014 Checklist Submitted	2013 Compliant	EPL Deductible	POL Deductible	Co-Insurance	
								01/01/14	
304	EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
305	EVESHAM TOWNSHIP FIRE DISTRI		No	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	
306	MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%	
307	MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
308	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 October 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%
6 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					
15 II. Expenses, Fees & Contingency					
16					
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 Mangement	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%
40 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. 14-20

**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 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004724			
004724	Municipal Excess Liability RCF	2014 RCF ASSESSMENT	184,887.00
			184,887.00
		Total Payments Closed Year	184,887.00
004725			
004725	QUAL-LYNX	CLAIMS ADMIN - 10/2014	10,454.15
			10,454.15
004726			
004726	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2014	1,363.08
			1,363.08
004727			
004727	PERMA	POSTAGE FEE 09/2014	1.82
004727	PERMA	EXECUTIVE DIRECTOR FEE 10/2014	8,573.00
			8,574.82
004728			
004728	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 10/2014	2,965.67
			2,965.67
004729			
004729	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 10/2014	1,328.50
004729	KEARNS, REALE & KEARNS	ATTORNEY FEE 10/2014	1,559.58
			2,888.08
004730			
004730	QUALCARE, INC.	MANAGED CARE SERVICES - 10/2014	6,898.33
			6,898.33
004731			
004731	THOMAS TONTARSKI	TREASURER FEE 10/2014	1,348.08
			1,348.08
004732			
004732	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 09/30/2014	43.23
004732	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 08/31/2014	29.83
			73.06

004733
004733

CONNER STRONG & BUCKELEW

UNDERWRITING MANAGER - 10/2014

451.00
451.00

Total Payments FY 2014

35,016.27

TOTAL PAYMENTS ALL FUND YEARS \$ 219,903.67

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

October 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 September 30, 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 \$ 1,183.45. This generated an average annual yield of .32%. However, we have an unrealized gain of \$2,780.00 adjusting the reported yield to -.44% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 4,000.00 as it relates to the market value of \$1,996,000.00 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 \$6,775.50 w/YTD of \$ 100,421.54 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 126 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 126,507.52.

Loss Payments	\$	81,538.03
Expense Payments	\$	6,672.39
Legal Payments	\$	38,297.10

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 \$ 4,479,789.96 to a closing balance of \$4,323,143.36 showing a decrease in the fund of \$ 156,646.60.

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

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

Current Fund Year: 2014 Month Ending: September										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(264,278.32)	1,365,720.93	418,182.37	2,287,517.40	10.37	(635.63)	(20,444.87)	327,285.80	366,431.91	4,479,789.96
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,637.50	0.00	0.00	138.00	0.00	0.00	0.00	0.00	0.00	6,775.50
Invest Pymnts	(12.85)	(815.66)	(248.21)	(1,357.76)	(0.01)	0.00	(0.30)	(194.27)	(217.49)	(2,846.55)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(12.85)	(815.66)	(248.21)	(1,357.76)	(0.01)	0.00	(0.30)	(194.27)	(217.49)	(2,846.55)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.20	9.20
TOTAL	6,624.65	(815.66)	(248.21)	(1,219.76)	(0.01)	0.00	(0.30)	(194.27)	(208.29)	3,938.15
EXPENSES										
Claims Transfers	2,500.00	44,729.30	340.62	78,067.60	0.00	0.00	0.00	0.00	0.00	125,637.52
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34,947.23	34,947.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,500.00	44,729.30	340.62	78,067.60	0.00	0.00	0.00	0.00	34,947.23	160,584.75
END 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

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
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals		0.00
Allocation variance 3:	Treasurer/TPA net payments / Max/Min		0.00 / (0.00)
Pre-existing variance:	Prior period unreconciled vari / Max/Min		0.00 / (0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	September						
CURRENT FUND YEAR	2014						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMNT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$4,479,789.90	2246035.99	2558.51	181915.4	1998780	50000	500
Opening Interest Accrual Balance	\$2,666.66	0	0	0	2666.66	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	(\$66.55)	\$24.95	\$0.11	(\$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)	(\$2,780.00)	\$0.00	\$0.00	\$0.00	(\$2,780.00)	\$0.00	\$0.00
8 Net Investment Income	(\$1,596.55)	\$24.95	\$0.11	(\$91.61)	(\$1,530.00)	\$0.00	\$0.00
9 Deposits - Purchases	\$167,369.45	\$6,775.50	\$0.00	\$0.00	\$0.00	\$125,646.72	\$34,947.23
10 (Withdrawals - Sales)	(\$321,169.50)	(\$160,584.75)	\$0.00	\$0.00	\$0.00	(\$125,637.52)	(\$34,947.23)
Ending Cash & Investment Balance	\$4,323,143.30	\$2,092,251.69	\$2,558.62	\$181,823.79	\$1,996,000.00	\$50,009.20	\$500.00
Ending Interest Accrual Balance	\$3,916.66	\$0.00	\$0.00	\$0.00	\$3,916.66	\$0.00	\$0.00
Plus Outstanding Checks	\$44,065.28	\$0.00	\$0.00	\$0.00	\$0.00	\$34,144.80	\$9,920.48
(Less Deposits in Transit)	(\$6,637.50)	(\$6,637.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,360,571.08	\$2,085,614.19	\$2,558.62	\$181,823.79	\$1,996,000.00	\$84,154.00	\$10,420.48

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

Month		September							
Current Fund Year		2014							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		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
2014	Prop	107,939.44	2,500.00	6,637.50	103,801.94	103,801.94	0.00	0.00	0.00
	Liab	1,847.00	3,886.00	0.00	5,733.00	5,733.00	0.00	0.00	0.00
	Auto	12,524.92	331.42	0.00	12,856.34	12,856.34	0.00	0.00	0.00
	WC	476,307.28	40,523.92	0.00	516,831.20	516,831.20	(0.00)	(0.00)	0.00
	Total	598,618.64	47,241.34	6,637.50	639,222.48	639,222.48	(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	20,562.96	2,661.90	0.00	23,224.86	23,224.86	0.00	0.00	0.00
	Auto	31,831.55	9.20	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	711,993.81	12,278.78	138.00	724,134.59	724,134.59	0.00	0.00	0.00
	Total	875,623.16	14,949.88	138.00	890,435.04	890,435.04	0.00	0.00	0.00
2012	Prop	151,885.45	0.00	0.00	151,885.45	151,885.45	(0.00)	(0.00)	0.00
	Liab	111,014.15	8,290.32	0.00	119,304.47	119,304.47	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	414,637.50	17,224.70	0.00	431,862.20	431,862.20	0.00	0.00	0.00
	Total	687,183.82	25,515.02	0.00	712,698.84	712,698.84	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	261,810.76	15,065.03	0.00	276,875.79	276,875.79	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	1,172,258.26	8,031.00	0.00	1,180,289.26	1,180,289.26	(0.00)	(0.00)	0.00
	Total	1,802,569.74	23,096.03	0.00	1,825,665.77	1,825,665.77	(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	339,652.64	14,826.05	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	1,061,698.76	9.20	0.00	1,061,707.96	1,061,707.96	(0.00)	(0.00)	0.00
	Total	1,554,864.37	14,835.25	0.00	1,569,699.62	1,569,699.62	(0.00)	(0.00)	0.00
TOTAL		5,518,859.73	125,637.52	6,775.50	5,637,721.75	5,637,721.75	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate of Insurance Monthly Report

From 8/20/2014 To 9/18/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date Coverage
<u>PMM JIF</u>				
H- Evesham Residents and Businesses I- Township of Evesham	Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects the Evesham Harvest Fest to be held on September 27, 2014 from 7:00am to 6:00pm along Main Street, Cooper Ave. & South Locust Ave. in Marlton, NJ 08053.	9/2/2014 GL EX AU WC
H- Camp Dark Waters I- Township of Moorestown	PO Box 263 Medford, NJ 08055 111 W. Second St. Moorestown, NJ 08057	14829	Evidence of Insurance as respects to Camp Retreat for the CASA Program on October 24, 2014 - October 26, 2014.	9/18/2014 GL EX AU WC
H- Beneficial Bank I- Township of Evesham	530 Walnut Street Philadelphia, PA 19106-3696 984 Tuckerton Road Marlton, NJ 08053	19780	Evidence of insurance as respects use of the parking lot located at Main Street and Cooper Avenue in Marlton, NJ for the Evesham Harvest Fest to be held on September 27, 2014 from 7:00am to 6:00pm.	8/21/2014 GL EX AU WC

Total # of Holders = 3

PMM JOINT INSURANCE FUND

SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: October 6, 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

SEPTEMBER 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Maple Shade – Attended a Safety Committee Meeting – September 11 & 19
- Township of Moorestown – Attended a Safety Committee Meeting– September 23

JIF MEETINGS ATTENDED

- DPW – Roundtable – PEOSHA – Regulatory Update Training – September 18
- Fund Commissioner Meeting – September 22

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Best Practices for Backing Fire Apparatus into the Station– September 5
- Leaf Collection Time– September 22

MEL VIDEO LIBRARY

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

The new MEL Video Catalog is now available on line. Please visit www.nimel.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 & December 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
10/1/14	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
10/2/14	5	Deptford Twp MUA	CSE-Permit Required w/Classroom Demo	7:30 - 11:30 am
10/3/14	5	Township of Willingboro #2	LOTO	1:00 - 3:00 pm
10/6/14	5	Borough of Collingswood	LOTO	8:00 - 10:00 am
10/7/14	5	Township of Westampton #2 (Donna Ryan)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/14	5	Pennsauken SA #2	Ladder Safety / Walking & Working Surfaces	8:30 - 10:30 am
10/8/14	5	Pennsauken SA #2	BBP	10:45 - 11:45 am
10/10/14	5	Township of Monroe #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/14	5	City of Burlington #2	Ladder Safety / Walking & Working Surfaces	8:00 - 10:00 am
10/14/14	5	City of Burlington #2	Leaf Collection Safety	10:15 - 11:45 am
10/15/14	5	Township of Willingboro #2	PPE	1:00 - 3:00 pm
10/15/14	5	Township of Deptford #3	Hearing Conservation	8:30 - 9:30 am
10/15/14	5	Township of Deptford #3	BBP	9:45 - 10:45 am
10/16/14	5	Township of Delran	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/14	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	8:15 - 10:15 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	10:30 - 12:30 pm
10/22/14	5	Township of Willingboro #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/23/14	5	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/24/14	5	Monroe Twp. MUA #1	Jetter Safety Awareness	8:00 - 10:00 am
10/24/14	5	Monroe Twp. MUA #1	PPE	10:15 - 12:15 pm
10/27/14	5	Township of Bordentown	Flagger / Work Zone Safety	8:00 - 12:00 pm
10/29/14	5	Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
10/30/14	5	Township of Delran	Hoists, Cranes & Rigging Safety	8:00 - 10:00 am
10/30/14	5	Township of Delran	BBP	10:15 - 11:15 am
10/31/14	5	Cherry Hill Fire Dept. #6	Forklift Operator Evaluation Train-the-Trainer	8:30 - 11:30 am
10/31/14	5	Township of Evesham #4	LOTO	8:00 - 10:00 am
10/31/14	5	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
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
12/5/14	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 Public 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





**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					
NOVEMBER					
DECEMBER					
TOTALS	1027	\$1,110,933.56	\$530,279.45	\$580,654.11	52.3%

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%



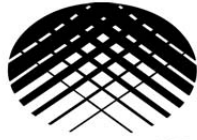
**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

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%



QUALCARETM

INC

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	
November	
December	
Totals	69
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



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
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
September – 2014**

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1210791	9/4/2014	F11-FIRE DEPARTMENT	10 - Contusion	Skull - 11	81 - Struck or Injured, NOC
1210899	8/29/2014	R21-RECREATION DPT	52 - Strain or Tear	Lower Leg - 54	60 - Strain or Injury By, NOC
1211008	9/6/2014	701-Fire Department	10 - Contusion	Eye(s) - 14	09 - Contact With, NOC
1211225	9/5/2014	701-Public Works	40 - Laceration	Lower Leg - 54	81 - Struck or Injured, NOC
1211428	9/11/2014	701-Police Department	49 - Sprain or Tear	Soft Tissue - 18	60 - Strain or Injury By, NOC
1211531	9/9/2014	701-Public Works	49 - Sprain or Tear	Shoulder(s) - 38	60 - Strain or Injury By, NOC
1211749	9/15/2014	024-RECREATION	01 - No Physical Injury	Facial Bones - 19	90 - Other Than Physical Cause of Injury
1211932	9/19/2014	017-POLICE DPT	10 - Contusion	Skull - 11	31 - Fall, Slip or Trip, NOC
1211933	9/18/2014	701-Parks	52 - Strain or Tear	Chest - 44	60 - Strain or Injury By, NOC
1212166	9/22/2014	701-Public Works	25 - Foreign Body	Eye(s) - 14	87 - Foreign Matter (Body) in Eye(s)
1212272	9/24/2014	007-FIRE DEPARTMENT	49 - Sprain or Tear	Elbow - 32	60 - Strain or Injury By, NOC



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

<u>Provider Name</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% of Savings</u>	<u>Specialty</u>
PARTICIPATING					
VIRTUA HEALTH, INC.	\$ 11,777.20	\$ 4,077.00	\$ 7,700.20	65%	Hospital
NovaCare Rehabilitation	\$ 8,786.00	\$ 2,015.75	\$ 6,770.25	77%	Physical Therapy/Occupational Therapy
MEMORIAL AMBULATORY, SURGERY CENTER	\$ 6,397.00	\$ 4,158.05	\$ 2,238.95	35%	Ambulatory Surgical Center
IVY REHAB NETWORK, INC	\$ 4,758.00	\$ 940.00	\$ 3,818.00	80%	Physical Therapy/Occupational Therapy
MILLENNIUM SURGICALCENTER, LLC	\$ 4,513.00	\$ 3,387.08	\$ 1,125.92	25%	Ambulatory Surgical Center
BURLINGTON ANESTHESIA ASSOCIATES, PA	\$ 3,974.00	\$ 2,092.51	\$ 1,881.49	47%	Anesthesia/Pain Management
ONE CALL MEDICAL, INC.	\$ 1,943.80	\$ 923.00	\$ 1,020.80	53%	MRI/Radiology
EMERGENCY PHYSICIAN, ASSOCIATES OF SJ	\$ 1,735.00	\$ 548.61	\$ 1,186.39	68%	Emergency Medicine
BAYADA HOME HEALTH CARE, INC	\$ 1,120.00	\$ 960.00	\$ 160.00	14%	Home Health Care
ORTHOPAEDICS AND SPORTS SPECIALISTS	\$ 894.52	\$ 486.83	\$ 407.69	46%	Ortho/Neuro
OUT OF NETWORK					
JOEL B. GLASS MD	\$ 1,050.00	\$ 471.00	\$ 579.00	55%	Behavioral Health
LOURDES MEDICAL ASSOCIATES, PA	\$ 308.00	\$ 200.00	\$ 108.00	35%	Ortho/Neuro
REHAB CLINICS (SPT) NOVACARE	\$ 229.00	\$ 200.00	\$ 29.00	13%	Physical Therapy/Occupational Therapy
MEDCOMP USA INC	\$ 158.05	\$ 137.00	\$ 21.05	13%	Ortho/Neuro
MCCI NEGOTIATIONS					
N/A					



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

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001207022	7/8/2014	9/12/1976	Chasing suspect	Shoulder	\$ 11,540.05	\$ 5,968.17	\$ 5,571.88
001192515	1/10/2014	5/3/1983	Slipped on ice at MVA scene	Shoulder	\$ 8,271.00	\$ 5,167.05	\$ 3,103.95
001208468	7/29/2014	1/12/1974	Walking on unlevelled ground	Foot/Ankle	\$ 6,682.79	\$ 2,256.20	\$ 4,426.59
001205883	6/23/2014	8/22/1979	Fell with motorcycle	Ankle	\$ 5,848.80	\$ 1,904.79	\$ 3,944.01
001202935	5/13/2014	9/16/1975	Setting up a new shooting target	Knee	\$ 4,063.00	\$ 886.93	\$ 3,176.07
001160953	1/3/2013	4/3/1964	Wrestling suspect	Knee	\$ 3,910.00	\$ 913.48	\$ 2,996.52
001207888	7/18/2014	7/14/1977	Exposed to bodily fluids during fight with suspect	Body Systems	\$ 3,393.00	\$ 1,359.00	\$ 2,034.00
001182902	9/13/2013	9/20/1935	Fell on ground	Knees/Head	\$ 1,481.00	\$ 585.32	\$ 895.68
001210331	8/24/2014	9/27/1982	Arresting suspect	Arm	\$ 1,125.00	\$ 485.00	\$ 640.00
001080613	4/16/2002	2/28/1949	MVA	Soft Tissue	\$ 1,120.00	\$ 960.00	\$ 160.00



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

<u>Specialty</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% of Savings</u>
Physical Therapy/Occupational Therapy	\$ 14,318.00	\$ 3,263.75	\$ 11,054.25	77%
Hospital	\$ 11,777.20	\$ 4,077.00	\$ 7,700.20	65%
Ambulatory Surgical Center	\$ 10,910.00	\$ 7,545.13	\$ 3,364.87	31%
Anesthesia/Pain Management	\$ 4,394.00	\$ 2,460.99	\$ 1,933.01	44%
Ortho/Neuro	\$ 2,720.57	\$ 1,565.25	\$ 1,155.32	42%
Emergency Medicine	\$ 2,592.00	\$ 803.46	\$ 1,788.54	69%
MRI/Radiology	\$ 2,033.80	\$ 961.82	\$ 1,071.98	53%
Home Health Care	\$ 1,120.00	\$ 960.00	\$ 160.00	14%
Behavioral Health	\$ 1,050.00	\$ 471.00	\$ 579.00	55%
Occ Med/Primary Care	\$ 565.95	\$ 417.03	\$ 148.92	26%
Cardiology	\$ 401.00	\$ 313.80	\$ 87.20	22%
Durable Medical Equipment	\$ 19.71	\$ 9.02	\$ 10.69	54%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 22, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

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

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONERS:

Rosemary Flaherty	Township of Maple Shade	Absent
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SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
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:

**Joseph Hrubash, PERMA
Mary Lou Doner, PERMA
Tom Czerniecki, Evesham Twp**

APPROVAL OF MINUTES: JULY 28, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN MINUTES OF JULY 28, 2014:

Moved:	Commissioner Layne
Second:	Commissioner Brevogel

Vote:

3 Ayes, 0 Nays

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2015 Renewal Applications – Online Underwriting Database: The Executive Director reported 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 in July, there were 3 webinars held after the logins were issued. Members were asked to review their underwriting data by September 26.

Membership Renewals – The Executive Director reported Willingboro’s membership is up for renewal at the end of the year. Renewal documents have been sent out.

Richard Brevogel advised the renewal was approved by that council at the meeting on the 16th.

2015 RFQ for Professional Services – RFQ’s were advertised and received by the Fund office on July 15th. A follow-up report was made at the meeting in Executive Session.

2015 Budget - The Executive Director reported the October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2015 Budget. The only part of the budget that is not concrete is the POL/EPL Policy.

The Underwriting Manager advised the 2015 expectation for the POL/EPL Policy is an increase in the 10% - 15% range with XL focusing in on members who have very high loss ratios, and possibly assessing a higher premium increase on those members. The premium on this particular policy has been flat for the last four years, and in this line of coverage there is typically a 10%-15% increase annually.

The Executive Director commented that in this particular JIF the increase is quite favorable compared to other JIFs across the state.

Residual Claims Fund (RCF) - The Residual Claims Fund met on September 3, 2014 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 2014 Budget and the proposed 2015 Budget was introduced. The public hearing on the RCF budget will be held on October 15, 2014 10:30 a.m. at the Forsgate Country Club.

EJIF - The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Commissioner Carew’s report on the meeting. The budget included in the agenda was introduced and will be adopted at the October 15th meeting.

MEL - The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Chairman Carew’s report. The MEL’s 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg NJ.

Safety Expo – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information.

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

Executive Director said the statutory surplus for the month of July the surplus was at \$32,773, which is a reflection of 2013 and 2014 claims, which were previously discussed.

Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 30.44% and we are at 64.43% which is due to previous claims. Executive Director reviewed the Loss Time Accident Frequency and said the PMM JIF is at 2.20 which is an improvement over last month. He also stated that the Employment Practices Compliance Status Report, included in the agenda, shows all members except Evesham Township Fire District are in compliance and he is working with the Fire District to resolve this. The Executive Director then concluded his report until Executive Session.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney reported he has 2 items to be discussed in closed session.

TREASURER:

Payment of August 2014 Vouchers Resolution 14-18

Fund Year 2013	\$ 9,000.00
Fund Year 2014	\$39,102.60
Total	\$48,102.60

Payment of September 2014 Vouchers Resolution 14-19

Fund Year 2014	\$39,947.23
Total	\$39,947.23

MOTION TO APPROVE RESOLUTION 14-18 VOUCHER LIST FOR THE MONTH OF AUGUST AS SUBMITTED AND RESOLUTION 14-19 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED

Motion: Commissioner Layne
Second: Commissioner Brevogel
Vote: 3 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 6 certificates issued for the period 06/19/14 to 07/22/14 and 3 certificates issued for the period 07/23/2014 to 08/19/2014 were included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report, which included the Safety Activities June through September. The Safety Director also reported the new 2015 course listing was included in this month's report. Any members who wish to host or attend any of the 2015 courses should contact the JA Montgomery or the Safety Director directly. Additionally, the Safety Director advised with school back in session, the Safety Director Bulletin for Crossing Guards has been updated and should be distributed to all Crossing Guards. There is also a bulletin regarding the Ice Bucket Challenge, the Safety Director encourages the members read the bulletin and use good judgment when participating in any fundraising events.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: July and August report included for information. Report indicated 92 bills in the month of August totaling \$70,574.34. \$28,810.88 was approved for a savings of \$41,763.46 which is 59.2% savings. There were also 7 new injuries in the month of August.

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 AUGUST AS DISCUSSED IN
EXECUTIVE SESSION AND REAFFIRMING THE APPROVAL OF JULY CLAIM
PAYMENTS:**

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Brevogel
Second:	Commissioner Layne
Vote:	Unanimous

MEETING ADJOURNED: 3:28pm

NEXT REGULAR MEETING: October 27, 2014

Evesham Township 2:00PM

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

APPENDIX II

RCF, MEL & EJIF MEETINGS



Municipal Excess Liability Residual Claims Fund

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

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Scott Carew

Re: *RCF October Meeting Report*

2014 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended 2014 Budget, which reflected the transfer of Fund year 2010 from the local JIFs as of 6/30/14.

2015 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2015 Budget. Under the conditions of the Fund, the 2015 expenses cannot be charged directly to the contingency reserve established in the 2014 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2015 expenses.

Claims Committee: The Claims Review Committee submitted the minutes of its September 3, 2014 meeting and the committee met again before the RCF Board October meeting.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday January 7, 2015 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2015 PROPOSED BUDGET				
	2014 ANNUALIZED	2015 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	60,000	(5,000)	-8%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	65,000	60,000	(5,000)	-8%
EXPENSES				
ADMINISTRATOR	125,920	186,438	60,518	48%
DEPUTY ADMINISTRATOR	42,667	63,420	20,753	49%
ATTORNEY	37,841	38,598	757	2%
CLAIMS SUPERVISION & AUDIT	54,702	55,796	1,094	2%
TREASURER	35,527	36,238	711	2%
AUDITOR	20,987	21,407	420	2%
ACTUARY	37,468	38,217	749	2%
MISCELLANEOUS	21,639	21,639	0	0%
SUBTOTAL	376,751	461,753	85,002	23%
EXPENSE CONTINGENCY	28,271	28,271	0	0%
SUBTOTAL EXPENSES	405,022	490,024	85,002	21%
TOTAL BUDGET	470,022	550,024	80,002	17.0%



Municipal Excess Liability Joint Insurance Fund

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

Date: September 3, 2014

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Scott Carew

Subject: September MEL Report

Claims RFQ Responses: Board of Fund Commissioners accepted the MEL/RCF Claims Committees recommendation to award renewal contract to Qual-Lynx for excess workers' compensation (one year with option to renew for 2 additional years) and POL/EPL, Qual-Lynx for Managed Care (one year with option to renew for 2 additional years) and CB Botta & Associates for Excess Liability. A second RFQ has been issued for Excess Property Claims.

Rules & Contract Review Committee: The Committee met on October 3, 2014 to review the 2015 proposed budget, rate structure and responses to requests for qualifications for the contract terms 2015-2017. Committee recommended awarding contracts to current vendors at the Fund's reorganization meeting.

2015 Rate Table & Budget – Board of Fund Commissioners introduced a 2015 Rate Table and a 2015 Budget - reflecting an overall increase of 1.6% when applying the 2014 exposures and limits against the 2015 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 19, 2014 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Sandy Update: Fund Attorney said \$40 million has been paid out in SuperStorm Sandy claims. Eighteen claims remain open. The MEL is now moving forward with the mediation, in accordance with MEL's Risk Management Plan. Any matter not resolved in this mediation process will move to binding arbitration, also in accordance with the MEL's Risk Management Plan. Fund Attorney said members that completed their claims filing process will not be able to pursue additional recovery from FEMA until all members have settled their claim.

Coverage Committee: The Coverage Committee met on October 14th. Board accepted the Coverage Committee's recommendation to purchase coverage for "use of drones" at an additional premium of \$1,500. Board also approved an endorsement for the Borough of Watchung for a "donation of services" agreement it is entering into with a company in its town.

Emergency Restoration Vendors: Last year, the MEL started a review of procedures concerning contracting for emergency restoration services. Commissioner Rheinhardt chaired a committee of the Morris JIF that is finalizing a white paper on the legal requirements to secure these services which will be distributed upon completion.

The Board adopted a Resolution implementing the provisions of “Dealing with Emergencies & Insurance” and a Resolution authorizing the second release of an RFQ for Emergency Contractors. Initial RFQ did not identify New Jersey registration as Public Works Contractor in the criteria.

Legislative Committee: A meeting of the Legislative Committee has been scheduled for Wednesday November 19, 2014 at 11AM in the States Boardroom - Sheraton Atlantic City Convention Center Hotel, Atlantic City.

Elected Officials Training: This year’s elected officials training program which will focus on Employment Practices. A session is scheduled on Tuesday, November 18th at 3:45 in the Golden Nugget and on Wednesday, November 19th at the League of Municipalities Conference for 3:45PM Atlantic City Convention Center Room 302.

Marc Pfeiffer will also be conducting four sessions on “Understanding & Mitigating Cyber & Digital Technology Risks”.

Residual Claims Fund September Report: Commissioner Cottman submitted his report on the RCF September budget introduction meeting. Public hearing on the RCF budgets was held just prior to MEL Meeting. Board adopted amendments to its 2014 budget and adopted a 2015 budget.

Claims Committee: The Claims Review Committee met in September and is also scheduled to meet immediately following the Board meeting today.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2015 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2014 RATES	2015 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,685,160	2,819,418	134,258	5.0%
2	1.25MIL Ex 500K	3,512,905	3,688,550	175,645	5.0%
3	Excess WC	9,556,152	9,403,660	(152,492)	-1.6%
4	Excess Property 200K Ex 50K	1,961,367	1,961,367	0	0.0%
5	Aggregate Excess LFC	16,298	16,298	-	0.0%
6	JIF Faithful Performance Bond	184,350	184,350	-	0.0%
7	Statutory Bonds	281,000	281,000	-	0.0%
8	Sub Total	18,197,231	18,354,643	157,412	0.9%
9	PREMIUMS				
10	3.25MIL ex 1.75 MIL	4,531,589	4,727,618	196,029	4.3%
11	Optional Excess Liability	1,691,712	1,691,712	(0)	0.0%
12	Optional Excess POL/EPL	779,396	826,140	46,744	6.0%
13	Excess WC	2,726,526	2,515,354	(211,172)	-7.7%
14	Excess Property	5,962,774	6,324,838	362,064	6.1%
15	Boiler and Machinery	519,725	550,908	31,183	6.0%
16	Loss Fund Contingency	460,113	400,299	(59,815)	-13.0%
17	Sub Total	16,671,835	17,036,868	365,033	2.2%
18	Total Claims & Premiums	34,869,066	35,391,511	522,445	1.5%
19					
20	II. EXPENSES				
21	Claims Adjustment	970,535	967,000	(3,535)	-0.4%
22	Property Adjustment	158,280	160,000	1,720	1.1%
23	Administration	954,322	973,408	19,086	2.0%
24	Actuary	46,299	47,225	926	2.0%
25	Attorney	41,669	42,502	833	2.0%
26	Deputy Attorney	1,390	1,418	28	2.0%
27	Auditor	26,552	27,083	531	2.0%
28	Treasurer	23,475	23,945	470	2.0%
29	Underwriting Manager	488,727	498,502	9,775	2.0%
30	Reinsurance Manager	282,221	287,865	5,644	2.0%
31	Safety and Education Committee	186,731	190,466	3,735	2.0%
32	Computer Services	132,651	135,304	2,653	2.0%
33	Legislative Committee	25,383	25,891	508	2.0%
34	Internal Audit Committee	55,610	56,722	1,112	2.0%
35	Strategic Planning Committee	27,805	28,361	556	2.0%
36	Coverage Committee	36,830	37,567	737	2.0%
37	Communications Committee	114,455	116,744	2,289	2.0%
38	Misc Expense	(59,374)		59,374	100.0%
39	Subtotal	3,513,561	3,620,003	106,442	3%
40					
41	MEL Safety Institute	807,241	807,241	-	0.0%
42	Total Appropriations	39,189,868	39,818,755	628,887	1.6%

MUNICIPALITIES/PREMIUMS			RATING BASE		2014	2015	CHANGE \$	CHANGE%
AL/GL	CLAIMS	Layer:						
		0 EX 500K	(1)	(1)	-	-	-	
		100K EX 400K	(1)	(1)	0.1672	0.18	0.0084	5.0%
		150K EX 350K	(1)	(1)	0.3400	0.3570	0.0170	5.0%
		200K Ex 300K	(1)	(1)	0.5000	0.5250	0.0250	5.0%
		250K Ex 250K	(1)	(1)	0.6600	0.6930	0.0330	5.0%
		300K Ex 200K	(1)	(1)	0.9200	0.9660	0.0460	5.0%
		1.25MIL Ex 500K	(1)	(1)	0.7600	0.7980	0.0380	5.0%
LFC		Clash Coverage/LFC	(1)	(1)	0.1004	0.0874	(0.0131)	-13.0%
AL/GL	PREMIUMS	3.25 MIL Ex 1.75 MIL	(1)	(1)	1.0381	1.0830	0.0449	4.3%
SUBJECT TO MINIMUM PREMIUMS								
AL/GL	OPTIONAL EXCESS							
		2 MIL EX 5 MIL	(1)	(1)	0.1698	0.1698	-	0.0%
		5 MIL EX 5 MIL	(1)	(1)	0.3424	0.3424	-	0.0%
		10 MIL EX 5 MIL	(1)	(1)	0.5122	0.5122	-	0.0%
		15 MIL EX 5 MIL	(1)	(1)	0.6061	0.6061	-	0.0%
SUBJECT TO MINIMUM PREMIUMS								
POL	OPTIONAL EXCESS							
		1MIL Ex 2MIL	(1)	(1)	0.0555	0.0589	0.0033	6.0%
		2MIL Ex 2MIL	(1)	(1)	0.0921	0.0976	0.0055	6.0%
		3MIL Ex 2MIL	(1)	(1)	0.1184	0.1255	0.0071	6.0%
		4MIL Ex 2MIL	(1)	(1)	0.1397	0.1481	0.0084	6.0%
		8MIL Ex 2MIL	(1)	(1)	0.2795	0.2962	0.0167	6.0%
WC	CLAIMS	Layer:						
					FY2014	FY2015		
		1800K Ex 200K	(3)	(3)	0.00525	0.00517	(0.0001)	-1.5%
		1750K Ex 250K	(3)	(3)	0.00453	0.00446	(0.0001)	-1.5%
		1,700K x 300K			0.00376	0.00370	(0.0001)	-1.6%
		1650K Ex 350K			0.00331	0.00326	(0.0001)	-1.5%
		1600Kx400			0.00306	0.00301	(0.0000)	-1.6%
		1550Kx450			0.00272	0.00268	(0.0000)	-1.5%
		1500k Ex 500k			0.00236	0.00232	(0.0000)	-1.7%
		1450k Ex 550k						
		1400k Ex 600k			0.00120	0.00120	-	0.0%
		1350k Ex 650k						
		1300k Ex 700k						
		1250k Ex 750k			0.00138	0.00136	(0.0000)	-1.4%
	PREMIUM		(3)	(3)	0.001072	0.000989	(0.0001)	-7.7%
PROPERTY	CLAIMS	Property 200K Ex 50K	(4)	(4)	0.0209	0.0209	-	0.0%
	PREMIUM	Excess Property	(4)	(4)	0.0608	0.0644	0.0037	6.1%
		Boiler and Machinery	(4)	(4)	0.0053	0.0056	0.0003	6.0%
		Faithful Performance Bor	(2)	(2)	6.3405	6.3405	-	0.0%
					0.0548	0.0548		
EXPENSE FACTOR					0.0965	0.0965	-	0.0%
MSI					26.01	26.01	-	0.0%
(1) Rate per capita (2010 Census)								
(2) Rate per employee								
(3) Rate per \$100 payroll								
(4) Rate per \$100 value								
DATA FOR SP EXPOSURES DISTRIBUTION								
SPECIAL EXPOSURES:								
WATER UTILITY					0.01120	0.01120	-	0.00%
ELECTRIC UTILITY(1) Payroll to 1MIL					0.01955	0.01955	-	0.00%
ELECTRIC UTILITY(2) Payroll over 1MIL					0.00200	0.00200	-	0.00%
50K EX 150K			0.00%					
300K EX 200K			67.85%					
500K EX 500K			32.15%					
			100.00%					



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 15, 2014

MEMO TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Scott Carew

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2015 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2015. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2015 and to certify annual assessments, based upon the adopted 2015 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$475,000 dividend was filed with the State on October 15, 2014. We await their approval.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 19, 2014 at the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2015 BUDGET BASED ON 2010 CENSUS				
	8/21/2014 15:35	2014	2015	
		TOTAL	TOTAL	CHANGE
				CHANGE
I.	Claims and Excess Insurance			\$
	Claims			%
1	Non-Site Specific	391,218	398,665	5,447
2	Site Specific	290,120	292,949	2,829
3	Legal Defense	1,108,319	1,120,748	14,429
4	Superfund Buyout	704,452	713,390	8,938
5	LFC	14,569	14,569	-
6	Total Loss Fund	2,506,679	2,538,321	31,642
7				
8	II. Expenses, Fees & Contingency			
9	Professional Services			
10	Actuary	61,704	61,704	-
11	Attorney	70,674	72,087	1,413
12	Auditor	14,744	15,039	295
13	Executive Director	241,951	248,790	4,839
14	Treasurer	18,185	18,548	364
15	Lobbyist	54,000	54,000	-
16	Underwriting Managers	206,665	210,799	4,133
17	Environmental Services	423,548	412,700	(10,848)
18	Claims Administration	24,423	24,911	488
19				
20	Subtotal - Contracted Prof Svcs	1,115,892	1,116,578	686
21				
22	Non-Contracted Services			
23	Postage	5,526	5,526	-
24	Printing	4,290	4,290	-
25	Telephone	2,448	2,448	-
26	Expenses contingency	15,986	15,986	-
27	Underground Piping Testing	16,613	8,306	(8,306)
28				
29	Subtotal - Non-contracted svcs	44,863	36,556	(8,306)
30				
31	Subtotal-Contracted/Non-contracted	1,160,755	1,153,134	(7,621)
32				
33	Reinsurance @ 0	391,679	430,847	39,168
34				
35	General Contingency	146,419	160,000	13,581
36				
37	Total Exp. Fees & Contingency	1,698,853	1,743,981	45,128
38				
39	TOTAL JIF APPROPRIATIONS	4,205,532	4,282,302	76,770