

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
SEPTEMBER 28, 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: SEPTEMBER 28, 2015
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2015 COMMISSIONERS**
- APPROVAL OF MINUTES:** July 27, 2015 Open MinutesAppendix I
July 27, 2015 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – Memorandum from Qual Care.....Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 2
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.August 2015 Voucher List - Resolution No. 15-23..... Page 20
.September 2015 Voucher List - Resolution No. 15-24 Page 22
.Treasurer’s Reports Page 24
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....Page 33
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 35
- MANAGED CARE – Qual Care**
.Monthly ReportPage 57
- CLAIMS SERVICE – Qual Lynx**
- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY - LITIGATION**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**



MEMORANDUM

To: QualCare and Qual-Lynx Clients

From: Ann L. Noble
President and CEO, Qual-Lynx

Date: August 31, 2015

It is with great sadness that I inform you Guy Buonpane passed away on Friday, August 28, 2015. Guy worked for QualCare and Qual-Lynx for the past twelve years. Most recently, Guy held the position of Vice President of Managed Care Operations and Client Services in our Property and Casualty Division. Guy was a valuable member of our team and was instrumental in helping us build a successful workers' compensation business as part of the corporation's strategic plan.

As many of you know, Guy is survived by his wife, Lisa, and son, Spencer, and his passing at such a young age is a shock to all of us. He was admired by all of his staff, colleagues and clients. His one of a kind personality and caring nature will be missed by many.

The funeral will be on Thursday, September 3, 2015, with a funeral mass being offered at St. Bartholomew the Apostle Church, Scotch Plains, at 10:30 am. The Visitation will be on Wednesday, September 2nd from 5 to 8 pm at the Rossi Funeral Home, 1937 Westfield Avenue, Scotch Plains, New Jersey 07076. Guy's family has requested that in lieu of flowers, donations be made to the Val Skinner Foundation (PO Box 213, Bay Head, New Jersey 08742), which supports breast cancer research and education. Guy was a very passionate volunteer for this charity for the last ten years.

QualCare is also planning on establishing a scholarship fund for Guy's son Spencer. If you are interested in making a donation please call 732-529-8798. We will share the necessary information with you.

Please keep Guy and his family in your prayers. His passing reminds us all that life is a gift -- we all need to live every day like it is our last, as none of us know what the future has in store.

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054

Date: September 28, 2015

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **RCF JIF Membership Renewal** – The JIF’s three-year membership in the Residual Claims Fund is scheduled to expire on December 31, 2015. Enclosed on **Page 13** is Resolution #15-21 renewing the membership term effective January 1, 2016 through December 31, 2018.
 - ❑ **Motion to renew the Camden JIF’s membership in the Residual Claims Fund for a three-year term effective January 1, 2016.**

- ❑ **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 on **Page 16** is Resolution #15-22 renewing the membership term effective January 1, 2016 through December 31, 2018.
 - ❑ **Motion to renew the Camden JIF’s membership in the New Jersey Municipal Environmental Risk Management Fund for a three-year term effective January 1, 2016.**

- ❑ **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 is a copy of Commissioner Carew’s report on the meeting (**Appendix II**). The Residual Claims Fund amended 2015 Budget (copy attached) and the proposed 2016 Budget (copy attached) 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 is a copy of Commissioner Carew’s report on the meeting (**Appendix II**). 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 is a copy of Commissioner Carew’s report (**Appendix II**). 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:

- | | |
|--|----------------------|
| ❑ Financial Fast Track | Page 4 |
| ❑ Interest Rate Summary Comparison Report | Page 5 |
| ❑ Expected Loss Ratio Analysis | Page 6&7 |
| ❑ Claim Activity Report | Page 8 |
| ❑ Lost Time Accident Frequency Report | Page 9&10 |
| ❑ 2015 EPL/POL Status | Page 11 |
| ❑ Regulatory Affairs Checklist | Page 12 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2015		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	313,059	2,153,505	66,527,425	68,680,930
2.	CLAIM EXPENSES				
	Paid Claims	102,410	853,498	31,808,886	32,662,385
	Case Reserves	181,710	(41,609)	2,851,085	2,809,475
	IBNR	(51,856)	96,796	1,297,416	1,394,212
	Recoveries	(29,074)	(72,371)	(217,289)	(289,660)
	TOTAL CLAIMS	203,190	836,315	35,740,098	36,576,413
3.	EXPENSES				
	Excess Premiums	106,811	747,678	17,304,378	18,052,056
	Administrative	40,778	287,724	9,000,008	9,287,732
	TOTAL EXPENSES	147,589	1,035,402	26,304,386	27,339,788
4.	UNDERWRITING PROFIT (1-2-3)	(37,720)	281,788	4,482,941	4,764,729
5.	INVESTMENT INCOME	(1,423)	8,590	4,819,429	4,828,019
6.	DIVIDEND INCOME	0	0	1,507,947	1,507,947
7.	STATUTORY PROFIT (4+5+6)	(39,143)	290,378	10,810,317	11,100,695
8.	DIVIDEND	0	0	10,810,926	10,810,926
9.	STATUTORY SURPLUS (7-8)	(39,143)	290,378	(609)	289,769
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(78)	261	150,092	150,353
	2011	0	(13,408)	(124,464)	(137,872)
	2012	(9,708)	79,053	559,098	638,151
	2013	11,910	158,361	(195,196)	(36,835)
	2014	(14,213)	2,265	(390,139)	(387,874)
	2015	(27,054)	63,847		63,847
	TOTAL SURPLUS (DEFICITS)	(39,143)	290,378	(609)	289,769
	TOTAL CASH				4,943,224
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	27,003,904	27,003,904
	FUND YEAR 2011				
	Paid Claims	0	110,823	1,970,117	2,080,940
	Case Reserves	0	(121,851)	331,623	209,772
	IBNR	0	25,402	46,780	72,182
	Recoveries	0	(375)	(91,019)	(91,394)
	TOTAL FY 2011 CLAIMS	0	13,999	2,257,501	2,271,500
	FUND YEAR 2012				
	Paid Claims	33,632	223,565	810,890	1,034,455
	Case Reserves	10,403	(269,558)	535,933	266,375
	IBNR	(34,411)	(57,372)	84,860	27,488
	Recoveries	(175)	(4,686)	(50,323)	(55,009)
	TOTAL FY 2012 CLAIMS	9,449	(108,050)	1,381,360	1,273,310
	FUND YEAR 2013				
	Paid Claims	5,678	149,014	1,040,060	1,189,074
	Case Reserves	5,333	(189,724)	1,008,844	819,120
	IBNR	(3,802)	(91,602)	331,400	239,798
	Recoveries	(19,339)	(23,978)	(63,071)	(87,049)
	TOTAL FY 2013 CLAIMS	(12,131)	(156,289)	2,317,233	2,160,944
	FUND YEAR 2014				
	Paid Claims	33,043	110,350	983,916	1,094,266
	Case Reserves	78,325	203,650	974,684	1,178,334
	IBNR	(94,785)	(293,745)	834,376	540,631
	Recoveries	(2,628)	(36,400)	(12,876)	(49,276)
	TOTAL FY 2014 CLAIMS	13,954	(16,146)	2,780,100	2,763,954
	FUND YEAR 2015				
	Paid Claims	30,057	259,746		259,746
	Case Reserves	87,650	335,874		335,874
	IBNR	81,142	514,113		514,113
	Recoveries	(6,932)	(6,932)		(6,932)
	TOTAL FY 2015 CLAIMS	191,917	1,102,801		1,102,801
	COMBINED TOTAL CLAIMS	203,190	836,315	35,740,098	36,576,413

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
						For Month End	
						7/31/2015	
						Last	This
						Month	Month
						2012	2013
						2014	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)		3.29	3.69	3.45	5.11	4.94	
Fixed Income Portfolio TD							
Investments (millions), Book Value		1.50	2.00	2.00	0.00	2.00	
Avg maturity (years)		1.84	2.99	1.99	0.00	2.50	
Unrealized gain/(loss) (%)		0.08	-0.23	-0.10	0.00	-0.09	
Purchase/Book yield (%)		0.20	0.80	0.80	0.00	1.10	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.28	0.57	0.70	0.00	1.01	
M E L PORTFOLIO							
Total Cash Balance (millions)		73.43	64.22	72.15	70.94	81.22	
Fixed Income Portfolio Wells Fargo 2013-2015							
Investments (millions), Book Value		56.97	50.13	48.09	63.12	62.92	
Avg maturity (years) ***		2.61	2.04	1.90	1.80	1.79	
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.11	0.16	
Purchase/Book yield (%)		0.80	0.65	0.82	0.92	0.95	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		1.43	0.35	0.76	1.03	1.11	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.08	0.09	
TD Money Market		0.05	0.01	0.01	0.01	0.01	
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	0.00	
Treasury Issues							
1 year bills		0.17	0.13	0.12	0.28	0.30	
3 year notes		0.38	0.54	0.90	1.07	1.03	
5 year notes		0.76	1.17	1.64	1.68	1.63	
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.31	0.65	
* 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 **July 31, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	301.48%	100.00%
GEN LIABILITY	389,824	499,176	128.05%	96.81%	128.12%	96.73%	92.86%	93.91%
AUTO LIABILITY	114,480	27,824	24.30%	94.86%	24.30%	94.56%	24.30%	90.64%
WORKER'S COMP	1,236,000	1,331,616	107.74%	99.74%	107.72%	99.70%	107.30%	99.02%
TOTAL ALL LINES	1,853,305	2,199,293	118.67%	98.84%	118.67%	98.78%	110.98%	97.49%
NET PAYOUT %	\$1,993,053			107.54%				

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	128,985	141,032	109.34%	100.00%	107.93%	100.00%	109.14%	100.00%
GEN LIABILITY	430,777	489,959	113.74%	93.91%	102.18%	93.46%	78.23%	86.42%
AUTO LIABILITY	100,941	9,647	9.56%	90.64%	9.56%	90.21%	9.56%	83.75%
WORKER'S COMP	1,214,370	605,184	49.84%	99.02%	50.47%	98.92%	62.93%	96.90%
TOTAL ALL LINES	1,875,073	1,245,821	66.44%	97.46%	64.10%	97.27%	66.75%	94.00%
NET PAYOUT %	\$979,446			52.24%				

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	143,096	111,235	77.73%	100.00%	77.73%	100.00%	77.73%	97.40%
GEN LIABILITY	471,295	405,105	85.96%	86.42%	76.73%	85.57%	81.64%	72.70%
AUTO LIABILITY	89,158	31,841	35.71%	83.75%	35.71%	82.91%	53.74%	68.41%
WORKER'S COMP	1,209,207	1,372,966	113.54%	96.90%	117.83%	96.57%	112.35%	88.04%
TOTAL ALL LINES	1,912,756	1,921,147	100.44%	93.94%	100.87%	93.48%	99.46%	84.05%
NET PAYOUT %	\$1,102,026			57.61%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	184,000	161,113	87.56%	97.40%	85.92%	97.09%	73.40%	53.00%
GEN LIABILITY	473,408	384,429	81.20%	72.70%	68.55%	71.16%	9.69%	25.00%
AUTO LIABILITY	89,385	18,356	20.54%	68.41%	20.54%	66.43%	21.98%	25.00%
WORKER'S COMP	1,210,000	1,659,425	137.14%	88.04%	133.36%	86.31%	71.06%	19.00%
TOTAL ALL LINES	1,956,793	2,223,323	113.62%	84.31%	108.06%	82.75%	54.19%	23.92%
NET PAYOUT %	\$1,044,990			53.40%				

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	191,000	34,071	17.84%	53.00%	16.92%	45.00%	N/A	N/A
GEN LIABILITY	471,685	47,133	9.99%	25.00%	10.20%	19.00%	N/A	N/A
AUTO LIABILITY	75,666	13,249	17.51%	25.00%	12.86%	20.00%	N/A	N/A
WORKER'S COMP	1,241,000	494,234	39.83%	19.00%	31.24%	14.00%	N/A	N/A
TOTAL ALL LINES	1,979,351	588,688	29.74%	23.94%	24.14%	18.41%	N/A	N/A
NET PAYOUT %	\$252,814			12.77%				

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

AS OF **August 31, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	56		MONTH	55		MONTH	44	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Aug-15		31-Jul-15		31-Aug-14			
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	301.48%	100.00%		
GEN LIABILITY	389,824	499,178	128.05%	96.90%	128.05%	96.81%	134.35%	94.32%		
AUTO LIABILITY	114,480	27,824	24.30%	95.15%	24.30%	94.86%	24.30%	91.05%		
WORKER'S COMP	1,236,000	1,331,616	107.74%	99.77%	107.74%	99.74%	107.38%	99.12%		
TOTAL ALL LINES	1,853,305	2,199,295	118.67%	98.89%	118.67%	98.84%	119.76%	97.66%		
NET PAYOUT %	\$1,996,988		107.75%							

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44		MONTH	43		MONTH	32	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Aug-15		31-Jul-15		31-Aug-14			
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	109.14%	100.00%		
GEN LIABILITY	430,777	545,959	126.74%	94.32%	113.74%	93.91%	78.71%	87.24%		
AUTO LIABILITY	100,941	9,647	9.56%	91.05%	9.56%	90.64%	9.56%	84.53%		
WORKER'S COMP	1,214,370	596,008	49.08%	99.12%	49.84%	99.02%	62.86%	97.19%		
TOTAL ALL LINES	1,875,073	1,292,646	68.94%	97.64%	66.44%	97.46%	66.82%	94.42%		
NET PAYOUT %	\$1,117,983		59.62%							

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32		MONTH	31		MONTH	20	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Aug-15		31-Jul-15		31-Aug-14			
PROPERTY	143,096	111,235	77.73%	100.00%	77.73%	100.00%	77.73%	97.72%		
GEN LIABILITY	471,295	372,499	79.04%	87.24%	85.96%	86.42%	78.40%	74.17%		
AUTO LIABILITY	89,158	31,841	35.71%	84.53%	35.71%	83.75%	53.63%	70.26%		
WORKER'S COMP	1,209,207	1,372,945	113.54%	97.19%	113.54%	96.90%	112.66%	89.50%		
TOTAL ALL LINES	1,912,756	1,888,519	98.73%	94.36%	100.44%	93.94%	98.85%	85.44%		
NET PAYOUT %	\$1,105,906		57.82%							

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20		MONTH	19		MONTH	8	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Aug-15		31-Jul-15		31-Aug-14			
PROPERTY	184,000	161,113	87.56%	97.72%	87.56%	97.40%	73.96%	61.00%		
GEN LIABILITY	473,408	422,459	89.24%	74.17%	81.20%	72.70%	9.27%	30.00%		
AUTO LIABILITY	89,385	18,356	20.54%	70.26%	20.54%	68.41%	18.03%	30.00%		
WORKER'S COMP	1,210,000	1,658,778	137.09%	89.50%	137.14%	88.04%	87.99%	26.00%		
TOTAL ALL LINES	1,956,793	2,260,707	115.53%	85.69%	113.62%	84.31%	64.43%	30.44%		
NET PAYOUT %	\$1,073,262		54.85%							

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8		MONTH	7		MONTH	-4	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Aug-15		31-Jul-15		31-Aug-14			
PROPERTY	191,000	63,292	33.14%	61.00%	17.84%	53.00%	N/A	N/A		
GEN LIABILITY	471,685	45,723	9.69%	30.00%	9.99%	25.00%	N/A	N/A		
AUTO LIABILITY	75,666	13,149	17.38%	30.00%	17.51%	25.00%	N/A	N/A		
WORKER'S COMP	1,241,000	580,736	46.80%	26.00%	39.83%	19.00%	N/A	N/A		
TOTAL ALL LINES	1,979,351	702,901	35.51%	30.48%	29.74%	23.94%	N/A	N/A		
NET PAYOUT %	\$285,662		14.43%							

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
August 31, 2015						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
July-15	0	1	0	0	7	8
August-15	0	1	0	0	10	11
NET CHGE	0	0	0	0	3	3
Limited Reserves						\$4,046
Year	2011	2012	2013	2014	2015	TOTAL
July-15	\$0	\$0	\$0	\$0	\$15,502	\$15,502
August-15	\$0	\$0	\$0	\$0	\$44,503	\$44,503
NET CHGE	\$0	\$0	\$0	\$0	\$29,001	\$29,001
Ltd Incurred	\$340,677	\$141,032	\$111,235	\$161,113	\$63,292	\$817,349
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
July-15	1	5	11	22	31	70
August-15	1	5	9	21	34	70
NET CHGE	0	0	-2	-1	3	0
Limited Reserves						\$14,607
Year	2011	2012	2013	2014	2015	TOTAL
July-15	\$114,813	\$227,917	\$371,920	\$345,696	\$44,090	\$1,104,437
August-15	\$114,796	\$145,382	\$338,097	\$381,524	\$42,660	\$1,022,459
NET CHGE	(\$17)	(\$82,535)	(\$33,823)	\$35,828	(\$1,430)	(\$81,977)
Ltd Incurred	\$499,178	\$545,959	\$372,499	\$422,459	\$45,723	\$1,885,817
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
July-15	0	0	0	1	8	9
August-15	0	0	0	1	7	8
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$1,076
Year	2011	2012	2013	2014	2015	TOTAL
July-15	\$0	\$0	\$0	\$0	\$8,725	\$8,725
August-15	\$0	\$0	\$0	\$0	\$8,610	\$8,610
NET CHGE	\$0	\$0	\$0	\$0	(\$115)	(\$115)
Ltd Incurred	\$27,824	\$9,647	\$31,841	\$18,356	\$13,149	\$100,817
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
July-15	7	4	21	19	44	95
August-15	7	1	20	19	46	93
NET CHGE	0	-3	-1	0	2	-2
Limited Reserves						\$18,158
Year	2011	2012	2013	2014	2015	TOTAL
July-15	\$91,427	\$38,458	\$447,200	\$832,637	\$267,557	\$1,677,279
August-15	\$87,511	\$29,281	\$444,516	\$805,920	\$321,466	\$1,688,694
NET CHGE	(\$3,915)	(\$9,178)	(\$2,684)	(\$26,716)	\$53,908	\$11,415
Ltd Incurred	\$1,331,616	\$596,008	\$1,372,945	\$1,658,778	\$580,736	\$5,540,084
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2011	2012	2013	2014	2015	TOTAL
July-15	8	10	32	42	90	182
August-15	8	7	29	41	97	182
NET CHGE	0	-3	-3	-1	7	0
Limited Reserves						\$15,188
Year	2011	2012	2013	2014	2015	TOTAL
July-15	\$206,239	\$266,375	\$819,121	\$1,178,333	\$335,874	\$2,805,943
August-15	\$202,307	\$174,663	\$782,613	\$1,187,445	\$417,238	\$2,764,266
NET CHGE	(\$3,932)	(\$91,712)	(\$36,508)	\$9,111	\$81,364	(\$41,677)
Ltd Incurred	\$2,199,295	\$1,292,646	\$1,888,519	\$2,260,707	\$702,901	\$8,344,067

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		July 31, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.15	2.67	2.34	2.21
CENTRAL	1.59	2.45	2.58	2.30
TRI-COUNTY	1.60	1.90	1.99	1.86
SUBURBAN MUNICIPAL	1.77	1.58	1.91	1.75
MONMOUTH	1.88	2.19	1.40	1.81
ATLANTIC	1.88	2.84	2.78	2.60
N.J.U.A.	1.91	2.73	2.30	2.38
MORRIS	1.98	1.96	1.62	1.84
OCEAN	1.99	2.27	2.40	2.25
BURLINGTON	2.12	1.57	1.64	1.72
BERGEN	2.22	2.30	1.93	2.14
CAMDEN	2.41	1.97	1.95	2.06
SOUTH BERGEN	2.71	2.46	2.61	2.58
SUBURBAN ESSEX	2.77	2.45	2.49	2.52
PROF MUN MGMT	3.84	2.25	2.88	2.85
AVERAGE	2.12	2.24	2.19	2.19

Professional Municipal Mgmt Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF July 31, 2015									
			# CLAIMS	Y.T.D.	2015	2014	2013		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	7/31/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2015 - 2013
1	306 MAPLE SHADE			1	1.29	0.00	5.09	1 MAPLE SHADE	2.29
2	307 MOORESTOWN			2	2.37	1.36	3.75	2 MOORESTOWN	2.46
3	305 EVESHAM TOWNSHIP FIRE			1	3.22	1.83	0.00	3 EVESHAM TOWNSHIP I	1.43
4	304 EVESHAM			0	4.78	4.69	1.55	4 EVESHAM	3.41
5	308 WILLINGBORO			0	5.20	2.46	3.33	5 WILLINGBORO	3.42
Totals:				4	20	3.84	2.25		2.85

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.32	2.67	2.34	2.21
TRI-COUNTY	1.44	1.90	1.99	1.82
CENTRAL	1.67	2.47	2.61	2.32
SUBURBAN MUNICIPAL	1.73	1.58	1.91	1.74
MONMOUTH	1.83	2.19	1.42	1.81
OCEAN	1.87	2.29	2.40	2.22
MORRIS	1.92	2.00	1.63	1.85
BURLINGTON	1.92	1.57	1.64	1.68
ATLANTIC	2.08	2.84	2.82	2.64
SOUTH BERGEN	2.29	2.19	2.34	2.27
N.J.U.A.	2.31	2.73	2.30	2.46
CAMDEN	2.34	2.04	1.95	2.08
BERGEN	2.43	2.46	2.08	2.31
SUBURBAN ESSEX	2.50	2.45	2.52	2.49
PROF MUN MGMT	3.86	2.25	2.88	2.89
AVERAGE	2.10	2.24	2.19	2.19

Professional Municipal Mgmt Joint Insurance Fund										
2015 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF August 31, 2015										
			# CLAIMS	Y.T.D.	2015	2014	2013			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	8/31/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2015 - 2013
1	307 MOORESTOWN		0	2	2.08	1.36	3.75	1 MOORESTOWN		2.39
2	306 MAPLE SHADE		1	2	2.26	0.00	5.09	2 MAPLE SHADE		2.50
3	304 EVESHAM		0	5	4.18	4.69	1.55	3 EVESHAM		3.30
4	305 EVESHAM TOWNSHIP FIRE		1	3	4.23	1.83	0.00	4 EVESHAM TOWNSHIP I		1.73
5	308 WILLINGBORD		1	11	5.01	2.46	3.33	5 WILLINGBORD		3.43
Totals:			3	23	3.86	2.25	2.88			2.89

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :		September 15, 2015		
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/15	2015	
	2015 Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	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 September 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

RESOLUTION NO. 15-21

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund is being organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Professional Municipal Management Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2016. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Professional Municipal Management Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

BE IT FURTHER RESOLVED that the Chairman of the **Professional Municipal Management Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

SCOTT CAREW, Chairman

RICHARD BREVOGEL, Secretary

Date: _____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this 28th day of September, 2015 in the County of Burlington by and between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Professional Municipal Management Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2016.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.

- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

SCOTT CAREW, Chairman

RICHARD BREVOGEL, Secretary

Date

RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** has—been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

WHEREAS, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

WHEREAS, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

WHEREAS, the **Executive Committee/Fund Commissioners** of the **Professional Municipal Management Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities.

NOW THEREFORE BE IT RESOLVED that the **Executive Committee/Fund Commissioners** of the **Professional Municipal Management Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2016; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- Section I Third Party Liability
- Section II First Party Coverage
- Section III Public Officials Liability
- Section IV De Minimus Abandoned Toxic Waste Sites Buy Out
- Section V Legal Services
- Section VI Storage Tank Systems

BE IT FURTHER RESOLVED that the Chairman of the **Professional Municipal Management Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the E-JIF according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

SCOTT CAREW, Chairman

RICHARD BREVOGEL, Secretary

Date

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 28th day of September, 2015, in the County of Burlington, by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF", and the **Professional Municipal Management Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years effective January 1, 2016 and ending December 31, 2018.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund." The E-JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:5-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

BY: _____

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

BY: _____

DATED: _____

ATTEST: _____

RESOLUTION NO. 15-23

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
AUGUST 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>
004856			
004856	QUAL-LYNX	CLAIMS ADMIN - 08/2015	10,663.25
			10,663.25
004857			
004857	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2015	1,390.35
			1,390.35
004858			
004858	PERMA	POSTAGE FEE 07/2015	3.45
004858	PERMA	EXECUTIVE DIRECTOR FEE 08/2015	9,272.29
			9,275.74
004859			
004859	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 08/2015	3,025.00
			3,025.00
004860			
004860	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 08/2015	1,355.07
004860	KEARNS, REALE & KEARNS	ATTORNEY FEE 08/2015	1,590.81
			2,945.88
004861			
004861	QUALCARE, INC.	MANAGED CARE SERVICES - 08/2015	6,660.25
			6,660.25
004862			
004862	THOMAS TONTARSKI	TREASURER FEE 08/2015	1,375.13
			1,375.13
004863			
004863	SPARK CREATIVE GROUP	WEB HOSTING/DOMAIN MAINTENANCE - 07/2015	350.00
			350.00
004864			
004864	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 07/31/2015	38.45
			38.45
004865			
004865	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 08/215	460.03

004866			460.03
004866	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 7/20/15	2,380.53
			2,380.53
	Total Payments FY 2015	38,564.61	

TOTAL PAYMENTS ALL FUND YEARS \$ 38,564.61

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

RESOLUTION NO. 15-24

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SEPTEMBER 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>
004867			
004867	QUAL-LYNX	CLAIM ADMIN - 09/2015	10,663.25
			10,663.25
004868			
004868	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2015	1,390.35
			1,390.35
004869			
004869	PERMA	POSTAGE FEE 08/2015	2.53
004869	PERMA	EXECUTIVE DIRECTOR - 09/2015	9,272.29
			9,274.82
004870			
004870	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 09/2015	3,025.00
			3,025.00
004871			
004871	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 09/2015	1,355.07
004871	KEARNS, REALE & KEARNS	ATTORNEY FEE 09/2015	1,590.81
			2,945.88
004872			
004872	QUALCARE, INC.	MANAGED CARE SERVICE - 09/2015	6,660.25
			6,660.25
004873			
004873	THOMAS TONTARSKI	TREASURER FEE 09/2015	1,375.13
			1,375.13
004874			
004874	BACIO CATERING AND MARKETPLACE	PAYMENT FOR LUNCH FOR SEPT JIF MEETING	154.00
			154.00
004875			
004875	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 08/31/15	54.19
			54.19
004876			
004876	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 09/2015	460.03
			460.03
004877			
004877	COURIER TIMES INC.	ACCT: 2-012012000 - 09/3/2015 AUDIT RPT	213.20
			213.20
		Total Payments FY 2015	36,216.10

TOTAL PAYMENTS ALL FUND YEARS \$ 36,216.10

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

September 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 two month period ending August 31, 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 \$ 2,676.88. This generated an average annual yield of .30%. However, we have an unrealized net loss of \$1,160.00 adjusting the reported yield to .17% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 1,160.00 as it relates to the market value of \$1,998,140.00 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 \$29,474.49 w/YTD of \$ 72,770.74 (detailed in my report)
Overpayment Reimbursements \$4,572.50
RCF Closed Year Reimbursement \$ 19,184.41

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 199 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 \$ 319,532.06.

Loss Payments	\$	277,453.48
Expense Payments	\$	10,270.01
Legal Payments	\$	31,808.57

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 \$ 5,107,683.73 to a closing balance of \$4,698,380.95 showing a decrease in the fund of \$ 409,302.78.

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

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

Current Fund Year: 2015 Month Ending: July										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(7,658.03)	1,554,114.21	381,975.78	2,383,174.98	0.00	143.90	40,665.58	238,175.14	517,092.17	5,107,683.73
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	9,560.33	0.00	0.00	24,211.66	0.00	0.00	0.00	0.00	0.00	33,771.99
Invest Pymnts	(65.52)	(447.70)	(110.04)	(686.52)	0.00	(0.04)	(11.71)	(69.14)	(148.96)	(1,539.63)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(65.52)	(447.70)	(110.04)	(686.52)	0.00	(0.04)	(11.71)	(69.14)	(148.96)	(1,539.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,184.41	19,184.41
TOTAL	9,494.81	(447.70)	(110.04)	23,525.14	0.00	(0.04)	(11.71)	(69.14)	19,035.45	51,416.77
EXPENSES										
Claims Transfers	16,489.72	28,048.52	2,000.00	64,075.73	0.00	0.00	0.00	0.00	0.00	110,613.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	60,284.49	0.00	44,975.25	105,259.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,489.72	28,048.52	2,000.00	64,075.73	0.00	0.00	60,284.49	0.00	44,975.25	215,873.71
END BALANCE	(14,652.94)	1,525,617.99	379,865.74	2,342,624.39	0.00	143.86	(19,630.62)	238,106.00	491,152.37	4,943,226.79

Report Month July			
			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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	2015						
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number:	OPERATING	CASH MGMT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$5,107,684.26	2858895.12	2559.88	2195998.66	1.86265E-09	49730.6	500
Opening Interest Accrual Balance	\$0.00	0	0	0	1.06411E-10	0	0
1	Interest Accrued and/or Interest Cost	\$116.66	\$0.00	\$0.00	\$0.00	\$116.66	\$0.00
2	Interest Accrued - discounted Instr.s	\$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
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$320.36	\$320.22	\$0.14	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	(\$1,860.00)	\$0.00	\$0.00	\$0.00	(\$1,860.00)	\$0.00
8	Net Investment Income	(\$1,422.98)	\$320.22	\$0.14	\$0.00	(\$1,743.34)	\$0.00
9	Deposits - Purchases	\$2,269,100.11	\$52,956.40	\$0.00	\$0.00	\$2,000,000.00	\$110,883.97
10	(Withdrawals - Sales)	(\$2,432,017.42)	(\$216,143.71)	\$0.00	(\$2,000,000.00)	\$0.00	(\$110,613.97)
	Ending Cash & Investment Balance	\$4,943,227.31	\$2,696,028.03	\$2,560.02	\$195,998.66	\$1,998,140.00	\$50,000.60
	Ending Interest Accrual Balance	\$116.66	\$0.00	\$0.00	\$0.00	\$116.66	\$0.00
	Plus Outstanding Checks	\$115,285.54	\$0.00	\$0.00	\$0.00	\$0.00	\$36,243.99
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,058,512.85	\$2,696,028.03	\$2,560.02	\$195,998.66	\$1,998,140.00	\$86,244.59

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

Month		July								
Current Fund Year		2015								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This	
		Last Month	July	July	July	July	Reconciled	Variance From	Month	
2015	Prop	21,343.28	4,157.74	6,931.92	18,569.10	18,569.10	0.00	0.00	0.00	
	Liab	2,830.52	212.87	0.00	3,043.39	3,043.39	0.00	0.00	0.00	
	Auto	2,524.17	2,000.00	0.00	4,524.17	4,524.17	0.00	0.00	0.00	
	WC	202,990.63	24,621.49	935.00	226,677.12	226,677.12	0.00	0.00	0.00	
	Total	229,688.60	30,992.10	7,866.92	252,813.78	252,813.78	0.00	0.00	0.00	
2014	Prop	155,728.37	8,013.11	2,628.41	161,113.07	161,113.07	(0.00)	0.00	(0.00)	
	Liab	38,167.38	565.21	0.00	38,732.59	38,732.59	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	802,324.06	24,464.45	0.00	826,788.51	826,788.51	0.00	0.00	0.00	
	Total	1,014,575.77	33,042.77	2,628.41	1,044,990.13	1,044,990.13	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	30,724.52	2,460.29	0.00	33,184.81	33,184.81	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	941,887.40	3,405.49	19,526.92	925,765.97	925,765.97	(0.00)	(0.00)	0.00	
	Total	1,115,687.51	5,865.78	19,526.92	1,102,026.37	1,102,026.37	(0.00)	(0.00)	0.00	
2012	Prop	136,713.45	4,318.87	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00	
	Liab	237,842.96	24,198.33	0.00	262,041.29	262,041.29	(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	561,785.80	7,451.96	2,512.24	566,725.52	566,725.52	0.00	0.00	0.00	
	Total	945,988.93	35,969.16	2,512.24	979,445.85	979,445.85	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	383,750.98	611.82	0.00	384,362.80	384,362.80	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	1,237,294.88	4,132.34	1,237.50	1,240,189.72	1,240,189.72	(0.00)	(0.00)	0.00	
	Total	1,989,546.58	4,744.16	1,237.50	1,993,053.24	1,993,053.24	(0.00)	(0.00)	0.00	
TOTAL		5,295,487.39	110,613.97	33,771.99	5,372,329.37	5,372,329.37	(0.00)	(0.00)	(0.00)	

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

Current Fund Year: 2015 Month Ending: August		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(14,652.94)	1,525,617.99	379,865.74	2,342,624.39	0.00	143.86	(19,630.62)	238,106.00	491,152.37	4,943,226.79	
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	275.00	0.00	0.00	0.00	0.00	0.00	275.00	
Invest Pymnts	51.39	348.82	86.85	535.61	0.00	0.03	0.01	54.87	112.28	1,189.86	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	51.39	348.82	86.85	535.61	0.00	0.03	0.01	54.87	112.28	1,189.86	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	51.39	348.82	86.85	810.61	0.00	0.03	0.01	54.87	112.28	1,464.86	
EXPENSES											
Claims Transfers	220.00	141,993.17	15.32	65,517.60	0.00	0.00	0.00	0.00	0.00	207,746.09	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,564.61	38,564.61	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	220.00	141,993.17	15.32	65,517.60	0.00	0.00	0.00	0.00	38,564.61	246,310.70	
END 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	

Report Month: August			
			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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	August							
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 Bal	\$4,943,227.31	2696028.03	2560.02	195998.66	1998140	50000.6	500	
Opening Interest Accrual Bal	\$116.66	0	0	0	116.66	0	0	
1 Interest Accrued and/or Interest	\$1,750.00	\$0.00	\$0.00	\$0.00	\$1,750.00	\$0.00	\$0.00	
2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 Capitalization 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	\$489.86	\$581.30	\$0.14	(\$91.58)	\$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)	\$700.00	\$0.00	\$0.00	\$0.00	\$700.00	\$0.00	\$0.00	
8 Net Investment Income	\$2,939.86	\$581.30	\$0.14	(\$91.58)	\$2,450.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$246,585.70	\$275.00	\$0.00	\$0.00	\$0.00	\$207,746.09	\$38,564.61	
10 (Withdrawals - Sales)	(\$492,621.40)	(\$246,310.70)	\$0.00	\$0.00	\$0.00	(\$207,746.09)	(\$38,564.61)	
Ending Cash & Investment Balance	\$4,698,381.47	\$2,450,573.63	\$2,560.16	\$195,907.08	\$1,998,840.00	\$50,000.60	\$500.00	
Ending Interest Accrual Balance	\$1,866.66	\$0.00	\$0.00	\$0.00	\$1,866.66	\$0.00	\$0.00	
Plus Outstanding Checks	\$151,229.08	\$0.00	\$0.00	\$0.00	\$0.00	\$148,753.62	\$2,475.46	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$4,849,610.55	\$2,450,573.63	\$2,560.16	\$195,907.08	\$1,998,840.00	\$198,754.22	\$2,975.46	

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

Month		August								
Current Fund Year		2015								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2015	Prop	18,569.10	220.00	0.00	18,789.10	18,789.10	0.00	0.00	0.00	
	Liab	3,043.39	20.00	0.00	3,063.39	3,063.39	0.00	0.00	0.00	
	Auto	4,524.17	15.32	0.00	4,539.49	4,539.49	0.00	0.00	0.00	
	WC	226,677.12	32,593.25	0.00	259,270.37	259,270.37	0.00	0.00	0.00	
	Total	252,813.78	32,848.57	0.00	285,662.35	285,662.35	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	38,732.59	2,202.36	0.00	40,934.95	40,934.95	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	826,788.51	26,319.49	250.00	852,858.00	852,858.00	0.00	0.00	0.00	
	Total	1,044,990.13	28,521.85	250.00	1,073,261.98	1,073,261.98	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	33,184.81	1,216.76	0.00	34,401.57	34,401.57	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	925,765.97	2,687.94	25.00	928,428.91	928,428.91	(0.00)	(0.00)	(0.00)	
	Total	1,102,026.37	3,904.70	25.00	1,105,906.07	1,105,906.07	(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	262,041.29	138,534.95	0.00	400,576.24	400,576.24	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	566,725.52	1.75	0.00	566,727.27	566,727.27	0.00	0.00	0.00	
	Total	979,445.85	138,536.70	0.00	1,117,982.55	1,117,982.55	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	384,362.80	19.10	0.00	384,381.90	384,381.90	(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	1,240,189.72	3,915.17	0.00	1,244,104.89	1,244,104.89	(0.00)	(0.00)	0.00	
	Total	1,993,053.24	3,934.27	0.00	1,996,987.51	1,996,987.51	(0.00)	(0.00)	(0.00)	
	TO TAL	5,372,329.37	207,746.09	275.00	5,579,800.46	5,579,800.46	(0.00)	(0.00)	(0.00)	

**Professional Municipal Management Joint Insurance Fund
Certificate Of Insurance Monthly Report**

Tuesday, July 21, 2015

From 6/22/2015 To 7/20/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Kings Grant Open Space Assoc I- Township of Evesham	50 Landing Drive Evesham, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5078	Evidence of insurance as respects to use of Kings Grant Community Pool for a demonstration by Evesham Fire District #1 Firefighters for the Kids Safety Camp.	7/20/2015	GL EX AU WC

Total # of Holders = 1

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Thursday, August 20, 2015

From 7/21/2015 To 8/19/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County Board of Chosen Freeholders I- Township of Maple Shade	49 Rancocas Road PO Box 6000 Southampton, NJ 08060 Attn: Insurance and Risk Management Division PO Box 368 Maple Shade, NJ 08052	1493	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement in regard to the sidewalk sale and festival with a car show (no amusements, no fireworks) on 9/12/15 (rain date 9/19/15).	8/13/2015	GL EX AU WC
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects with the Evesham Harvest Fest to be held on September 26, 2015 from 7:00 am to 6 pm along Main Street and Cooper Avenue in Marlton, NJ 08053. Does not include Amusements or Fireworks.	8/11/2015	GL EX AU WC
H- Deere Credit, Inc, I- Township of Evesham	Its Successors &/or Assigns 6400 NW 86th Street Johnston, IA 50131-6600 984 Tuckerton Road Marlton, NJ 08053	18575	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 & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, -limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for JOHN DEERE HPX Gas Green & Yellow (Model Year 2015) lease schedule number - 020-0058647-000.	8/14/2015	GL EX PR
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 with the use of parking lot located at Main Street and Cooper Avenue in Marlton, NJ For the Evesham Harvest Fest to be held on September 26, 2015 from 7:00am to 6:00pm.	8/11/2015	GI EX

Total # of Holders = 4

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 2, 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

AUGUST 2015 ACTIVITIES

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Annual School Crossing Guard Training - Safety Director's Bulletin – August 16
- MEL Safety Institute – Training Schedule – August 21
- 2016 Class Request Announcement with Extension Date – August 31

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in August.

<u>Members</u>	<u>No. of Videos</u>
Willingboro Township	6

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 September, October & November 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
9/28/15	5	Borough of Magnolia	Leaf Collection Safety	10:00 - 11:30 am
9/29/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
9/29/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
9/30/15	5	Township of Moorestown	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
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

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	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	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fast Track to Safety	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom with Globally Harmonized System	1 / T,G	Special Events Management	2 / M
		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
Excavation Trenching & Shoring	4 / S	Office Safety	2 / S
Fall Protection Awareness	2 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety	5 / S	Safety Committee Best Practices	1.5 / 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- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Hanover (Morris) – 8/28/15

September

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

August 2015

School Crossing Safety Program and the 4 E's

"It was raining really hard and visibility wasn't great, and I saw her step off the curb and I slammed on the brakes... I couldn't stop, and it went right over her."

News article quoting an SUV driver who struck and killed a NJ crossing guard

Over a period of 15 years, 14 NJ adult crossing guards were killed and 121 suffered serious injuries when struck by motor vehicles. To address these alarming statistics, use the four E's: Evaluation, Engineering, Education and Enforcement.

EVALUATION

Each year should start with a review of the town's Crossing Guard policies, procedures, posts, and equipment. Recently, the MEL sent each police department a training video, "Pedestrian Safety – Walk the Walk", to help identify potential hazards to pedestrians in their communities. The MEL has also developed two checklists to assist towns in their evaluations.

- Annual Review of School Crossing Guard Program & Posts - suggested to be used during the summer to inspect and prepare your program and guard posts for the coming school year.
- Job Site Observation for Crossing Guards - each guard should be observed at least once during their term. Newer guards or complex posts should be observed several times.

Available at www.njmel.org – Safety / Crossing Guards / Checklists

Adult school crossing guards' appointment, term, qualifications, and supervision requirements are given in N.J.S.A. 40A:9-154, available at <http://nj.gov/health/surv/documents/njac40a9.pdf>. Municipalities are encouraged to develop written job descriptions which include minimum physical requirements to perform the core functions of the job. The MEL guidelines for visual and hearing acuity are available at www.njmel.org – Safety / Crossing Guards / Medical Examinations for Crossing Guards.

ENGINEERING

The new video "Pedestrian Safety – Walk the Walk", also discusses engineering improvements which can be made to reduce pedestrian accidents. For example, researchers have determined that merely painting cross walks is not effective by itself. A community must go beyond painting lines. Coupling crosswalks with pedestrian crossing signs is more effective in alerting motorists. At a minimum, all school crossing stations should have these signs. They are also useful in congested business zones.



New requirements in the Manual on Uniform Traffic Control Devices, now require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel. They must also use a retroreflective STOP paddle. Towns are also encouraged to consider high visibility gloves, whistles, and even ice shoes. Wearing a hat gives a guard a

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.

more official appearance and can enhance his or her visibility, as well as protect the guard from the sun, cold, and rain. Whistles may help a guard gain the attention of children at noisy intersections.

EDUCATION

Every adult school crossing guard is required to be trained. Such training shall consist of:

- Minimum of two hours of classroom instruction (annually) which shall include information on methods of traffic control along with the duties and responsibilities of adult school crossing guards.
- Minimum of 20 hours of training under the direction of an experienced crossing guard or police officer.



The MEL's three safety training videos can be used to supplement your annual training. These videos have been distributed to each community's police department and are available at www.njmel.org.

The acceptable technique for guards to use in stopping traffic is the "gap" method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic. The practice of stepping off the sidewalk and abruptly stopping traffic should be avoided at all times. Abruptly stopping traffic could cause rear end collisions. Vehicles may not be able to stop short and could strike the guard.

When standing in position the guard should attempt to make eye contact with the approaching driver. This eye contact is important in that it re-enforces the guard's intention to the driver and helps provide an indication to the guard that the driver is aware of the guard's intentions. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.

Key Points to Emphasize During Training:

Do:

- Proceed cautiously into the crosswalk as you alert motorists to stop
- Be alert. Don't assume a vehicle will stop just because you're holding a STOP sign
- Give vehicles more time to stop during wet and icy conditions
- Watch out for passing or turning vehicles
- Be aware that larger vehicles require longer distances to stop safely
- Hold up your STOP sign until you and the children have cleared the crosswalk
- Use hand signals for motorists and verbal signals for children

Don't:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

ENFORCEMENT

The final E is Enforcement. Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws significantly reduces accidents. Your community should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.

The 2016 planning process has begun and we are excited to present the new 2016 Course Catalog. Please look through the attached Course Catalog and submit your Class Request Form for hosting on site classes in 2016, by August 31, 2015. If you are not interested in hosting any classes, no action is required.



To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors
From: Susan Kopec, Training and Administration Associate Director
Date: September 1, 2015
Re: 2016 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER
Request Deadline Extended to September 30, 2015

We are excited to present the 2016 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2016 safety training program. We'd like to call to your attention some of the changes in the courses for 2016:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Lock Out / Tag Out and Slip-Trip-Fall Prevention. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, Forklift Train-the-Trainer and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Ten classes have been updated for 2016.

Submit requests for the classes you would like to host in 2016 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to September 30, 2015. If you are not interested in hosting classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at www.njmel.org and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the WorkPlace Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI HelpLine.

- Host locations must guarantee and enroll a minimum of **15+ participants at least 15 working days prior to the date of the class through the MSI Learning Management System Website**. You may enroll participants for any class as soon as the calendar is posted on the website in late November.
- Smaller members that do not have 15+ participants are encouraged take advantage of the **"Fast Track to Safety"** or partner with neighboring members.
- Host locations must provide a training room to accommodate the class. The maximum class size is 50, unless noted in the Course Catalog. Some classes require tables and chairs. Class venues should have adequate seating and parking and a **screen or blank wall suitable for projecting slides**.
- The classes will be posted on the MSI calendar and open enrollment will be accepted to supplement host town participation up to the maximum class size.

Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering an effective distribution of classes throughout the State and maximizing the available resources.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services during MSI training, employers may requests assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

2016 MSI Class Request For January 1, 2016 – December 31, 2016

All requests to host classes MUST be received by August 31, 2015

(Requests received after August 31, 2015 will be put on a waitlist for scheduling upon availability)

Member Name: _____
(Name of Municipality, Authority, School District, County, etc)

Name of JIF: _____
(Joint Insurance Fund)

County: _____

Requestor's Name: _____

Title: _____

Phone Number: (_____) _____

Fax Number: (_____) _____

E-mail Address: _____

Class Name	Desired Month	Other considerations <small>(Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)</small>	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.

Course Title	Course Description	Target Audience
Accident Investigation	2 hours - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to prevent future incidents.	Recommended upon initial assignment This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles. Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
Advanced Safety Leadership Program <i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>	10 hours over 2 days - This course educates supervisors and lead employees on the most common OSHA requirements. Topics include written safety programs, Job Hazard Analysis, industrial hygiene, electrical safety, and more. Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.	Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles. Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH
Asbestos, Lead and Silica Industrial Health Overview	1 hour - This course is a primer on the regulations and restrictions for workers who perform tasks that may expose them to asbestos, silica, or lead. This class does not meet OSHA Asbestos Awareness training.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead. Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
Back Safety / Material Handling <i>Also available through MSI On-line learning</i>	1 hour - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling. Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
Back Safety / Patient Handling for Emergency Responders <i>Also available through MSI On-line learning – Available in 2016</i>	1.5 hours - This course reviews best practices in lifting and carrying patients. Students are then led through a discussion of decision-making at the scene and the impact on the stresses on their backs, shoulders, and knees.	Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.

<p>Bloodborne Pathogens</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p>	<p>Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits RMC - 1.0 Professional Development Water/Wastewater - 1.0 Safety TCH</p>
<p>Bloodborne Pathogens Train-the-Trainer</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections:</p> <ol style="list-style-type: none"> 1) tips for training adults 2) a review of the OSHA BBP standard 3) opportunity to monitor a practice class 	<p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits Water/Wastewater - 2.5 Hrs. Safety TCH</p>
<p>CDL – Drivers' Safety Regulations</p>	<p>2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues.</p> <p>This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.</p>	<p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals: CPWM - 2.0 Government CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>CDL – Supervisors' Reasonable Suspicion</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence.</p> <p>This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.</p>	<p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals: (Initial Training) CPWM- 2.0 Management CEU Credits (Initial Training) Water/Wastewater 1.5 Safety TCH</p>

<p>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</p> <p>Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide TV and DVD player for the CEVO courses.</i></p>	<p>4 hours - Driving an emergency vehicle, whether it's a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.</p> <p>The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>
<p>Coaching the Maintenance Vehicle Operator (CMVO)</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this CMVO course.</i></p>	<p>4 hours - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p>Coaching the School Bus Driver</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this course.</i></p>	<p>4 hours - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive school buses.</p>
<p>Confined Space Awareness Training</p>	<p>1 hour - <u>This class is intended for workers who do not enter a confined space or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p>Required upon initial assignment and retraining as needed for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Confined Space Entry with Equipment Demonstration in Classroom</p>	<p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses & tripod.</p> <p>*Maximum class size is 15 students.</p>	<p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals: CPWM - 3.5 Technical CEU Water/Wastewater - 3.5 Safety TCH</p>
<p>DDC-6 Defensive Driving</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p>6 hours - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Strict maximum class size of 35 students.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals: Water/Wastewater - 5.5 Safety TCH</p>
<p>Driving Safety Awareness</p>	<p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals: CPWM - 1.5 Technical CEU Credits Water/Wastewater - 1.5 Safety TCH</p>

Employee Conduct and Violence Prevention in the Workplace	1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent training for those who deal with the public. Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits
Excavation, Trenching and Shoring <i>This class requires a classroom with tables and chairs.</i>	4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.	Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
Fall Protection Awareness	2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits). Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Fast Track to Safety <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Lock Out / Tag Out and Slips, Trips and Falls. Full day participation is required to receive certificate of completion.	Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
Fire Extinguisher Safety	1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher. Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH

<p>Fire Safety</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.</p>	<p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>
<p>Flagger and Work Zone Safety</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.</p> <p>*Maximum class size is 20 students.</p>	<p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical & 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Forklift Operator Certification</p> <p>Certification for host employees only</p> <p>NEW for 2016</p>	<p>Up to 6 hours – This program is intended for trained and experienced forklift operators. A classroom session which reviews best practices for forklift operation will be followed by certification testing of skills.</p> <p>This class is not initial or remedial operator training.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. Maximum 15 students.</p>	<p>Required for all workers upon initial assignment and 3-year re-certification. OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH</p>
<p>Forklift Operator Evaluation Train-the-Trainer</p>	<p>3 hours - Employers must certify their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house training and certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document skill performance.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.</p>	<p>Required upon initial assignment as an employer evaluator.</p>
<p>Hazard Communication / Globally Harmonized System (GHS)</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH</p>

<p>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</p>	<p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, & HazCom / GHS / Right to Know rules.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3 Safety TCH</p>
<p>Hazard Identification - Making Your Observations Count</p>	<p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals: CPWM - 1.0. Technical CEU Credits CPWM - 1.0 Management CEU Credits Water/Wastewater - 1.5 Safety TCH RMC - 2.0 Professional Development CEU Credits</p>
<p>Hearing Conservation</p>	<p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>
<p>Heavy Equipment Safety</p>	<p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 3.0 Safety TCH</p>

Hoists, Cranes and Rigging Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.	2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.	Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Housing Authority Safety Awareness Training for Facility Maintenance Personnel	3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs. Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace	1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent for those who deal with the public.
Housing Authority Sensibility #2 - Conflict Resolution	2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.	Recommended upon initial assignment and retraining as needed The course is excellent for those who deal with the public.
Housing Authority Sensibility #3 - Stress and Stress Management	1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques. *Maximum 35 Attendees	Recommended upon initial assignment and retraining as needed

Jetter / Vacuum Safety Awareness	2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.	Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Ladder Safety / Walking & Working Surfaces	2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Landscape Safety	3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals.	Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities. Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Leaf Collection Safety Awareness	2 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
Lock Out / Tag Out (Control of Hazardous Energy) <i>Also available through "Fast Track to Safety" days!</i>	2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.	Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Office Safety <i>Also available through MSI On-line learning</i>	2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	Recommended upon initial assignment and retraining as needed for employees who work in office settings. Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH

<p>Personal Protective Equipment</p>	<p>2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Playground Safety Inspections</p> <p><i>Also available through MSI On-line learning</i></p>	<p>2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit</p>
<p>Safety Committee Best Practices</p>	<p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p>	<p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals: CPWM - 1.5 Management CEU Credits RMC – 1.5 Professional Development CEU Credits Water/Wastewater - 1.5 Safety TCH</p>
<p>Safety Coordinators' Skills Training</p> <p><i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i> <i>This class requires a classroom with tables and chairs.</i></p>	<p>6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p>	<p>Recommended upon initial assignment</p> <p>Continuing Education Approvals: CPWM - 3.0 Management CEU CPWM - 3.0 Government CEU Credits RMC - 6.0 Professional Development CEU Credits Water/Wastewater- 5 Safety TCH</p>
<p>Sanitation and Recycling Safety</p>	<p>2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits</p>

<p>Schools: Chemical Lab Safety for Science Teachers</p>	<p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p>
<p>Schools: Safety Awareness Training for School Custodians / Facilities Management</p>	<p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Autumn/Winter) Public Works Operations</p> <p><i>(Combined Leaf Collection and Snow Plow Safety)</i></p>	<p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Summer) Employee Orientation</p>	<p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p>	<p>Recommended upon initial assignment for new or returning seasonal employees.</p>

Shop and Tool Safety	1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	Recommended upon initial assignment and retraining as needed for employees who use hand & power tools. Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH
Snow Plow / Snow Removal Safety	2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows. This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.	Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Special Event Management	2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed. The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.	Recommended upon initial assignment and retraining as needed for employees who plan special events. Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH
Toolbox Talk Essentials	1.5 hours - For staff members who present tool box talks as part of their department safety training program.	Suggested for safety coordinators, supervisors, managers and those in safety leadership roles. Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH
Traffic Control for Emergency Responders	2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.	Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.

Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI portal at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>.

1. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.
2. Once logged in, click on "MSI On-Line Training Courses."
3. Choose the course you would like to complete. Click enroll.
4. Choose "Click Here" to go to your authorized course list.
5. Click the program name to launch the course. Click Start to begin.
6. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Course Title	Course Description
Aquatic Safety for Camp Counselors Part of Camp Counselor Suite	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
Back Safety / Material Handling	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
Back Safety during Patient Lifting NEW 2016	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
Bloodborne Pathogens	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
Bullying Prevent at Camp Part of Camp Counselor Suite	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
Child Sexual Abuse Prevention at Camp Part of Camp Counselor Suite	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.
Crossing Guard Training	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.

Crush Zone Training	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
Driving – Emergencies & Natural Disasters	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
Driving – Urban Driving	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
Fire Safety	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
Hazard Communication / Globally Harmonized System (GHS)	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
New Employee Safety Orientation, Part 1	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
New Employee Safety Orientation, Part 2	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
Office Safety	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
Playground Safety for Camp Counselors Part of Camp Counselor Suite	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
Playground Safety Inspections by Public Works or Recreation Departments	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.
(The) Professional Lifeguard Part of Camp Counselor Suite	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
Trip and Transportation Safety Part of Camp Counselor Suite	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

Questions? Contact the MSI Help Line (866) 661-5120



**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					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	1200	\$978,124.59	\$391,994.19	\$586,130.40	59.9%

2014

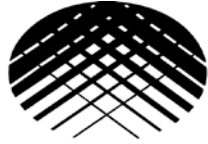
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$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	
October	
November	
December	
Totals	72

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

August 2015

Specialty	Charges	Approved	Savings	% Savings
Physical Therapy/Occupational Therapy	\$25,052.00	\$8,383.01	\$16,668.99	67%
Hospital	\$7,682.25	\$4,260.00	\$3,422.25	45%
Occ Med/Primary Care	\$6,016.19	\$2,921.89	\$3,094.30	51%
Physical Medicine & Rehabilitation	\$4,329.86	\$695.31	\$3,634.55	84%
Ortho/Neuro	\$4,060.72	\$1,819.30	\$2,241.42	55%
MRI/Radiology	\$2,390.00	\$970.00	\$1,420.00	59%
Anesthesia/Pain Management	\$2,340.00	\$1,153.46	\$1,186.54	51%
Medical Transportation	\$644.80	\$641.60	\$3.20	0%
Emergency Medicine	\$590.00	\$163.29	\$426.71	72%
Podiatry	\$510.00	\$218.60	\$291.40	57%
Diagnostic Radiology	\$156.00	\$153.00	\$3.00	2%
Durable Medical Equipment	\$19.71	\$9.02	\$10.69	54%
Grand Total	\$53,791.53	\$21,388.48	\$32,403.05	60%



PMM JIF
Top 10 Claimants By Charges
August 2015

Claim #	DOL	Mechanism of Injury	Body Part	Charges	Approved	Savings
001218512	1/1/2015	Tackling Suspect	Shoulder	\$5,659.00	\$1,048.19	\$4,610.81
001222650	2/18/2015	Slipped on Ice	Shoulder/Back	\$4,329.86	\$695.31	\$3,634.55
001230352	5/19/2015	Performing CPR	Face	\$3,841.80	\$1,420.00	\$2,421.80
001224713	3/10/2015	Demonstrating Taser Technique	Knee	\$3,630.00	\$892.31	\$2,737.69
001225841	3/20/2015	Shoveling Snow	Elbow/Hand	\$3,178.00	\$817.22	\$2,360.78
001231134	6/2/2015	Restraining Adult	Lower Arm	\$3,001.70	\$1,105.02	\$1,896.68
001219767	1/11/2015	Assisting with Stretcher	Elbow	\$2,850.00	\$1,665.64	\$1,184.36
001234248	7/20/2015	Truck backed into IW	Back	\$2,686.10	\$880.86	\$1,805.24
001233190	1/29/2015	Fell From Ladder	Shoulder	\$2,436.10	\$1,499.00	\$937.10
001210513	3/13/2014	While Driving, Struck by Vehicle	Back	\$2,365.00	\$800.00	\$1,565.00



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

Provider Name	Charges	Approved	Savings	% Savings	Specialty
PARTICIPATING					
NovaCare Rehabilitation	\$10,739.00	\$2,177.01	\$8,561.99	79.73%	Physical Therapy/Occupational Therapy
VIRTUA HEALTH, INC.	\$7,682.25	\$4,260.00	\$3,422.25	44.55%	Hospital
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	\$5,783.19	\$2,761.89	\$3,021.30	52.24%	Occ Med/Primary Care
RECONSTRUCTIVE ORTHOPEDICS P A	\$4,329.86	\$695.31	\$3,634.55	83.94%	Physical Medicine & Rehabilitation
HEARTLAND REHABILITATION SERVICES	\$4,100.00	\$1,594.00	\$2,506.00	61.12%	Physical Therapy/Occupational Therapy
IVY REHAB NETWORK, INC	\$2,790.00	\$510.00	\$2,280.00	81.72%	Physical Therapy/Occupational Therapy
ONE CALL MEDICAL, INC.	\$2,390.00	\$970.00	\$1,420.00	59.41%	MRI/Radiology
REHAB EXCELLENCE CTR- VOORHEES LLC	\$1,800.00	\$567.00	\$1,233.00	68.50%	Physical Therapy/Occupational Therapy
STRIVE PHYSICAL THERAPY	\$1,720.00	\$468.00	\$1,252.00	72.79%	Physical Therapy/Occupational Therapy
METHODIST ANESTHESIA PRACTICE	\$1,520.00	\$975.64	\$544.36	35.81%	Anesthesia/Pain Management
OUT OF NETWORK					
KINEMATIC CONSULTANTS, INC.	\$1,800.00	\$1,248.00	\$552.00	31%	Physical Therapy/Occupational Therapy
WILLINGBORO TOWNSHIP	\$644.80	\$641.60	\$3.20	0%	Medical Transportation
RADIOLOGY ASSOCIATES OF NEW JERSEY	\$156.00	\$153.00	\$3.00	2%	Diagnostic Radiology
MCCI NEGOTIATIONS					
N/A					



PMM JIF
Intake Reporting and Injury Description
August 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>
1235396	8/5/2015	8/5/2015	8/5/2015	022-PUBLIC WORKS	43 - Puncture	Ankle - 55	85 - Animal or Insect
1235577	8/5/2015	8/6/2015	8/6/2015	701-Police Department	49 - Sprain or Tear	Lower Back Area - 42	60 - Strain or Injury By, NOC
1235674	3/26/2015	3/26/2015	3/26/2015	9430-VOLUNTEER FIRE FIGHTER	04 - Burn	Ear(s) - 13	02 - Hot Objects or Substances
1236218	8/16/2015	8/16/2015	8/18/2015	701-Recreation	49 - Sprain or Tear	Shoulder(s) - 38	56 - Lifting
1236318	8/18/2015	8/18/2015	8/18/2015	9410-MUNICIPALITY	52 - Strain or Tear	Lower Back Area - 42	31 - Fall, Slip or Trip, NOC
1236552	8/21/2015	8/21/2015	8/24/2015	022-PUBLIC WORKS	43 - Puncture	Foot - 56	85 - Animal or Insect

APPENDIX I - MINUTES

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 27, 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
Thomas Czerniecki	Township of Evesham	Present
Joseph Andl	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, 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) Karen Berenato Tracey Lourrex Sue Lovett
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Steve McNamara
Underwriting Manager	Conner Strong & Buckelew Edward Scioli

APPROVAL OF MINUTES: JUNE 22, 2015 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 22, 2015:

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Vote: 2 Ayes – 0 Nays (2 abstentions)

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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

2015 Coverage Manuals – The fund office has started to distribute the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email.

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 Expo will be held on September 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

OPRA Form – The Fund office has revised the OPRA form used for all Joint Insurance Funds. There is a new Fax Number, email address and a new contact person.

August Meeting Cancellation - Historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 15-19** authorizing this action was part of the agenda.

MOTION TO APPROVE RESOLUTION 15-19 CANCEL AUGUST MEETING

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

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

The Executive Director reported the Financial Fast Track shows the fund is trending at a \$215,000 surplus, which is very good news for the fund. The Loss Ratio Analysis from the actuary pegged the fund at 18.4%, the fund is currently at 21.87%, which is driven by workers compensation claims. The Fund’s Lost Time Accident Frequency is 3.58, an improvement from last month’s 4.03. The Executive Director asked is there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney advised his report was for closed session only.

TREASURER:

Payment of July 2015 Vouchers Resolution 15-20

Fund Year 2014	7,200.00
Fund Year 2015	98,059.74
Total	105,259.74

MOTION TO APPROVE RESOLUTION 15-20 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED

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

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

2011	38,688.60
2012	28,675.83
2013	37,286.16
2014	25,963.16
2015	42,566.22
TOTAL	173,179.97

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Executive Director reported 12 certificates issued for the period 05/19/15 to 06/21/15 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 June, as well as a list of MSI Training and Fast Track training information. The Safety Director mentioned he has been in contact Captain Reinhart, regarding the development of Police Supervision Training in conjunction with the Burlington County Prosecutor's Office. The Safety Director advised included in the report were two safety director bulletins, (1) Managing Special Events and (2) Preventing Heat-Related Illnesses. 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 June’s reports were included in the agenda. Mr. McNamara reported there were 187 bills during the month of June totaling \$92,811.14 of that amount \$34,469.85 was paid for a savings of \$58,341.29 which is a 62.9% savings. There were 7 new injuries in the month of June.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Czerniecki
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 2:03pm

NEXT REGULAR MEETING: September 28, 2015

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II
RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

September 2, 2015

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

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF Meeting

2013 & 2014 Transfer of Funds: The audit report as of 12/31/14 noted a comment that small deficits were recorded in fund year 2013 and 2014 in the General and Administrative Fund from bank fees due to recent investment activity. Executive Director reported that management's response to the audit was to seek approve transfers from the Loss Contingency Fund to General and Administrative Fund to cover the deficits. The Board of Fund Commissioners adopted a resolution approving and authorizing the transfer of \$5,000 to cover 2013 deficit and the transfer of \$50,000 to cover the 2014 deficit.

Residual Legacy Account: The audit report as of 12/31/14 noted a comment that a number of fund years are in a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget. Executive Director reported that management's response was the formation of a Residual Legacy Account to transfer 10 years of outstanding liabilities of RCF Fund Years 1995-2004; the remaining assets or liabilities of these years shall be transferred to a Closed Year account. The Board of Fund Commissioners adopted a resolution authorizing the transfer of RCF Fund Years 1995-2004 to the Residual Legacy Account.

2015 Budget Amendment: The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2015, which reflected the transfer of Fund Year 2011. The Board made a motion to introduce on first reading the amendment to the 2015 budget and to schedule a public hearing on October 21, 2015, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

2016 Budget: The Board of Fund Commissioners reviewed the proposed 2016 Budget. Executive Director reported that under the conditions of the Fund, the 2016 expenses cannot be charged directly to the contingency reserve established in the 2015 amended budget and recommended the Fund declare a dividend from the 2015 contingency surplus to offset the 2016 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2015 Fund Year Contingency Account.

In addition, the Board of Fund Commissioners voted to introduce the 2016 budget on first reading and to schedule a public hearing on October 21, 2015, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

NJ Urban Centers Joint Insurance Fund: Executive Director reported that initial regulatory filings have been made to the Departments of Banking & Insurance and Community Affairs for the formation of a new JIF to meet the needs of large cities that are not normally eligible for membership in programs like the MEL. The proposed start up date is January 1, 2016. Executive Director reported the Urban Centers JIF is requesting associate membership into the MEL and the RCF as non-risk bearing member to utilize their services. In addition, the Urban Centers JIF requested the Residual Claims Fund authorize the transfer of their residual claims on a cost plus interest basis so that the RCF is not assuming any risk.

The Board of Fund Commissioners tabled the motion to grant associate membership and transfer of residual claims of the Urban Centers JIF until further discussion and review is conducted by an ad-hoc committee. Chairman Matchett suggested a joint ad-hoc committee be formed with the MEL to review; Commissioners Rheinhardt, Landolfi, Cook, Shives and Chairman Matchett volunteered to serve on the committee.

Membership Renewals: Executive Director reported all current members of the RCF are scheduled to renew their membership on January 1, 2016 for a 3-year period; renewal resolutions and agreements were distributed in early August for adoption.

Claims Committee: The Claims Review Committee met in June and July and also met the day of the Commissioner's September meeting. Minutes of the June and July meetings were distributed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for **Wednesday October 21, 2015 at 10:30AM** at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2015 AMENDED BUDGET			
	2015	2015	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	230,283	15,088,740	14,858,457
BMEL	0	0	0
ATLAITIC	36,179	1,258,177	1,221,998
BERGEN	10,107	380,950	370,843
BURLCO	15,134	298,554	283,420
CAMDEN	17,401	917,885	900,484
MOHIMOUTH	19,957	1,528,541	1,508,584
MORRIS	15,185	1,999,403	1,984,218
IJUA	12,469	365,509	353,040
OCEAN (incl Brick) incremental inr	66,694	1,215,791	1,149,097
PMM	6,274	288,228	281,954
SOUTH BERGEN	16,228	875,147	858,919
SUBURBAN ESSEX	15,799	645,504	629,705
TRICO	22,661	1,021,213	998,552
SUBURBAN MUNICIPAL	2,559	85,747	83,188
CENTRAL JERSEY	51,050	1,019,465	968,415
IJPHA	12,044	339,224	327,180
TOTAL	550,024	27,328,078	26,778,054
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2015 AMENDED BUDGET			
	2015	2015	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	26,073,054	26,073,054
REINSURANCE PREMIUMS	60,000	65,000	5,000
LOSS FUND CONTINGENCY	0	600,000	600,000
SUBTOTAL LOSS FUND	60,000	26,738,054	26,678,054
EXPENSES			
ADMINISTRATOR	186,438	186,438	0
DEPUTY ADMINISTRATOR	63,420	63,420	0
ATTORNEY	38,598	38,598	0
CLAIMS SUPERVISION & AUDIT	55,796	55,796	0
TREASURER	36,238	36,238	0
AUDITOR	21,407	21,407	0
ACTUARY	38,217	38,217	0
MISCELLANEOUS	21,639	21,639	0
SUBTOTAL	461,753	461,753	0
EXPENSE CONTINGENCY	28,271	128,271	100,000
SUBTOTAL EXPENSES	490,024	590,024	100,000
TOTAL BUDGET	550,024	27,328,078	26,778,054

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2016 PROPOSED BUDGET				
	2015 ANNUALIZED	2016 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	65,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	65,000	65,000	0	0%
EXPENSES				
ADMINISTRATOR	186,438	190,167	3,729	2%
DEPUTY ADMINISTRATOR	63,420	64,688	1,268	2%
ATTORNEY	38,598	39,370	772	2%
CLAIMS SUPERVISION & AUDIT	55,796	56,912	1,116	2%
TREASURER	36,238	36,963	725	2%
AUDITOR	21,407	21,835	428	2%
ACTUARY	38,217	38,981	764	2%
MISCELLANEOUS	21,639	22,813	1,174	5%
SUBTOTAL	481,753	471,729	9,976	2%
EXPENSE CONTINGENCY	128,271	128,271	0	0%
SUBTOTAL EXPENSES	590,024	600,000	9,976	2%
TOTAL BUDGET	655,024	665,000	9,976	1.5%



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: September 2, 2015

MEMO TO: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Scott Carew

SUBJECT: E-JIF September Meeting Report

REGULATORY AFFAIRS - Perma filed the 2014 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2016 BUDGET PROCESS – Attached to this report, is the 2016 draft budget. The Finance Committee met on September 1, 2015 and recommended the 2016 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2015.

2015 DIVIDEND - The Finance Committee is recommending a 2015 dividend of \$500,000. The Finance Committee advised the Board that a conservative approach will be taken once again as claims continue to become increasingly complex. Resolution #24-15 authorizing a total return dividend of \$500,000 was adopted by the Executive Board.

NEW POLICY FORM – The Fund Professionals continue to revise the 2015 policy form that is being developed with Liberty Insurance, the EJIF's excess insurer. The main issues pertain to providing equal or better coverage without exposing the EJIF to a stacking of limits between coverage parts. It is projected that the new policy form will be completed by the October meeting.

EXCESS INSURANCE – Negotiations have commenced concerning next year's excess coverage. Additional limits (currently \$7.5 Million) and change to the Fund's retention (currently \$2.8 Million) are being explored. The third and final year of membership population, on which the excess premium is rated on, is being phased in as per the Fund's agreement with the excess carrier.

ENVIRONMENTAL ENGINEER RFQ- The Executive Board approved a motion for the release of an RFQ for the position of Environmental Engineer. The Fund will advertise pursuant to N.J.S.A. 19:44A-20.4 et. Seq. and adopted the criteria previously established and adopted by the EJIF in the issuance of prior RFQs.

The Fund's current Environmental Engineer contract with T&M Associates and First Environment is due to expire December 31, 2015.

LEGISLATIVE AGENT RFQ- The Executive Board approved a motion for the release of an RFQ for the position of Legislative Agent. The Fund will advertise pursuant to N.J.S.A. 19:44A-20.4 et. Seq. and adopted the criteria previously established and adopted by the EJIF in the issuance of prior RFQs. The contract with the Fund's current Legislative Agent, Princeton Public Affairs Group, is due to expire December 31, 2015.

WEB SITE - The EJIF's web site is up and running and can be found at www.NJEJIF.org.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 21, 2015 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2016 BUDGET BASED ON 2010 CENSUS				
8/25/2015 11:18				
	2015	2016		
	TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance			\$	%
Claims				
1 Non-Site Specific	396,452	389,156	(7,296)	-1.8%
2 Site Specific	292,792	340,008	47,216	16.1%
3 Legal Defense	1,120,147	1,145,400	25,253	2.3%
4 Superfund Buyout	713,007	654,227	(58,780)	-8.2%
5 LFC	14,569	14,569	-	0.0%
6 Total Loss Fund	2,536,967	2,543,360	6,393	0.3%
7				
8 II. Expenses, Fees & Contingency				
9 Professional Services				
10 Actuary	61,702	61,702	-	0.0%
11 Attorney	72,047	73,487	1,441	2.0%
12 Auditor	15,038	15,339	301	2.0%
13 Executive Director	246,650	251,583	4,933	2.0%
14 Treasurer	18,548	18,919	371	2.0%
15 Lobbyist	54,000	45,000	(9,000)	-16.7%
16 Underwriting Managers	210,679	214,893	4,214	2.0%
17 Environmental Services	412,479	412,479	-	0.0%
18 Claims Administration	24,897	25,395	498	2.0%
19				
20 Subtotal - Contracted Prof Svcs	1,116,039	1,118,796	2,757	0.2%
21				
22 Non-Contracted Services				
23 Postage	5,523	5,523	-	0.0%
24 Printing	4,288	4,288	-	0.0%
25 Telephone	2,446	2,446	-	0.0%
26 Expenses contingency	15,977	15,977	-	0.0%
27 Member Testing	8,306	8,306	-	0.0%
28				
29 Subtotal - Non-contracted svcs	36,541	36,541	-	0.0%
30				
31 Subtotal-Contracted/Non-contra	1,152,580	1,155,337	2,757	0.2%
32				
33 Excess Aggregate Insurance	535,022	535,022	-	0.0%
34				
35 General Contingency	55,415	74,365	18,950	34.2%
36				
37 Total Exp, Fees & Contingency	1,743,017	1,764,724	21,707	1.2%
38				
39 TOTAL JIF APPROPRIATIONS	4,279,984	4,308,084	28,100	0.7%



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: September 2, 2015

To: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Subject: September MEL Report

Guy Buonpane – Executive Director opened the meeting with the sad news that Guy Buonpane, Vice President of Qualcare passed away on Friday, August 31, 2015. Chairman Rheinhardt and the Executive Director led the Board and Fund Professionals in a Moment of Silence. In addition, A Resolution honoring Guy Buonpane was read into the record and adopted. Resolution will be given to Mr. Buonpane’s family.

2016 BUDGET: Executive Director distributed a reviewed a preliminary 2016 Budget - reflecting an overall decrease of 4%, when applying the 2015 exposures and limits against the 2016 rate table to provide a comparison.

Budget is based on the introduction of a retrospective rating program. The MEL will bill member JIFs a deposit assessment based on 85% of their expected claims fund assessments; only JIFs with claims that exceed that amount will be assessed a balance. Balance will be capped at 100%, 115% or 125% of the expected claims fund – determined by the JIF claims experience. Executive Director said this philosophy allows for the local JIF to take greater responsibility in their claims experience and allows for a more equitable distribution of the MEL assessments.

Additionally, the claims fund rating includes an experience modification factor. The Management Committee met to review the structure in July and will meet again in September.

Super Storm Sandy: In the initial stages of adjusted Super Storm Sandy claims, the MEL formed a Super Sandy Claims Committee. Committee established a process to adjust claims which included a mediation and arbitration process. Judge Carver was appointed to mediate that process and began working with approximately 12 towns that asked that their claims adjudication be reconsidered. Fund Attorney noted that all 12 towns had “opted in” to the process set forth by the Super Sandy Committee. Judge Carver set a July 31st date to resolve the process and essentially met that date. Once the final court order is executed, the MEL will contact member towns concerning their share of the flood sublimit.

The MEL tried to move this process along quickly so all affected members could complete their FEMA filings. FEMA is expected to process a payment of 95% of the amounts not paid by Zurich.

Management Committee: The Management Committee met July and reviewed recommendations to implement experience rating and retrospective premiums as outlined in an actuarial exhibit (attached). The committee is scheduled to meet again on September 21, 2015 to review the proposed budget figures in order to present a budget and rate table at the October MEL meeting.

Committee also recommended a restructuring of the OPRA response process. Fund Attorney will now oversee this process at an annual cost of \$16,000. In addition to removing the hourly rate charge, PERMA reduced its fee by \$5,000 for 2015 and \$10,000 for 2016 – which offsets the additional fee reflected in the Fund Attorney contract. Board of Commissioners adopted Resolutions to implement the recommendation.

Board of Fund Commissioners accepted the Committee's recommendation to purchase additional usage credits from FirstNet based on the higher than expected utilization of the online camp counselor training courses.

Lastly, the committee discussed an Insurance Industry Internship Program as an effort to improve minority access to careers in the insurance industry. Initial discussions indicated that the internship could be funded through industry contributions and a possible Department of Community Affairs grant. Board of Fund Commissioner authorized the Fund office to release a Request for Proposal (RFP) for a consultant to spearhead this initiative. Executive Director said grant money for this program may be available from the state.

NJ Urban Centers Joint Insurance Fund: Initial regulatory filings have been made to the Departments of Banking & Insurance and Community Affairs for the formation of new JIF to meet the need of large cities that are not normally eligible for membership in programs like the MEL. The proposed start up date is January 1, 2016. At this time, the Urban Centers JIF is requesting associate membership into the MEL as non-risk bearing member to utilize the MEL's services. In addition, associate membership is also being requested from the Residual Claims Fund to transfer residual claims on a cost plus interest basis so that the RCF is not assuming any risk.

Matter was referred to a joint subcommittee of the MEL and the RCF and will meet to review the matter and report at the October meetings.

Investment Committee: Response to the MEL's Request for Qualifications for Banking & Asset Management was due in the Fund office at the end of July. Responses were received from: Wells Fargo, Ocean First, PFM Asset Management, InvestorsBank, TD Bank, CapitalOne Bank and Wilmington Trust. The Investment Committee is scheduled to meet on September 21st to begin its review of the proposal.

Also, the Committee met on July 28th and drafted language (attached) to work towards a legislative change concerning Joint Insurance Fund investments. The MEL will meet with representatives from the state before further pursuing legislative remedy.

Model Personnel Manual meeting: A meeting has been scheduled for September 28, 2015 to review any required changes to model policies. The JIFs will introduce the changes in the fall of 2015; members will have until December of 2016 to achieve compliance.

Safety and Education Committee: The Safety & Education Committee met on August 14, 2015. Board of Fund Commissioners accepted the Committee's recommendation to amend the MEL's contract with LaMendola Associates to provide additional Management Training seminar in 2015. In addition, the Board authorized the release of an RFQ to continue these courses in 2016.

Cyber Training: The MEL has a contract with VCS to prepare webinar trainings and on-line trainings. The Board approved the quote submitted by VCS to prepare Cyber Training – which will include greater efforts than our standard programs.

Legislative Committee: Committee Chairman provided the board with a report on any bills the MEL is monitoring that have been released from legislative committees

Emergency Cleanup and Restoration Services: In response to Requests for Qualifications, the Board accepted a list of qualified vendors for Emergency Cleanup and Restoration Services. It was the intent of the Board for this to be an open Request for Qualifications that would allow vendors to be added to this list periodically – but the wording did not accomplish that objective. The Board of Fund Commissioners authorized the advertisement of a revised Request for Qualifications to reflect its intent.

Coverage Committee: The Coverage Committee is scheduled to meet on October 7, 2015.

RCF Report: Commissioner Cottman submitted his report on the RCF Board's June meeting for information.

League Magazine: A copy of the 4th of a series of MEL advertisements to appear in the League magazine submitted. This ad highlights the MEL's members use of S:ERVE – an online course made available to emergency personnel through the MEL's relationship with its excess workers' compensation carrier.

XL Help Line - Enquiron Member Report: A copy of the XL Help Line Usage Report for the period 7/1/14 to 6/30/15 on the topics and/or resources accessed by MEL members through XL's Help Line.

Claims Committee: The Claims Review Committee is scheduled to meet immediately following the Board meeting. Minutes of the June and July meetings were distributed to the Board.

POLEPL – Fund Attorney said he expects the balance of open POLEPL claims will be resolved by the end of 2016.

MEL - 2016 Experience & Retrospective Rating Mods

Based on Losses & Assessments From 2005-2014

JIF	Loss Ratio (a)	Experience Rating Mod (b)	Retro Rating Mod (c)
ATL	144.1%	1.075	1.350
BER	65.5%	0.955	0.874
BURL	68.3%	0.955	0.910
CAM	105.2%	1.075	1.350
CNTRL	61.5%	0.955	0.850
FRESP	134.8%	1.075	1.350
MID JERSEY	73.6%	1.014	0.982
MON	41.3%	0.955	0.850
MOR	55.8%	0.955	0.850
NJPHA	25.8%	0.955	0.850
NJSI	67.8%	0.955	0.904
NJUA	73.1%	1.006	0.975
OCE	103.7%	1.075	1.350
PAIC	34.4%	0.955	0.850
PMM	45.9%	0.955	0.850
SBER	67.4%	0.955	0.899
SBEX	81.3%	1.075	1.084
SBMU	39.6%	0.955	0.850
TRICO	110.4%	1.075	1.350
Total	73.9%		

(a) Ratio of reported losses to assessments

(b) This mod will be applied to the rate & exposure based assessment for 2016

(c) This mod is capped at .85 and 1.35 and will be applied to the experience rated assessment

Draft Legislation

New subsection 40A:5-15.1.a.

(9) With the approval of the Commissioner of Banking and Insurance and the Commissioner of the Department of Community Affairs, a Joint Insurance Fund established pursuant to 40A:10-36 et seq. or 18A:18B -1et seq. may join together with other joint insurance funds established pursuant to these statutes and create a joint investment and cash management fund to:

- (a) jointly invest in any security authorized pursuant to this section
- (b) jointly purchase any investment that can be acquired by an insurer authorized to write business in this state pursuant to Title 17
- (c) establish a joint cash management fund to meet the cash needs of its participating joint insurance funds while minimizing the need to liquidate investments before their maturity
- (d) fractionally allocate the value of this investment fund to the participating joint insurance funds