

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

SEPTEMBER 22, 2014

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

&

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

Toll Free Number 1-866-921-5493

Participant Passcode 7269691#

2:00 PM

AGENDA AND REPORTS

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

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: SEPTEMBER 22, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** July 28, 2014 Open MinutesAppendix I
July 28, 2014 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.August 2014 Voucher List - Resolution No. 14-18..... Page 18
.September 2014 Voucher List - Resolution No. 14-19 Page 20
.Treasurer’s Reports Page 22
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....Page 31
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 34
- MANAGED CARE – Qual Care**
.Monthly ReportPage 58
- CLAIMS SERVICE – Qual Lynx**
- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY - LITIGATION**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054

Date: September 22, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2015 Renewal Applications – Online Underwriting Database:** The new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted in July, there were 3 webinars held after the logins were issued. Members were asked to review their underwriting data by September 15.
- ❑ **Membership Renewals** – Willingboro’s membership is up for renewal at the end of the year. Renewal documents have been sent out.
- ❑ **2015 RFQ for Professional Services** – RFQ’s were advertised and received by the Fund office on July 15th. A follow-up report will be made at the meeting.
- ❑ **2015 Budget** - The October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2015 Budget.
- ❑ **Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Carew’s report on the meeting. The Residual Claims Fund amended 2014 Budget (copy attached) and the proposed 2015 Budget (copy attached) was introduced. The public hearing on the RCF budget will be held on October 15, 2014 10:30 a.m. at the Forsgate Country Club. **(Appendix II)**
- ❑ **EJIF** - The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Carew’s report on the meeting. The attached budget was introduced and will be adopted at the October 15th meeting. **(Appendix II)**
- ❑ **MEL** - The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Chairman Carew’s report. The MEL’s 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg NJ. **(Appendix II)**

- ❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information. **(Page 15)**

Due Diligence Reports:

- | | |
|--|-----------------------|
| ❑ Financial Fast Track Reports | Page 3&4 |
| ❑ Interest Rate Summary Comparison Report | Page 4&6 |
| ❑ Expected Loss Ratio Analysis | Page 7&8 |
| ❑ Claim Activity Report | Page 9&10 |
| ❑ Lost Time Accident Frequency Report | Page 11&12 |
| ❑ 2014 EPL/POL Status | Page 13 |
| ❑ Regulatory Affairs Checklist | Page 14 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF June 30, 2014					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	305,141	2,011,041	62,012,306	64,023,347
2.	CLAIM EXPENSES				
	Paid Claims	168,666	1,153,275	29,656,120	30,809,396
	Case Reserves	146,928	785,171	1,648,948	2,434,119
	IBNR	(187,805)	164,573	888,662	1,053,235
	Recoveries	-	(92,468)	(180,811)	(273,280)
	TOTAL CLAIMS	127,790	2,010,550	32,012,919	34,023,469
3.	EXPENSES				
	Excess Premiums	101,659	609,953	16,084,473	16,694,426
	Administrative	38,799	232,553	8,535,983	8,768,536
	TOTAL EXPENSES	140,458	842,506	24,620,456	25,462,962
4.	UNDERWRITING PROFIT (1-2-3)	36,893	(842,016)	5,378,931	4,536,915
5.	INVESTMENT INCOME	(152)	9,792	4,802,688	4,812,480
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	36,741	(832,224)	11,669,882	10,837,658
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	36,741	(832,224)	878,640	46,416
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(2)	195	46,475	46,670
	2010	(15,514)	68,129	34,712	102,841
	2011	13,643	35,686	(233,620)	(197,934)
	2012	(224,650)	(175,426)	686,242	510,816
	2013	56,734	(573,634)	344,831	(228,803)
	2014	206,531	(187,174)		(187,174)
	TOTAL SURPLUS (DEFICITS)	36,741	(832,224)	878,640	46,416
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	25,275,141	25,275,141
	FUND YEAR 2010				
	Paid Claims	1,772	66,535	1,544,746	1,611,281
	Case Reserves	9,201	(132,719)	280,669	147,950
	IBNR	4,532	(1,067)	38,003	36,936
	Recoveries	0	0	(67,406)	(67,406)
	TOTAL FY 2010 CLAIMS	15,505	(67,250)	1,796,012	1,728,762
	FUND YEAR 2011				
	Paid Claims	24,205	213,676	1,639,269	1,852,945
	Case Reserves	(21,317)	(152,733)	446,418	293,685
	IBNR	(16,541)	(50,323)	94,838	44,515
	Recoveries	0	(45,078)	(45,566)	(90,644)
	TOTAL FY 2011 CLAIMS	(13,653)	(34,458)	2,134,959	2,100,501
	FUND YEAR 2012				
	Paid Claims	4,941	86,763	613,665	700,428
	Case Reserves	217,292	158,355	445,776	604,131
	IBNR	2,383	(50,471)	192,595	142,124
	Recoveries	0	(16,094)	(34,229)	(50,323)
	TOTAL FY 2012 CLAIMS	224,615	178,553	1,217,807	1,396,360
	FUND YEAR 2013				
	Paid Claims	16,292	271,587	583,300	854,887
	Case Reserves	(2,322)	552,651	476,085	1,028,736
	IBNR	(70,735)	(40,918)	563,226	522,308
	Recoveries	0	(26,086)	(33,611)	(59,697)
	TOTAL FY 2013 CLAIMS	(56,766)	757,235	1,589,000	2,346,235
	FUND YEAR 2014				
	Paid Claims	121,456	514,713		514,713
	Case Reserves	(55,925)	359,616		359,616
	IBNR	(107,443)	307,352		307,352
	Recoveries	0	(5,211)		(5,211)
	TOTAL FY 2014 CLAIMS	(41,912)	1,176,470		1,176,470
	COMBINED TOTAL CLAIMS	127,790	2,010,550	32,012,919	34,023,469

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2014					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	305,140	2,316,180	62,012,306	64,328,486
2.	CLAIM EXPENSES				
	Paid Claims	108,329	1,261,604	29,656,120	30,917,725
	Case Reserves	156,734	941,904	1,648,948	2,590,852
	IBNR	(88,393)	76,180	888,662	964,842
	Recoveries	(1,178)	(93,646)	(180,811)	(274,458)
	TOTAL CLAIMS	175,492	2,186,042	32,012,919	34,198,961
3.	EXPENSES				
	Excess Premiums	101,659	711,612	16,084,473	16,796,085
	Administrative	40,119	272,672	8,535,983	8,808,655
	TOTAL EXPENSES	141,778	984,284	24,620,456	25,604,740
4.	UNDERWRITING PROFIT (1-2-3)	(12,130)	(854,146)	5,378,931	4,524,785
5.	INVESTMENT INCOME	(1,513)	8,279	4,802,688	4,810,967
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	(13,643)	(845,867)	11,669,882	10,824,015
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	(13,643)	(845,867)	878,640	32,773
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(116)	79	46,475	46,554
	2010	0	68,129	34,712	102,841
	2011	3,035	38,721	(233,620)	(194,899)
	2012	17,072	(158,354)	686,242	527,888
	2013	(343)	(573,977)	344,831	(229,146)
	2014	(33,292)	(220,466)		(220,466)
	TOTAL SURPLUS (DEFICITS)	(13,643)	(845,867)	878,640	32,773
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	25,275,141	25,275,141
	FUND YEAR 2010				
	Paid Claims	0	66,535	1,544,746	1,611,281
	Case Reserves	0	(132,719)	280,669	147,950
	IBNR	0	(1,067)	38,003	36,936
	Recoveries	0	0	(67,406)	(67,406)
	TOTAL FY 2010 CLAIMS	0	(67,250)	1,796,012	1,728,762
	FUND YEAR 2011				
	Paid Claims	18,512	232,188	1,639,269	1,871,457
	Case Reserves	(17,760)	(170,493)	446,418	275,925
	IBNR	(3,895)	(54,218)	94,838	40,620
	Recoveries	0	(45,078)	(45,566)	(90,644)
	TOTAL FY 2011 CLAIMS	(3,143)	(37,601)	2,134,959	2,097,358
	FUND YEAR 2012				
	Paid Claims	2,855	89,618	613,665	703,283
	Case Reserves	(9,478)	148,877	445,776	594,653
	IBNR	(10,821)	(61,292)	192,595	131,303
	Recoveries	0	(16,094)	(34,229)	(50,323)
	TOTAL FY 2012 CLAIMS	(17,444)	161,109	1,217,807	1,378,916
	FUND YEAR 2013				
	Paid Claims	44,099	315,687	583,300	898,987
	Case Reserves	34,542	587,193	476,085	1,063,278
	IBNR	(78,491)	(119,409)	563,226	443,817
	Recoveries	(150)	(26,236)	(33,611)	(59,847)
	TOTAL FY 2013 CLAIMS	0	757,235	1,589,000	2,346,235
	FUND YEAR 2014				
	Paid Claims	42,863	557,576		557,576
	Case Reserves	149,429	509,045		509,045
	IBNR	4,814	312,166		312,166
	Recoveries	(1,028)	(6,238)		(6,238)
	TOTAL FY 2014 CLAIMS	196,079	1,372,548		1,372,548
	COMBINED TOTAL CLAIMS	175,492	2,186,042	32,012,919	34,198,961

PROFESSIONAL MUNICIPAL MGMT JIF									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	6/30/2014			
					2011	2012	2013	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF									
Total Cash Balance (millions)		3.17	3.29	3.69	5.27	4.85			
Fixed Income Portfolio TD									
Investments (millions), Book Value		2.00	1.50	2.00	2.00	2.00			
Avg maturity (years)		1.90	1.84	2.99	2.58	2.50			
Unrealized gain/(loss) (%)		0.20	0.08	-0.23	-0.06	-0.13			
Purchase yield (%)		1.60	0.20	0.80	0.80	0.80			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Book Yield		1.80	0.28	0.57	0.74	0.67			
M E L PORTFOLIO									
Total Cash Balance (millions)		80.73	73.43	64.22	70.78	68.94			
Fixed Income Portfolio Wells Fargo 2013-2014									
Investments (millions), Book Value		70.17	56.97	50.13	44.60	46.62			
Avg maturity (years) ***		3.35	2.61	2.04	1.89	1.88			
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	0.06	-0.07			
Purchase yield (%)		1.30	0.80	0.65	0.66	0.68			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Book Yield		1.93	1.43	0.35	0.72	0.61			
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *		0.11	0.06	0.06	0.06	0.05			
TD Money Market		0.03	0.05	0.01	0.01	0.01			
TD Bank Deposits		0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **			
Treasury Issues									
1 year bills		0.18	0.17	0.13	0.10	0.10			
3 year notes		0.75	0.38	0.54	0.83	0.90			
5 year notes		1.52	0.76	1.17	1.59	1.68			
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	2.17	-0.58			

Central JIF									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	7/31/2014			
					2011	2012	2013	Last Month	This Month
Central JIF									
Total Cash Balance (millions)			9.49	4.95	7.59	9.71	12.89		
Fixed Income Portfolio TD									
Investments (millions), Book Value			4.00	4.50	4.00	3.00	3.00		
Avg maturity (years)			3.19	2.59	1.84	1.40	1.31		
Unrealized gain/(loss) (%)			1.03	1.34	0.69	0.72	0.50		
Purchase yield (%)			1.60	1.10	1.00	1.30	1.30		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.01	0.00		
Total Book Yield			2.63	2.44	1.69	2.04	1.80		
M E L PORTFOLIO									
Total Cash Balance (millions)			80.73	73.43	64.22	68.94	76.35		
Fixed Income Portfolio Wells Fargo 2013-2014									
Investments (millions), Book Value			70.17	56.97	50.13	46.62	46.73		
Avg maturity (years) ***			3.35	2.61	2.04	1.88	1.78		
Unrealized gain/(loss) (%)			0.63	0.63	-0.30	-0.07	-0.25		
Purchase yield (%)			1.30	0.80	0.65	0.68	0.68		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Book Yield			1.93	1.43	0.35	0.61	0.43		
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *			0.11	0.06	0.06	0.05	0.05		
TD Money Market			0.03	0.05	0.01	0.01	0.01		
TD Bank Deposits			0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **		
Treasury Issues									
1 year bills			0.18	0.17	0.13	0.10	0.11		
3 year notes			0.75	0.38	0.54	0.90	0.97		
5 year notes			1.52	0.76	1.17	1.68	1.70		
Merrill Lynch US Govt 1-3 years ^			1.55	0.51	0.37	-0.58	-0.94		

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

AS OF **July 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55		MONTH		54		MONTH		43		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Jul-14				30-Jun-14				30-Jul-13			
PROPERTY	103,335	142,310	137.72%	100.00%		136.02%	100.00%		134.58%	100.00%		134.58%	100.00%	
GEN LIABILITY	327,043	382,639	117.00%	96.81%		121.66%	96.73%		102.14%	93.91%		102.14%	93.91%	
AUTO LIABILITY	114,465	11,203	9.79%	94.86%		9.79%	94.56%		9.79%	90.64%		9.79%	90.64%	
WORKER'S COMP	1,235,210	1,142,185	92.47%	99.74%		92.47%	99.70%		100.42%	99.02%		100.42%	99.02%	
TOTAL ALL LINES	1,780,053	1,678,337	94.29%	98.90%		95.04%	98.84%		96.89%	97.60%		96.89%	97.60%	
NET PAYOUT %	\$1,549,909			87.07%										

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43		MONTH		42		MONTH		31		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Jul-14				30-Jun-14				30-Jul-13			
PROPERTY	113,000	340,677	301.48%	100.00%		301.48%	100.00%		323.61%	100.00%		323.61%	100.00%	
GEN LIABILITY	389,824	361,984	92.86%	93.91%		92.86%	93.46%		53.93%	86.42%		53.93%	86.42%	
AUTO LIABILITY	114,480	27,824	24.30%	90.64%		24.30%	90.21%		24.30%	83.75%		24.30%	83.75%	
WORKER'S COMP	1,236,000	1,326,253	107.30%	99.02%		107.24%	98.92%		107.50%	96.90%		107.50%	96.90%	
TOTAL ALL LINES	1,853,305	2,056,738	110.98%	97.49%		110.94%	97.30%		104.27%	94.07%		104.27%	94.07%	
NET PAYOUT %	\$1,780,813			96.09%										

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31		MONTH		30		MONTH		19		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Jul-14				30-Jun-14				30-Jul-13			
PROPERTY	128,985	136,713	105.99%	100.00%		105.99%	100.00%		129.71%	97.40%		129.71%	97.40%	
GEN LIABILITY	430,777	337,012	78.23%	86.42%		70.34%	85.57%		46.71%	72.70%		46.71%	72.70%	
AUTO LIABILITY	100,941	9,647	9.56%	83.75%		9.56%	82.91%		10.64%	68.41%		10.64%	68.41%	
WORKER'S COMP	1,214,470	764,241	62.93%	96.90%		66.28%	96.57%		46.38%	88.04%		46.38%	88.04%	
TOTAL ALL LINES	1,875,073	1,247,613	66.54%	94.00%		66.89%	93.54%		50.27%	84.11%		50.27%	84.11%	
NET PAYOUT %	\$652,960			34.82%										

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19		MONTH		18		MONTH		7		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Jul-14				30-Jun-14				30-Jul-13			
PROPERTY	143,096	111,235	77.73%	97.40%		77.73%	97.09%		105.51%	53.00%		105.51%	53.00%	
GEN LIABILITY	471,295	384,753	81.64%	72.70%		65.01%	71.16%		10.56%	25.00%		10.56%	25.00%	
AUTO LIABILITY	89,158	47,913	53.74%	68.41%		53.74%	66.43%		15.45%	25.00%		15.45%	25.00%	
WORKER'S COMP	1,209,207	1,358,518	112.35%	88.04%		112.34%	86.31%		40.87%	19.00%		40.87%	19.00%	
TOTAL ALL LINES	1,912,756	1,902,418	99.46%	84.05%		95.36%	82.46%		37.05%	23.30%		37.05%	23.30%	
NET PAYOUT %	\$839,140			43.87%										

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7		MONTH		6		MONTH		-5		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED		
		Current	31-Jul-14				30-Jun-14				30-Jul-13			
PROPERTY	184,000	135,050	73.40%	53.00%		71.81%	45.00%		N/A	N/A		N/A	N/A	
GEN LIABILITY	473,408	45,897	9.69%	25.00%		11.54%	19.00%		N/A	N/A		N/A	N/A	
AUTO LIABILITY	89,385	19,645	21.98%	25.00%		21.98%	20.00%		N/A	N/A		N/A	N/A	
WORKER'S COMP	1,210,000	859,791	71.06%	19.00%		54.77%	14.00%		N/A	N/A		N/A	N/A	
TOTAL ALL LINES	1,956,793	1,060,382	54.19%	23.92%		44.42%	18.40%		N/A	N/A		N/A	N/A	
NET PAYOUT %	\$551,337			28.18%										

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

AS OF **August 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-14		31-Jul-14		30-Aug-13	
PROPERTY	103,335	142,310	137.72%	100.00%	137.72%	100.00%	134.33%	100.00%
GEN LIABILITY	327,043	390,743	119.48%	96.90%	117.00%	96.81%	105.31%	94.32%
AUTO LIABILITY	114,465	11,203	9.79%	95.15%	9.79%	94.86%	9.79%	91.05%
WORKER'S COMP	1,235,210	1,142,185	92.47%	99.77%	92.47%	99.74%	100.42%	99.12%
TOTAL ALL LINES	1,780,053	1,686,441	94.74%	98.96%	94.29%	98.90%	97.46%	97.77%
NET PAYOUT %	\$1,554,864			87.35%				

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-14		31-Jul-14		30-Aug-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	523,725	134.35%	94.32%	92.86%	93.91%	59.31%	87.24%
AUTO LIABILITY	114,480	27,824	24.30%	91.05%	24.30%	90.64%	24.30%	84.53%
WORKER'S COMP	1,236,000	1,327,217	107.38%	99.12%	107.30%	99.02%	107.52%	97.19%
TOTAL ALL LINES	1,853,305	2,219,443	119.76%	97.66%	110.98%	97.49%	105.42%	94.49%
NET PAYOUT %	\$1,802,570			97.26%				

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-14		31-Jul-14		30-Aug-13	
PROPERTY	128,985	136,713	105.99%	100.00%	105.99%	100.00%	127.57%	97.72%
GEN LIABILITY	430,777	339,083	78.71%	87.24%	78.23%	86.42%	57.70%	74.17%
AUTO LIABILITY	100,941	9,647	9.56%	84.53%	9.56%	83.75%	9.56%	70.26%
WORKER'S COMP	1,214,470	763,398	62.86%	97.19%	62.93%	96.90%	46.31%	89.50%
TOTAL ALL LINES	1,875,073	1,248,841	66.60%	94.42%	66.54%	94.00%	52.54%	85.51%
NET PAYOUT %	\$672,012			35.84%				

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-14		31-Jul-14		30-Aug-13	
PROPERTY	143,096	111,235	77.73%	97.72%	77.73%	97.40%	96.48%	61.00%
GEN LIABILITY	471,295	369,482	78.40%	74.17%	81.64%	72.70%	12.93%	30.00%
AUTO LIABILITY	89,158	47,813	53.63%	70.26%	53.74%	68.41%	16.60%	30.00%
WORKER'S COMP	1,209,207	1,362,289	112.66%	89.50%	112.35%	88.04%	42.89%	26.00%
TOTAL ALL LINES	1,912,756	1,890,819	98.85%	85.44%	99.46%	84.05%	38.29%	29.79%
NET PAYOUT %	\$875,623			45.78%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-14		31-Jul-14		30-Aug-13	
PROPERTY	184,000	136,078	73.96%	61.00%	73.40%	53.00%	N/A	N/A
GEN LIABILITY	473,408	43,906	9.27%	30.00%	9.69%	25.00%	N/A	N/A
AUTO LIABILITY	89,385	16,120	18.03%	30.00%	21.98%	25.00%	N/A	N/A
WORKER'S COMP	1,210,000	1,064,694	87.99%	26.00%	71.06%	19.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	1,260,797	64.43%	30.44%	54.19%	23.92%	N/A	N/A
NET PAYOUT %	\$598,619			30.59%				

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

July 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
June-14	0	0	1	0	9	10
July-14	0	0	1	0	13	14
NET CHGE	0	0	0	0	4	4
Limited Reserves						\$2,160
Year	2010	2011	2012	2013	2014	TOTAL
June-14	\$0	\$0	\$0	\$0	\$34,770	\$34,770
July-14	\$0	\$0	\$0	\$0	\$30,242	\$30,242
NET CHGE	\$0	\$0	\$0	\$0	(\$4,528)	(\$4,528)
Ltd Incurred	\$142,310	\$340,677	\$136,713	\$111,235	\$135,050	\$865,985
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
June-14	3	4	11	17	25	60
July-14	2	4	11	15	22	54
NET CHGE	-1	0	0	-2	-3	-6
Limited Reserves						\$14,997
Year	2010	2011	2012	2013	2014	TOTAL
June-14	\$65,613	\$119,730	\$210,152	\$287,064	\$54,314	\$736,874
July-14	\$46,091	\$111,898	\$241,701	\$365,355	\$44,768	\$809,812
NET CHGE	(\$19,523)	(\$7,833)	\$31,548	\$78,291	(\$9,546)	\$72,937
Ltd Incurred	\$382,639	\$361,984	\$337,012	\$384,753	\$45,897	\$1,512,284
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
June-14	0	0	0	2	4	6
July-14	0	0	0	2	4	6
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$4,031
Year	2010	2011	2012	2013	2014	TOTAL
June-14	\$0	\$0	\$0	\$16,082	\$8,105	\$24,187
July-14	\$0	\$0	\$0	\$16,082	\$8,105	\$24,187
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,913	\$19,645	\$116,232
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
June-14	5	11	15	30	29	90
July-14	5	11	15	30	35	96
NET CHGE	0	0	0	0	6	6
Limited Reserves						\$17,782
Year	2010	2011	2012	2013	2014	TOTAL
June-14	\$82,337	\$173,954	\$393,979	\$725,591	\$262,427	\$1,638,288
July-14	\$82,337	\$164,027	\$352,953	\$681,842	\$425,930	\$1,707,090
NET CHGE	\$0	(\$9,927)	(\$41,026)	(\$43,749)	\$163,504	\$68,801
Ltd Incurred	\$1,142,185	\$1,326,253	\$764,241	\$1,358,518	\$859,791	\$5,450,987
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
June-14	8	15	27	49	67	166
July-14	7	15	27	47	74	170
NET CHGE	-1	0	0	-2	7	4
Limited Reserves						\$15,125
Year	2010	2011	2012	2013	2014	TOTAL
June-14	\$147,951	\$293,684	\$604,131	\$1,028,737	\$359,616	\$2,434,119
July-14	\$128,428	\$275,925	\$594,653	\$1,063,278	\$509,045	\$2,571,330
NET CHGE	(\$19,523)	(\$17,760)	(\$9,478)	\$34,542	\$149,429	\$137,211
Ltd Incurred	\$1,678,337	\$2,056,738	\$1,247,613	\$1,902,418	\$1,060,382	\$7,945,488

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
	August 31, 2014					
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
July-14	0	0	1	0	13	14
August-14	0	0	1	0	10	11
NET CHGE	0	0	0	0	-3	-3
Limited Reserves						\$2,558
Year	2010	2011	2012	2013	2014	TOTAL
July-14	\$0	\$0	\$0	\$0	\$30,242	\$30,242
August-14	\$0	\$0	\$0	\$0	\$28,138	\$28,138
NET CHGE	\$0	\$0	\$0	\$0	(\$2,103)	(\$2,103)
Ltd Incurred	\$142,310	\$340,677	\$136,713	\$111,235	\$136,078	\$867,013
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
July-14	2	4	11	15	22	54
August-14	1	4	10	11	19	45
NET CHGE	-1	0	-1	-4	-3	-9
Limited Reserves						\$20,712
Year	2010	2011	2012	2013	2014	TOTAL
July-14	\$46,091	\$111,898	\$241,701	\$365,355	\$44,768	\$809,812
August-14	\$51,091	\$261,915	\$228,069	\$348,919	\$42,059	\$932,053
NET CHGE	\$5,000	\$150,017	(\$13,631)	(\$16,435)	(\$2,709)	\$122,241
Ltd Incurred	\$390,743	\$523,725	\$339,083	\$369,482	\$43,906	\$1,666,940
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
July-14	0	0	0	2	4	6
August-14	0	0	0	1	4	5
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$3,915
Year	2010	2011	2012	2013	2014	TOTAL
July-14	\$0	\$0	\$0	\$16,082	\$8,105	\$24,187
August-14	\$0	\$0	\$0	\$15,982	\$3,595	\$19,577
NET CHGE	\$0	\$0	\$0	(\$100)	(\$4,510)	(\$4,610)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,813	\$16,120	\$112,607
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
July-14	5	11	15	30	35	96
August-14	5	11	13	28	38	95
NET CHGE	0	0	-2	-2	3	-1
Limited Reserves						\$19,188
Year	2010	2011	2012	2013	2014	TOTAL
July-14	\$82,337	\$164,027	\$352,953	\$681,842	\$425,930	\$1,707,090
August-14	\$80,486	\$154,958	\$348,760	\$650,295	\$588,386	\$1,822,886
NET CHGE	(\$1,851)	(\$9,069)	(\$4,192)	(\$31,547)	\$162,456	\$115,797
Ltd Incurred	\$1,142,185	\$1,327,217	\$763,398	\$1,362,289	\$1,064,694	\$5,659,782
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
July-14	7	15	27	47	74	170
August-14	6	15	24	40	71	156
NET CHGE	-1	0	-3	-7	-3	-14
Limited Reserves						\$17,966
Year	2010	2011	2012	2013	2014	TOTAL
July-14	\$128,428	\$275,925	\$594,653	\$1,063,278	\$509,045	\$2,571,330
August-14	\$131,577	\$416,873	\$576,830	\$1,015,196	\$662,179	\$2,802,654
NET CHGE	\$3,149	\$140,948	(\$17,824)	(\$48,082)	\$153,134	\$231,325
Ltd Incurred	\$1,686,441	\$2,219,443	\$1,248,841	\$1,890,819	\$1,260,797	\$8,306,342

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		July 31, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	1.30	1.99	2.23	1.92
CENTRAL	1.43	2.32	2.69	2.24
SUBURBAN MUNICIPAL	1.56	1.85	1.74	1.75
BURLINGTON	1.63	1.64	1.88	1.72
MORRIS	1.63	1.48	1.76	1.63
CAMDEN	1.65	1.91	2.86	2.22
SUBURBAN ESSEX	1.76	2.45	2.31	2.24
NJ PUBLIC HOUSING	2.16	2.24	2.61	2.38
OCEAN	2.21	2.25	2.91	2.49
BERGEN	2.22	1.83	2.00	1.99
ATLANTIC	2.27	2.58	2.77	2.58
MONMOUTH	2.49	1.44	1.82	1.82
PROF MUN MGMT	2.51	2.65	1.81	2.29
N.J.U.A.	2.70	2.25	1.95	2.22
SOUTH BERGEN	2.76	2.51	2.47	2.55
AVERAGE	2.02	2.09	2.25	2.14

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
BURLINGTON	1.35	1.64	1.88	1.65
TRI-COUNTY	1.38	1.99	2.23	1.92
CAMDEN	1.50	1.91	2.86	2.16
CENTRAL	1.57	2.32	2.69	2.25
MORRIS	1.63	1.48	1.76	1.63
SUBURBAN MUNICIPAL	1.64	1.91	1.74	1.78
SUBURBAN ESSEX	1.86	2.49	2.31	2.26
NJ PUBLIC HOUSING	2.11	2.29	2.61	2.38
BERGEN	2.17	1.85	2.02	2.00
PROF MUN MGMT	2.20	2.65	1.81	2.22
ATLANTIC	2.25	2.61	2.77	2.58
OCEAN	2.31	2.25	2.92	2.52
MONMOUTH	2.50	1.44	1.84	1.85
SOUTH BERGEN	2.69	2.51	2.47	2.54
N.J.U.A.	2.83	2.25	1.95	2.27
AVERAGE	2.00	2.11	2.26	2.13

Professional Municipal Mgmt Joint Insurance Fund											
2014 LOST TIME ACCIDENT FREQUENCY											
DATA VALUED AS OF July 31, 2014											
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2014 - 2012	
		*	7/31/2014	ACCIDENTS							
1	306	MAPLE SHADE		0	0	0.00	5.09	2.06	1	MAPLE SHADE	2.77
2	307	MOORESTOWN		0	2	2.32	3.00	2.69	2	MOORESTOWN	2.72
3	308	WILLINGBORO		1	6	3.16	3.03	1.21	3	WILLINGBORO	2.35
4	304	EVESHAM		1	5	5.03	1.55	2.60	4	EVESHAM	2.68
Totals:				2	13	2.51	2.65	2.08			2.41

Professional Municipal Mgmt Joint Insurance Fund											
2014 LOST TIME ACCIDENT FREQUENCY											
DATA VALUED AS OF August 31, 2014											
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2014 - 2012	
		*	8/31/2014	ACCIDENTS							
1	306	MAPLE SHADE		0	0	0.00	5.09	2.06	1	MAPLE SHADE	2.69
2	307	MOORESTOWN		0	2	2.03	3.00	2.69	2	MOORESTOWN	2.63
3	308	WILLINGBORO		0	6	2.76	3.03	1.21	3	WILLINGBORO	2.28
4	304	EVESHAM		0	5	4.40	1.55	2.60	4	EVESHAM	2.60
Totals:				0	13	2.20	2.65	2.08			2.33

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		September 12, 2014				
Total Participating Members			5			
Complaint			4			
Percent Compliant			80.00%			
				01/01/14	2014	
				EPL	POL	Co-Insurance
Member Name	*	2014 Checklist Submitted	2013 Compliant	Deductible	Deductible	01/01/14
EVESHAM		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRI		No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE		Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	Yes	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL

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

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

**REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE THE**

2014 SAFETY EXPOS

TO BE HELD ON

SEPTEMBER 26, 2014

AT THE

Camden County Emergency Training Center, Blackwood, NJ

AND ON

NOVEMBER 7, 2014

AT THE

Middlesex Fire Academy, Sayreville, NJ

SESSIONS:

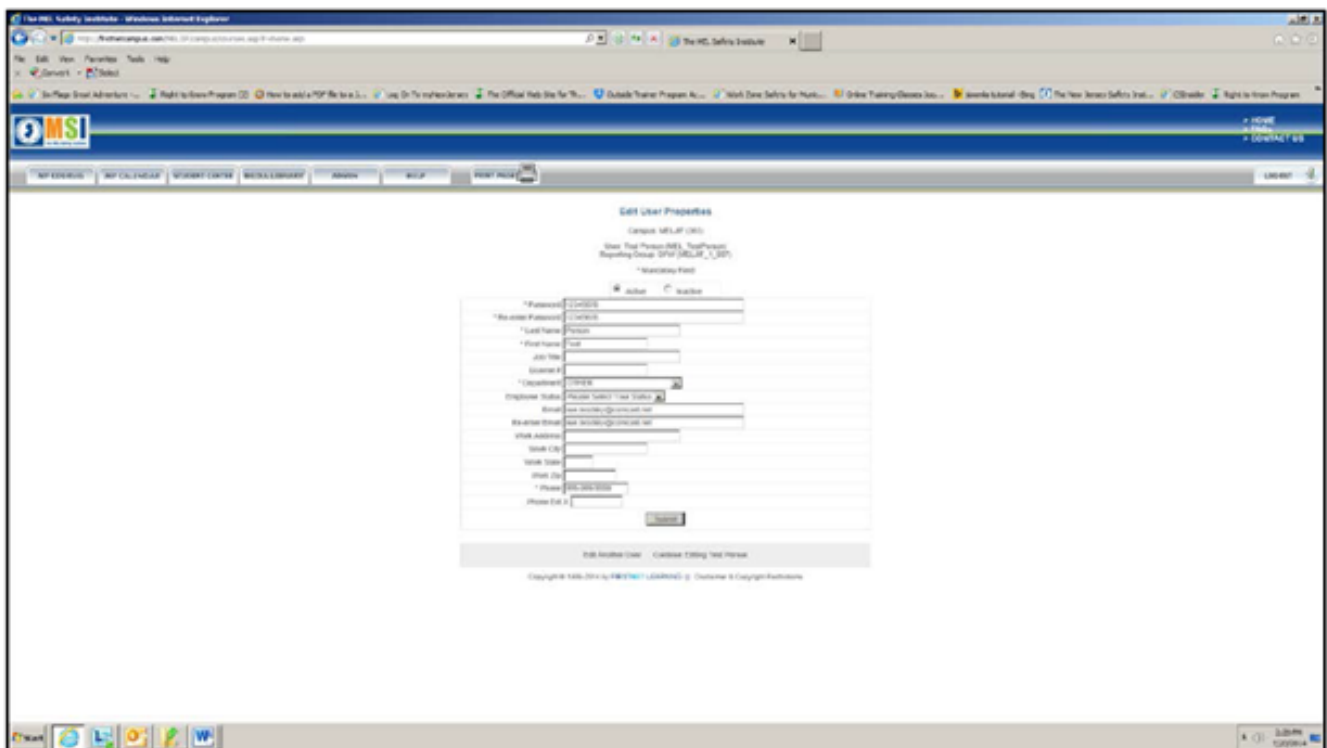
**Fleet and CDL for Managers & Supervisors
Reasonable Suspicion: Drug & Alcohol Awareness
Conflict Management: Dealing with Challenging People
Electrical Safety: Arc Flash
Jetter Safety
Driving Safety Awareness
Workzone Safety, Part 1- Classroom, Part 2- Exercise
Workzone Demo
WZ Lessons Learned from Losses
Short Courses — Bloodborne Pathogens, Waterborne Hazards, PPE Hazard
Assessments, HazCom w/ GHS and Fire Safety**

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.

How to Add License Numbers to Employee Records

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at 866-661-5120.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access: <http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. 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. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6th field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.



Please register online by visiting www.njme.org and clicking on the MSI button in the upper right hand corner and click on "MSI LOGIN". If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

2014 NJUA SAFETY EXPO					
Time	Supervisor	Technical	Workzone	Short courses	Time
8:00 - 9:00	Continental Breakfast and Opening Comments				8:00 - 9:00
9:00-9:15	Fleet / CDL For Supervisors 9:00 - 10:00 am 60 Minutes	Electrical Safety Arc Flash 9:00 - 10:30 am 90 Minutes	Workzone Safety 9:00 - 12:00 pm w/break 3 hours	Bloodborne Pathogens 50 min	9:00-9:15
9:15-9:30				Waterborne Hazards 50 min	9:15-9:30
9:30-9:45					PPE Hazard Assessments 50 min
9:45-10:00				9:45-10:00	
10:00-10:15	BREAK				10:00-10:15
10:15-10:30	Reasonable Suspicion Drug & Alcohol Awareness 10:15 - 12:15 pm 120 minutes	BREAK			10:15-10:30
10:30-10:45		Jetter Safety Classroom 10:45 - 12:15 pm 90 Minutes	LUNCH		10:30-10:45
10:45-11:00			Workzone Demo Attenuator / Cone Truck (Vendor) 12:30 - 1:45 pm / 60 min	LUNCH	
11:00-11:15				Haz Com with GHS 50 min	11:00-11:15
11:15-11:30		Fire Safety 50 min	11:15-11:30		
11:30-11:45			11:30-11:45		
11:45-12:00					11:45-12:00
12:00-12:15					12:00-12:15
12:15-12:30	LUNCH	LUNCH			12:15-12:30
12:30-12:45	Conflict Management Dealing with Challenging People 12:45 - 2:15 pm 90 Minutes	Driving Safety Awareness 12:45 - 1:45 pm 60 Minutes	Workzone Demo Attenuator / Cone Truck (Vendor) 12:30 - 1:45 pm / 60 min	Haz Com with GHS 50 min	12:30-12:45
12:45-1:00			WZ Lessons From Losses & TBT's 1:45 - 2:30 pm 45 Minutes		Fire Safety 50 min
1:00-1:15					
1:15-1:30					
1:30-1:45					1:30-1:45
1:45-2:00					1:45-2:00
2:00-2:15					2:00-2:15
2:15-2:30					2:15-2:30

IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:
 Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

***PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)**

***PLEASE CIRCLE DATE/LOCATION:**

September 26- Camden County Emergency Training Cntr November 7- Middlesex Fire Academy

***EMPLOYEE NAME:** _____ **DEPT.** _____

***PHONE NUMBER:** _____ **LICENSE #** _____

***AUTHORITY/MUNICIPALITY:** _____

** must be completed*

Class: _____ Time: _____

Class: _____ Time: _____

Class: _____ Time: _____

Be sure that your classes do not overlap! Students must sign in and out to earn credit.

For Pre-Registration return by September 15th for the September 26th date OR by October 24th for the November 7 date to: Karen Read- 9 Campus Drive, Suite 16, Parsippany, NJ 07054 Fax: 856-552-6835/kread@permainc.com

RESOLUTION NO. 14-18

**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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004704			
004704	BOWMAN & COMPANY, LLP	AUDITOR FEE 06/30/14 - (2013)	9,000.00
			9,000.00
		Total Payments FY 2013	9,000.00

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004705			
004705	QUAL-LYNX	CLAIMS ADMIN - 08/2014	10,454.15
			10,454.15
004706			
004706	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2014	1,363.08
			1,363.08
004707			
004707	PERMA	POSTAGE FEE 07/2014	5.35
004707	PERMA	EXECUTIVE DIRECTOR FEE 08/2014	8,573.00
			8,578.35
004708			
004708	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 08/2014	2,965.67
			2,965.67
004709			
004709	KEARNS, REALE & KEARNS	LITIGATION MANAGMENT - 08/2014	1,328.50
004709	KEARNS, REALE & KEARNS	ATTORNEY FEE 08/2014	1,559.58
			2,888.08
004710			
004710	QUALCARE, INC.	MANAGED CARE SERVICES - 08/2014	6,898.33
			6,898.33
004711			
004711	THOMAS TONTARSKI	TREASURER FEE 08/2014	1,348.08
			1,348.08
004712			
004712	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR 07/31/2014	29.83
004712	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR 06/30/2014	29.83

			59.66
004713			
004713	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS - 0/2014	451.00
			451.00
004714			
004714	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 7/29/2014	3,889.90
			3,889.90
004715			
004715	COURIER TIMES INC.	ACCT 8565524712 - 07/08/14 - AUDIT RPT	206.30
			206.30
	Total Payments FY 2014	39,102.60	

TOTAL PAYMENTS ALL FUND YEARS \$ 48,102.60

WILLIAM CROMIE, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

RESOLUTION NO. 14-19

**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 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004716			
004716	QUAL-LYNX	CLAIMS ADMIN - 09/2014	10,454.15
			10,454.15
004717			
004717	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2014	1,363.08
			1,363.08
004718			
004718	PERMA	POSTAGE FEE 08/2014	5.84
004718	PERMA	EXECUTIVE DIRECTOR FEE 09/2014	8,573.00
			8,578.84
004719			
004719	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 09/2014	2,965.67
			2,965.67
004720			
004720	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 09/2014	1,328.50
004720	KEARNS, REALE & KEARNS	ATTORNEY FEE 09/2014	1,559.58
			2,888.08
004721			
004721	QUALCARE, INC.	MANAGED CARE SERVICES - 09/2014	6,898.33
			6,898.33
004722			
004722	THOMAS TONTARSKI	TREASURER FEE 09/2014	1,348.08
			1,348.08
004723			
004723	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 09/2014	451.00
			451.00
		Total Payments FY 2014	34,947.23

TOTAL PAYMENTS ALL FUND YEARS \$ 34,947.23

WILLIAM CROMIE, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

September 3, 2014

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 2,534.63. This generated an average annual yield of .33%. However, we have an unrealized gain of \$1,300.00 adjusting the reported yield to .50% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 1,220.00 as it relates to the market value of \$1,998,780.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 2 obligations with a maturity greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$1,177.76 w/YTD of \$ 93,646.04 (detailed in my report)
Overpayment Reimbursements \$ 353.52
RCF Claims Reimbursement \$ 15,172.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 266 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 255,352.64.

Loss Payments	\$ 192,921.49
Expense Payments	\$ 8,332.61
Legal Payments	\$ 54,098.54

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 4,849,685.80 to a closing balance of \$4,479,789.96 showing a decrease in the fund of \$ 369,895.64.

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 - AUGUST**

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

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

Current Fund Year: 2014										
Month Ending: July										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(267,119.14)	1,413,167.81	419,046.31	2,468,425.78	10.37	(635.63)	39,044.25	327,191.38	450,554.67	4,849,685.80
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,027.76	0.00	0.00	472.51	0.00	0.00	0.00	0.00	0.00	1,500.27
Invest Pymnts	(17.29)	(758.59)	(224.76)	(1,324.02)	(0.01)	0.00	(21.05)	(175.51)	(241.67)	(2,762.90)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(17.29)	(758.59)	(224.76)	(1,324.02)	(0.01)	0.00	(21.05)	(175.51)	(241.67)	(2,762.90)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,010.47	(758.59)	(224.76)	(851.51)	(0.01)	0.00	(21.05)	(175.51)	(241.67)	(1,262.63)
EXPENSES										
Claims Transfers	10,231.02	15,430.96	0.00	89,021.82	0.00	0.00	0.00	0.00	0.00	114,683.80
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	59,468.48	0.00	38,008.15	97,476.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110.57	110.57
TOTAL	10,231.02	15,430.96	0.00	89,021.82	0.00	0.00	59,468.48	0.00	38,118.72	212,271.00
END BALANCE	(276,339.69)	1,396,978.26	418,821.55	2,378,552.45	10.36	(635.63)	(20,445.28)	327,015.87	412,194.28	4,636,152.17

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	July							
CURRENT FUND YEAR	2014							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
	Maturity (Yrs)	0	0	0	0	0	0	
	Purchase Yield:	0	0	0	0	0	0	
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$4,849,685.83	2617049.17	2558.29	182098.37	1997480	50000	500	
Opening Interest Accrual Balance	\$166.66	0	0	0	166.66	0	0	
1	Interest Accrued and/or Interest Cost	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$77.09	\$168.53	\$0.11	(\$91.55)	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	(\$2,840.00)	\$0.00	\$0.00	\$0.00	(\$2,840.00)	\$0.00	\$0.00
8	Net Investment Income	(\$1,512.91)	\$168.53	\$0.11	(\$91.55)	(\$1,590.00)	\$0.00	\$0.00
9	Deposits - Purchases	\$226,461.76	\$14,301.33	\$0.00	\$0.00	\$0.00	\$114,683.80	\$97,476.63
10	(Withdrawals - Sales)	(\$437,232.49)	(\$225,072.06)	\$0.00	\$0.00	\$0.00	(\$114,683.80)	(\$97,476.63)
	Ending Cash & Investment Balance	\$4,636,152.19	\$2,406,446.97	\$2,558.40	\$182,006.82	\$1,994,640.00	\$50,000.00	\$500.00
	Ending Interest Accrual Balance	\$1,416.66	\$0.00	\$0.00	\$0.00	\$1,416.66	\$0.00	\$0.00
	Plus Outstanding Checks	\$117,805.95	\$0.00	\$0.00	\$0.00	\$0.00	\$34,963.15	\$82,842.80
	(Less Deposits in Transit)	(\$30.00)	(\$30.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,753,928.14	\$2,406,416.97	\$2,558.40	\$182,006.82	\$1,994,640.00	\$84,963.15	\$83,342.80

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

Month		July							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	97,355.11	8,481.02	1,027.76	104,808.37	104,808.37	0.00	0.00	0.00
	Liab	334.81	793.79	0.00	1,128.60	1,128.60	0.00	0.00	0.00
	Auto	11,540.04	0.00	0.00	11,540.04	11,540.04	0.00	0.00	0.00
	WC	400,272.06	33,588.20	0.00	433,860.26	433,860.26	(0.00)	(0.00)	0.00
	Total	509,502.02	42,863.01	1,027.76	551,337.27	551,337.27	(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	19,327.79	70.24	0.00	19,398.03	19,398.03	0.00	0.00	0.00
	Auto	31,831.55	0.00	0.00	31,831.55	31,831.55	0.00	0.00	0.00
	WC	632,796.13	44,029.21	150.00	676,675.34	676,675.34	0.00	0.00	0.00
	Total	795,190.31	44,099.45	150.00	839,139.76	839,139.76	0.00	0.00	0.00
2012	Prop	151,885.45	0.00	0.00	151,885.45	151,885.45	(0.00)	(0.00)	0.00
	Liab	92,859.66	2,451.75	0.00	95,311.41	95,311.41	(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	410,885.40	432.90	30.00	411,288.30	411,288.30	0.00	0.00	0.00
	Total	665,277.23	2,884.65	30.00	668,131.88	668,131.88	(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	242,253.80	7,832.68	0.00	250,086.48	250,086.48	(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	1,151,546.82	10,971.51	292.51	1,162,225.82	1,162,225.82	(0.00)	(0.00)	0.00
	Total	1,762,301.34	18,804.19	292.51	1,780,813.02	1,780,813.02	(0.00)	(0.00)	(0.00)
2010	Prop	140,560.40	1,750.00	0.00	142,310.40	142,310.40	(0.00)	(0.00)	0.00
	Liab	332,265.64	4,282.50	0.00	336,548.14	336,548.14	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00
	WC	1,059,847.56	0.00	0.00	1,059,847.56	1,059,847.56	(0.00)	(0.00)	0.00
	Total	1,543,876.17	6,032.50	0.00	1,549,908.67	1,549,908.67	(0.00)	(0.00)	0.00
	TOTAL	5,276,147.07	114,683.80	1,500.27	5,389,330.60	5,389,330.60	(0.00)	(0.00)	0.00

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

Current Fund Year: 2014 Month Ending: August		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(276,339.69)	1,396,978.26	418,821.55	2,378,552.45	10.36	(635.63)	(20,445.28)	327,015.87	412,194.28	4,636,152.17	
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	30.01	0.00	0.00	0.00	0.00	0.00	30.01	
Invest Pymnts	20.44	1,157.52	345.70	1,963.28	0.01	0.00	0.41	269.93	340.23	4,097.52	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	20.44	1,157.52	345.70	1,963.28	0.01	0.00	0.41	269.93	340.23	4,097.52	
Other *	15,172.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	17,172.00	
TOTAL	15,192.44	1,157.52	345.70	1,993.29	0.01	0.00	0.41	269.93	2,340.23	21,299.53	
EXPENSES											
Claims Transfers	3,131.07	32,414.85	984.88	93,028.34	0.00	0.00	0.00	0.00	0.00	129,559.14	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,102.60	48,102.60	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	3,131.07	32,414.85	984.88	93,028.34	0.00	0.00	0.00	0.00	48,102.60	177,661.74	
END BALANCE	(264,278.32)	1,365,720.93	418,182.37	2,287,517.40	10.37	(635.63)	(20,444.87)	327,285.80	366,431.91	4,479,789.96	

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
Claims Transaction Status:		
Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals a	0.00
Allocation variance 3:	Treasurer/TPA net payments N Max/Min	0.00 / (0.00)
Pre-existing variance:	Prior period unreconciled variat Max/Min	0.00 / (0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH		August						
CURRENT FUND YEAR		2014						
Description:		Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:		OPERATING	CASH MGMNT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)		0	0	0	0	0	0	0
Purchase Yield:		0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Bal		\$4,636,152.19	2406446.97	2558.4	182006.82	1994640	50000	500
Opening Interest Accrual Bal		\$1,416.66	0	0	0	1416.66	0	0
1	Interest Accrued and/or Interest	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
2	Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	(\$42.46)	\$48.85	\$0.11	(\$91.42)	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$4,140.00	\$0.00	\$0.00	\$0.00	\$4,140.00	\$0.00	\$0.00
8	Net Investment Income	\$5,347.54	\$48.85	\$0.11	(\$91.42)	\$5,390.00	\$0.00	\$0.00
9	Deposits - Purchases	\$194,863.75	\$17,202.01	\$0.00	\$0.00	\$0.00	\$129,559.14	\$48,102.60
10	(Withdrawals - Sales)	(\$355,323.58)	(\$177,661.84)	\$0.00	\$0.00	\$0.00	(\$129,559.14)	(\$48,102.60)
Ending Cash & Investment Balance		\$4,479,789.90	\$2,246,035.99	\$2,558.51	\$181,915.40	\$1,998,780.00	\$50,000.00	\$500.00
Ending Interest Accrual Balance		\$2,666.66	\$0.00	\$0.00	\$0.00	\$2,666.66	\$0.00	\$0.00
Plus Outstanding Checks		\$34,295.54	\$0.00	\$0.00	\$0.00	\$0.00	\$34,239.06	\$56.48
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$4,514,085.44	\$2,246,035.99	\$2,558.51	\$181,915.40	\$1,998,780.00	\$84,239.06	\$556.48

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

Month		July							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	97,355.11	8,481.02	1,027.76	104,808.37	104,808.37	0.00	0.00	0.00
	Liab	334.81	793.79	0.00	1,128.60	1,128.60	0.00	0.00	0.00
	Auto	11,540.04	0.00	0.00	11,540.04	11,540.04	0.00	0.00	0.00
	WC	400,272.06	33,588.20	0.00	433,860.26	433,860.26	(0.00)	(0.00)	0.00
	Total	509,502.02	42,863.01	1,027.76	551,337.27	551,337.27	(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	19,327.79	70.24	0.00	19,398.03	19,398.03	0.00	0.00	0.00
	Auto	31,831.55	0.00	0.00	31,831.55	31,831.55	0.00	0.00	0.00
	WC	632,796.13	44,029.21	150.00	676,675.34	676,675.34	0.00	0.00	0.00
	Total	795,190.31	44,099.45	150.00	839,139.76	839,139.76	0.00	0.00	0.00
2012	Prop	151,885.45	0.00	0.00	151,885.45	151,885.45	(0.00)	(0.00)	0.00
	Liab	92,859.66	2,451.75	0.00	95,311.41	95,311.41	(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	410,885.40	432.90	30.00	411,288.30	411,288.30	0.00	0.00	0.00
	Total	665,277.23	2,884.65	30.00	668,131.88	668,131.88	(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	242,253.80	7,832.68	0.00	250,086.48	250,086.48	(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	1,151,546.82	10,971.51	292.51	1,162,225.82	1,162,225.82	(0.00)	(0.00)	0.00
	Total	1,762,301.34	18,804.19	292.51	1,780,813.02	1,780,813.02	(0.00)	(0.00)	(0.00)
2010	Prop	140,560.40	1,750.00	0.00	142,310.40	142,310.40	(0.00)	(0.00)	0.00
	Liab	332,265.64	4,282.50	0.00	336,548.14	336,548.14	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00
	WC	1,059,847.56	0.00	0.00	1,059,847.56	1,059,847.56	(0.00)	(0.00)	0.00
	Total	1,543,876.17	6,032.50	0.00	1,549,908.67	1,549,908.67	(0.00)	(0.00)	0.00
	TO TAL	5,276,147.07	114,683.80	1,500.27	5,389,330.60	5,389,330.60	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Wednesday, July 23, 2014

From 6/19/2014 To 7/22/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date Coverage
<u>PMM JIF</u>				
H- To Whom It May Concern AU WC I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053	3975	Evidence of insurance for the obtaining a State License for the Summer Camp Program located at the Recreation Center, (Blue Barn) run by the Township Recreation Center and staffed by Township employees.	6/23/2014 GL EX
H- NJ Council for the Humanities I- Township of Willingboro	28 W. State Street Trenton, NJ 08608-1602 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	17725	REPLACE PRIOR CERTIFICATE - Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) lecture to be held on 10/11/14.	7/22/2014 GI EX
H- Mack-Cali Realty Corporation AU WC I- Township of Moorestown	343 Thornall St. Edison, NJ 08837 2 Executive Drive., Suite 9A Moorestown, NJ 08057	18378	M-C Church Realty, LLC, Mack Cali Realty,L.P. & Mack-Cali Realty Corporation is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) as respects to lease of building.	7/22/2014 GL EX
H- First Student AU OTH I- Township of Willingboro	835 Watson-New Freedom Rd Berlin, NJ 08009 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19459	Certificate holder is included as "additional insured", ATIMA, for General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured) 2003 International bus and occupants VIN# 4DRBRABPX3A959, value of the vehicle is \$35,000.00.	6/30/2014 GL EX

H- Moorestown Mall AU WC	Management Office 400 Route 38 Moorestown, NJ 20033	08057	Certificate holder and Moorestown Mall LLC, PREIT Services	7/7/2014	GL EX
I- Township of Moorestown	2 Executive Drive., Suite 9A Moorestown, NJ 08057		LLC & PREIT Associates LP and Twin Oaks Community Service are included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Police Vehicle for the Touch-A-Truck Program.		
H- Lenape Regional High School District AU WC	93 Willow Grove Road Shamong, NJ 08088	20211	Evidence of insurance as respects to the use of school premises	7/2/2014	GL EX
I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053		for sky diving expedition to be held on July 4, 2014 at Cherokee High School. NOTE: NO COVERAGE, INCLUDING BODILY INJURY IS BEING AFFORDED TO THE SKY DIVERS.		

Total # of Holders = 6

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Wednesday, August 20, 2014

From 7/23/2014 To 8/19/2014

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>PMM JIF</u>				
H- Burlington County AU WC	Board of Chosen Freeholders Attn: Risk Management. PO Box 6000, 49 Rancocas Rd. Mt. Holly, NJ 08060	3642	REPLACES PRIOR CERT - Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Road Opening Permits for 2014.	8/7/2014 GL EX
I- Township of Moorestown	111 W. Second St. Moorestown, NJ 08057			
H- Mack-Cali Realty Corporation AU WC	343 Thornall St. Edison, NJ 08837	18378	REPLACES PRIOR CERTIFICATE - M-C Church Realty, LLC, Mack Cali Realty, L.P. & Mack-Cali Realty Corporation is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of 1245 N. Church St. by Moorestown Township Police Department.	8/15/2014 GL EX
I- Township of Moorestown	111 W. Second St. Moorestown, NJ 08057			
H- Lisa Gallucci AU WC	24 E. Main St. Marlton, NJ 08053	20903	Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) easement for 9/11 memorial.	8/7/2014 GL EX
I- Evesham Township Fire District	984 Tuckerton Road Marlton, NJ 08053			

Total # of Holders = 3

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 3, 2014

Service Team

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

JUNE 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Moorestown – Conducted a Loss Control Visit – July 3
- Township of Evesham – Attended a DPW Meeting– August 21
- Township of Moorestown – Attended a Perkins Center for the Arts Meeting – August 5

UPCOMING JIF MEETINGS

- DPW – Roundtable – PEOSHA – Regulatory Update Training – September 18

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- 2015 MSI Safety Training – August 8
- Annual School Crossing Guard Training – August 18
- ALS Ice Bucket challenge – August 22

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library during August.

<u>Municipality</u>	<u># of Videos</u>
Evesham Township	1

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

Listed below are upcoming MSI training programs scheduled for September, October & November 2014. **Enrollment is required for all MSI classes.**

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

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

Date	Territory	Location	Topic	Time
9/3/14	5	Township of Willingboro #2	DDC-6	8:00 - 2:30 pm w/lunch brk
9/5/14	5	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	12:30 - 3:30 pm
9/8/14	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/8/14	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/9/14	5	Township of Delran	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/10/14	5	Evesham MUA	Jetter Safety Awareness	8:15 - 10:15 am
9/10/14	5	Evesham MUA	Jetter Safety Awareness	10:30 - 12:30 pm
9/11/14	5	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/11/14	5	Borough of Collingswood	PPE	11:30 - 1:30 pm
9/12/14	5	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
9/12/14	5	Township of Monroe #3	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
9/17/14	5	Pennsauken SA #2	LOTO	8:30 - 10:30 am
9/17/14	5	Pennsauken SA #2	Hearing Conservation	10:45 - 11:45 am
9/19/14	5	Township of Evesham #4	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/19/14	5	Township of Franklin #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/23/14	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
9/23/14	5	Township of Monroe	Forklift Operator Evaluation Train-the- Trainer	9:00 - 12:00 pm
9/25/14	5	Township of Delran	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
9/26/14	5	Township of Willingboro #2	Landscape Safety	8:00 - 11:00 am
9/29/14	5	Township of Tabernacle #1	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
9/29/14	5	Township of Tabernacle #1	Hearing Conservation	10:45 - 11:45 am
9/30/14	5	Township of Cherry Hill #6	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/1/14	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
10/2/14	5	Deptford Twp MUA	CSE-Permit Required w/Classroom Demo	7:30 - 11:30 am
10/3/14	5	Township of Willingboro #2	LOTO	1:00 - 3:00 pm
10/6/14	5	Borough of Collingswood	LOTO	8:00 - 10:00 am
10/7/14	5	Township of Westampton #2 (Donna Ryan)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/14	5	Pennsauken SA #2	Ladder Safety / Walking & Working Surfaces	8:30 - 10:30 am
10/8/14	5	Pennsauken SA #2	BBP	10:45 - 11:45 am
10/10/14	5	Township of Monroe #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

10/14/14	5	City of Burlington #2	Ladder Safety / Walking & Working Surfaces	8:00 - 10:00 am
10/14/14	5	City of Burlington #2	Leaf Collection Safety	10:15 - 11:45 am
10/15/14	5	Township of Willingboro #2	PPE	1:00 - 3:00 pm
10/15/14	5	Township of Deptford	Hearing Conservation	8:30 - 9:30 am
10/15/14	5	Township of Deptford	BBP	9:45 - 10:45 am
10/16/14	5	Township of Delran	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/14	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	8:15 - 10:15 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	10:30 - 12:30 pm
10/22/14	5	Township of Willingboro #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/23/14	5	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/24/14	5	Monroe Twp. MUA #1	Jetter Safety Awareness	8:00 - 10:00 am
10/24/14	5	Monroe Twp. MUA #1	PPE	10:15 - 12:15 pm
10/27/14	5	Township of Bordentown	Flagger / Work Zone Safety	8:00 - 12:00 pm
10/29/14	5	Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
10/30/14	5	Township of Delran	Hoists, Cranes & Rigging Safety	8:00 - 10:00 am
10/30/14	5	Township of Delran	BBP	10:15 - 11:15 am
10/31/14	5	Cherry Hill Fire Dept. #6	Forklift Operator Evaluation Train-the-Trainer	8:30 - 11:30 am
10/31/14	5	Township of Evesham #4	LOTO	8:00 - 10:00 am
10/31/14	5	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	8:15 - 10:15 am
11/12/14	5	Evesham MUA	Hearing Protection	10:30 - 11:30 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	12:15 - 2:15 pm
11/12/14	5	Evesham MUA	Hearing Protection	2:30 - 3:30 pm
11/19/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm



To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors
From: Susan Kopec, Training and Administration Assistant Director
Date: August 27, 2014
Re: 2015 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER
Request Deadline Extended to September 30, 2014

We are excited to present the 2015 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 2015 safety training program. We'd like to call to your attention some of the changes in the courses for 2015:

- 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; Personal Protective Equipment and Safe Driving. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens 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.
- Two new classes have been added for 2015: Driving Safety Awareness & Safety Coordinator Skills Training.
- Ten classes have been updated for 2015.

Submit requests for the classes you would like to host in 2015 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to September 30th, 2014. If you are not able to host classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Filip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at www.njmeli.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 towns 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 towns must provide a training room to accommodate the class. Typically, 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 member requests by offering a wide 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 request assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

2015 MSI Class Request For January 1, 2015 – December 31, 2015

All requests to host classes MUST be received by September 30, 2014

(Requests received after September 30, 2014 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 your 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 Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.	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	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: 1) tips for training adults 2) a review of the OSHA BBP standard 3) opportunity to monitor a practice class</p>	<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>UPDATED for 2015</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>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>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 as 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>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 (non-entry)</p>	<p>1 hour - <u>This class is intended for workers who are not authorized to enter a 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>UPDATED for 2015</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 town 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>6 hours - This course 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 of 5% on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Maximum class size is 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>NEW for 2015</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: <i>pending</i></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
Excavation, Trenching and Shoring	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 Updated for 2015 Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.	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, Personal Protective Equipment, and Safe Driving. 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 UPDATED for 2015	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 Evaluation Train-the-Trainer</p>	<p>3 hours - Employers must certify their forklift operators. This class will prepare experienced forklift operators to conduct forklift training and re-certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document performance.</p> <p>Host town must provide forklift and one to three operators.</p>	<p>Required upon initial assignment and retraining every three years for workers who operate forklifts and other powered industrial trucks.</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>UPDATED for 2015</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>
<p>Hoists, Cranes and Rigging</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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.</p>	<p>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.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>

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.	<p>Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds</p> <p>Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH</p>
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.	<p>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.</p> <p>Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
Leaf Collection Safety Awareness	1.5 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.	<p>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.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH</p>
Lock Out / Tag Out (Control of Hazardous Energy)	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.	<p>Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
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.	<p>Recommended upon initial assignment and retraining as needed for employees who work in office settings.</p> <p>Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH</p>
Personal Protective Equipment UPDATED for 2015 <i>Also available through "Fast Track to Safety" days</i>	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>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>UPDATED for 2015</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>UPDATED for 2015</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>NEW for 2015</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</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: <i>pending</i></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>UPDATED for 2015</p> <p><i>(Combined Leaf Vacuum 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>
<p>Shop and Tool Safety</p>	<p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Snow Plow / Snow Removal Safety</p>	<p>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.</p> <p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Special Event Management</p> <p>UPDATED for 2015</p>	<p>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.</p> <p>The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who plan special events.</p> <p>Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH</p>
<p>Toolbox Talk Essentials</p> <p>UPDATED for 2015</p>	<p>1.5 hours - For staff members who present tool box talks as part of their department safety training program.</p>	<p>Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.</p> <p>Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH</p>
<p>Traffic Control for Emergency Responders</p>	<p>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.</p>	<p>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.</p>

Online Courses

Course Title	Course Description	Target Audience
Back Safety / Material Handling	0.5 hour - 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.	Recommended upon initial assignment and retraining as needed for personnel who manually lift and carry large or heavy objects
Bloodborne Pathogens	0.5 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees. Employers will need to explain safeguards specific to the individual work places to complete annual training.	Required upon initial assignment and annual refresher for employees who have an anticipated exposure to bodily fluids
Crossing Guard Training	0.5 hour - 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.	Required upon initial assignment and annual refresher for School Crossing Guards.
Crush Zone Training	0.5 hour - Too many accidents involve workers who are caught between moving and stationary objects. The results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.	Recommended upon initial assignment and retraining as needed for personnel who work around moving machinery or vehicles
Driving – Emergencies & Natural Disasters	0.5 hour - In this course, host and cartoonist Bruce Blitz will expose the participant to a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster	Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.
Driving – Urban Driving	0.5 hour - 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.	Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.
Fire Safety	0.5 hour - 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.	Required upon initial assignment and annual refresher for all employees.

<p>Hazard Communication / Globally Harmonized System (GHS)</p>	<p>0.5 hour - 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. Every employee must have been trained in the new GHS regulation by December 2013.</p> <p>Employers will need to explain safeguards specific to the individual work places.</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>New Employee Safety Orientation, Part 1</p>	<p>0.5 hour - 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 our no tolerance policy towards harassment and discrimination.</p>	<p>Recommended upon initial assignment for new or seasonal employees.</p>
<p>New Employee Safety Orientation, Part 2</p>	<p>0.5 hour - 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.</p>	<p>Recommended upon initial assignment for new or seasonal employees.</p>
<p>Office Safety</p>	<p>0.5 hour - 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</p>	<p>Recommended upon initial assignment and retraining as needed for employees who work in office settings.</p>

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

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

8:30 – 2:30 pm w/hour lunch break

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ◆ Clementon (Camden) – 8/25/14

September

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

October

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

November

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





Safety Director Bulletin

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

August 2014

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.

A message from the JIF Safety Director's office:

The ALS Ice Bucket Challenge is a fundraising endeavor that has captured national attention. While the challenge is a great opportunity for municipalities to build community involvement and spirit around a great cause, it has come to our attention that some are taking unnecessary risks. The use of heavy equipment (over participants' heads) exposes participants to significant hazard. The Safety Director strongly discourages this practice.



In addition, fire departments may be asked to assist in an Ice Bucket Challenge. Yesterday, 4 firefighters were injured when their aerial truck contacted power lines while assisting with the Challenge. Please consider safety in all we do.

David McHale, CSP, CPCU | *Public Sector Director*
J.A. Montgomery Risk Control | 231 Main Street | PO Box 2017 | Toms River, NJ 08754
P : 732-736-5213 | C : 732-673-4802 | F : 856-830-1468 |
dmchale@jamontgomery.com | connerstrong.com



Please consider the environment before printing this email



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2014

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$40,868.09	44.5%
JUNE	113	\$160,108.79	\$48,496.25	\$111,612.54	69.7%
JULY	104	\$48,047.89	\$17,328.32	\$30,719.57	63.9%
AUGUST	92	\$70,574.34	\$28,810.88	\$41,763.46	59.2%
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	951	\$1,059,031.33	\$507,431.20	\$551,600.13	52.1%

2013

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



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2012

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

2011

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



QUALCARE
TM
INC.

PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2014	New Injuries Requiring Med Mgmt
January	11
February	3
March	7
April	6
May	6
June	7
July	11
August	7
September	
October	
November	
December	
Totals	58
2013	New Injuries Requiring Med Mgmt
January	10
February	7
March	8
April	5
May	10
June	11
July	10
August	15
September	10
October	10
November	7
December	6
Totals	109



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2012	New Injuries Requiring Med Mgmt
January	7
February	5
March	8
April	8
May	12
June	5
July	10
August	7
September	1
October	11
November	7
December	3
Totals	84
2011	New Injuries Requiring Med Mgmt
January	9
February	10
March	10
April	9
May	8
June	11
July	12
August	14
September	14
October	7
November	7
December	1
Totals	112



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

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1208858	7/28/2014	701-Public Works	36 - Infection	Lower Arm	09 - Contact With, NOC
1209593	8/14/2014	P11-POLICE DEPARTMENT	52 - Strain or Tear	Foot	81 - Struck or Injured, NOC
1210259	8/12/2014	W81-PUBLIC WORKS DPT	43 - Puncture	Hand	09 - Contact With, NOC
1210260	8/12/2014	W81-PUBLIC WORKS DPT	43 - Puncture	Chest	85 - Animal or Insect
1210331	8/24/2014	P11-POLICE DEPARTMENT	52 - Strain or Tear	Upper Arm	60 - Strain or Injury By, NOC
1210421	8/27/2014	701-Public Works	40 - Laceration	Foot	19 - Cut, Puncture, Scrape, NOC
1210513	3/13/2014	W82-PUBLIC BUILDINGS	52 - Strain or Tear	Lower Back	45 - Collision or Sideswipe With Another Vehicle



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

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
MILLENNIUM SURGICALCENTER, LLC	\$ 15,087.00	\$ 2,950.89	\$ 12,136.11	80%	Ambulatory Surgical Center
IVY REHAB NETWORK, INC	\$ 5,262.00	\$ 1,020.00	\$ 4,242.00	81%	Physical Therapy/Occupational Therapy
ONE CALL MEDICAL, INC.	\$ 4,860.05	\$ 2,000.00	\$ 2,860.05	59%	MRI/Radiology
US HEALTHWORKS MEDICAL GROUP OF NJ P	\$ 4,855.05	\$ 2,084.30	\$ 2,770.75	57%	Occ Med/Primary Care
KENNEDY HOSPITAL	\$ 4,404.00	\$ 2,400.19	\$ 2,003.81	45%	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECS	\$ 3,500.00	\$ 1,632.25	\$ 1,867.75	53%	Ortho/Neuro
COOPER HEALTH SYSTEMS	\$ 3,312.00	\$ 2,484.00	\$ 828.00	25%	Hospital
RECONSTRUCTIVE ORTHOPEDICS P A	\$ 3,308.80	\$ 1,737.44	\$ 1,571.36	47%	Ortho/Neuro
NOVACARE REHABILITATION	\$ 3,306.00	\$ 1,048.19	\$ 2,257.81	68%	Physical Therapy/Occupational Therapy
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCI	\$ 2,749.00	\$ 688.78	\$ 2,060.22	75%	Ortho/Neuro
OUT OF NETWORK					
REGIONAL ORTHOPEDIC	\$ 250.00	\$ 240.00	\$ 10.00	4%	Ortho/Neuro
ELAB SOLUTIONS	\$ 63.39	\$ 63.39	\$ -	0%	Laboratory Services
MCCI NEGOTIATIONS					
MEDSOURCE	\$ 2,995.00	\$ 870.00	\$ 2,125.00	71%	DME
MSC GROUP	\$ 1,175.00	\$ 1,175.00	\$ -	0%	DME



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

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001207022	7/8/2014	9/12/1976	Running after suspect	Shoulder	\$ 18,189.05	\$ 4,220.20	\$ 13,968.85
001205883	6/23/2014	8/22/1979	Doing checks on motorcycle	Ankle	\$ 11,329.80	\$ 6,607.09	\$ 4,722.71
001160953	1/3/2013	4/3/1964	Wrestling with suspect	Knee	\$ 6,966.00	\$ 2,458.78	\$ 4,507.22
001198797	3/18/2014	7/15/1953	Throwing trash bags into dumpster	Shoulder	\$ 5,345.00	\$ 1,374.00	\$ 3,971.00
001204313	5/29/2014	11/28/1978	Testing fire hose	Abdomen	\$ 4,404.00	\$ 2,400.19	\$ 2,003.81
001192867	1/14/2014	1/10/1958	Getting out of truck	Multiple Body Parts	\$ 3,630.13	\$ 1,219.25	\$ 2,410.88
001192515	1/10/2014	5/3/1983	Slipped on ice at MVA scene	Shoulder	\$ 3,500.00	\$ 1,632.25	\$ 1,867.75
001202936	5/1/2014	1/7/1975	Performing CPR on patient	Wrist	\$ 2,868.07	\$ 1,222.99	\$ 1,645.08
001171682	4/2/2013	9/23/1973	Performing rescue drill	Back	\$ 2,717.10	\$ 1,595.42	\$ 1,121.68
001207023	7/8/2014	12/21/1978	Removing broken glass	Wrist	\$ 2,249.00	\$ 815.14	\$ 1,433.86



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

Specialty	Charges	Approved	Savings	% of Savings
Ambulatory Surgical Center	\$ 15,087.00	\$ 2,950.89	\$ 12,136.11	80%
Ortho/Neuro	\$ 12,793.62	\$ 6,103.23	\$ 6,690.39	52%
Physical Therapy/Occupational Therapy	\$ 12,214.00	\$ 2,971.19	\$ 9,242.81	76%
Hospital	\$ 9,045.00	\$ 6,184.19	\$ 2,860.81	32%
Occ Med/Primary Care	\$ 5,616.05	\$ 2,664.30	\$ 2,951.75	53%
MRI/Radiology	\$ 5,168.05	\$ 2,143.94	\$ 3,024.11	59%
Durable Medical Equipment	\$ 4,229.13	\$ 2,072.06	\$ 2,157.07	51%
Anesthesia/Pain Management	\$ 3,379.00	\$ 1,960.48	\$ 1,418.52	42%
Emergency Medicine	\$ 2,361.00	\$ 1,205.14	\$ 1,155.86	49%
Home Health Care	\$ 560.00	\$ 480.00	\$ 80.00	14%
Laboratory Services	\$ 121.49	\$ 75.46	\$ 46.03	38%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JULY 28, 2014
 984 TUCKERTON ROAD, MARLTON, NJ
 EVESHAM TOWNSHIP
 2:00 PM**

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

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONERS:

Rosemary Flaherty	Township of Maple Shade	Absent
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SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

APPROVAL OF MINUTES: JUNE 23, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN MINUTES OF JUNE 23, 2014:

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: 3 ayes, 0 nays, 1 abstention Commissioner Carew

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

2015 RENEWAL APPLICATIONS – ONLINE UNDERWRITING DATABASE – Executive Director said the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars have been scheduled throughout the state to training Risk Management Consultants and Fund Commissioners on the new program. This seminar was combined with the Underwriting Managers review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

MEMBERSHIP RENEWALS – Executive Director said Willingboro’s membership is up for renewal at the end of the year. Renewal documents will be sent out in August.

2015 RFQ for PROFESSIONAL SERVICES – Executive Director said the RFQ’s were advertised and were received by the Fund office on July 15th. A report was made at the meeting.

2014 COVERAGE MANUALS – Executive Director said the fund office has started to distribute the 2014 Coverage Manuals to all Fund Commissioners and Risk Managers via email.

REGULATORY AFFAIRS – Executive Director said PERMA filed the 2013 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper.

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

AUGUST MEETING CANCELLATION – Executive Director said 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 14-16** authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 14-16 CANCEL AUGUST MEETING AND PROCESS ANY NECESSARY CLAIM PAYMENTS AND PROFESSIONAL FEES FOR THE MONTH

Motion: Commissioner Carew
Second: Commissioner Layne
Vote: 4 ayes, 0 nays

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

Executive Director said the statutory surplus for the month of June the surplus was at \$9,676, which is a reflection of 2011 claims and 2013 claims, which was previously discussed.

Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 18.40% and we are at 44% which is due to previous claims. Executive Director reviewed the Loss Time Accident Frequency and said the PMM JIF is at 2.48 which is an improvement over last month. He also stated that the Employment Practices Compliance Status Report, included in the Agenda, shows all members except the Evesham Township Fire District are in compliance and he is working with the Fire District to resolve this.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney reported the Litigation Management policy will be ready for September's meeting for adoption and approval. He will send the policy to the Commissioners prior to the meeting and asked that he be contacted directly with any questions prior to the September meeting.

TREASURER:

Payment of July 2014 Vouchers Resolution 14-17

Fund Year 2013	\$ 954,73
Fund Year 2014	\$96,521.90
Total	\$97,476.63

MOTION TO APPROVE RESOLUTION 14-17 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED

Motion: Commissioner Brevogel
Second: Commissioner Layne
Vote: 3 ayes, 0 nays, 1 abstention Commissioner Brevogel

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 10 certificates issued for the period 05/20/14 to 06/18/14 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report and pointed out the list of training available through the months of July, August and September. Included in his report were the dates of the Fast Track to Safety Training, held annually. The Safety Director also reported on July 3, 2014 he was able to conduct a loss control visit in Moorestown where a construction situation presented itself. A temporary certificate of occupancy was requested to be issued by the township in a construction zone where a telephone pole was placed in the apron in the driveway of a planned Senior Citizens Rehabilitation Center. It was advised that the certificate of occupancy not be requested/issued until the telephone pole had been removed. The telephone pole has been removed, all other concerns were addressed and the certificate of occupancy was issued. In addition, the Safety Director advised that any member wishing to host MSI training in 2015 to contact the Safety Office in order to do so. The Safety Director reported that Camden County has training for command/management staff and if there are new command staff officers in PMM that would benefit from this training that can be arranged. Also, there is a new program discussing case law and previous incidents for officers with 1-5 years experience in order to avoid these types of incidents in the future. The Safety Director asked if there were any questions/concerns and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: June report included for information. Report indicated 113 bills in the month of June totaling \$160,108.79. \$48,496.25 was approved for a savings of \$111,612.54 which is 69.7% savings. There were also 7 new injuries in the month of June. Aubrey asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager's said her report was for closed session to discuss four payment authorization requests.

Report Part of Minutes.

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

Moved:	Commissioner Brevogel
Second:	Commissioner Carew
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Carew
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS FOR JUNE AS DISCUSSED IN EXECUTIVE SESSION AND REAFFIRMING THE APPROVAL OF MAY CLAIM PAYMENTS:

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

OLD BUSINESS:

Commissioner Brevogel reported that the incident discussed last meeting regarding a canine injuring an officer has been resolved as the canine was returned the next day from the organization it was purchased from and has been replaced with a new canine.

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 2:37pm

NEXT REGULAR MEETING: September 22, 2014

Evesham Township 2:00PM

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

APPENDIX II

RCF, MEL & EJIF MEETINGS



Municipal Excess Liability Residual Claims Fund

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

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

From: Commissioner Scott Carew

Re: RCF September Meeting Report

Request for Qualifications (RFQ) Responses: The Board of Fund Commissioners reviewed a list of responders to the RFQs received on July 15th which noted each position received one response. Executive Director reported the MEL and RCF Claims Committees would be working together to review the multiple responses received for the Claims Administrator and Managed Care positions in order to make a recommendation at the October meeting.

2014 Budget Amendment: The Board of Fund Commissioners reviewed a proposed Budget amendment for Fund year 2014 to accept the transfer of Fund Year 2010. Executive Director reported the 2014 budget is increasing by \$26,466,461 for a total of \$26,936,483. The Board made a motion to introduce on first reading the amendments to the 2014 Budget and to schedule a Public Hearing on October 15, 2014, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey

2015 Budget: The Commissioners reviewed the 2015 budget which reflected the specific amounts in the various RFQ responses. The Board decided to revise the amounts for the Administrator and Deputy Administrator to reflect the third year (2017) of the requested three year increase provided that the actual 2015 increase will be one third of that amount. The difference will accrue to surplus. Even with the increase, the fees will still be considerably below fees charged by any other administrator in the state. The Commissioners voted to introduce the revised 2015 Budget on first reading and to schedule the public hearing in October 15, 2014, at 10:30 am at the Forsgate Country Club, Jamesburg, New Jersey.

Executive Director reported that under the conditions of the Fund the 2015 expenses cannot be charged directly to the contingency reserve established in the 2014 amended budget and recommended the Fund declare a dividend from the 2014 contingency surplus to offset the 2015 expenses. The Board of Fund Commissioners adopted Resolution 12-14 returning the surplus from the 2014 Fund Year Contingency Account.

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 October 15, 2014 at Forsgate CC.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2014 AMENDED BUDGET			
	2014	2014	\$
	PROPOSED	Revised Budget	CHANGE
	BUDGET		
APPROPRIATIONS			
MEL	190,337	11,000,875	10,810,538
BMEL	0	0	0
ATLANTIC	29,903	2,451,136	2,421,233
BERGEN	8,354	867,753	859,399
BURCO	12,509	293,451	280,942
CAMDEN	14,383	1,184,937	1,170,554
MOHIMOUTH	16,495	1,927,306	1,910,811
MORRIS	12,551	1,100,210	1,087,659
HJUA	10,306	253,608	243,302
OCEAN (incl Brick) incremental inr	60,329	1,742,051	1,681,722
PMM	5,185	190,072	184,887
SOUTH BERGEN	13,413	1,201,105	1,187,692
SUBURBAN ESSEX	13,059	700,498	687,439
TRICO	18,730	1,352,348	1,333,618
SUBURBAN MUNICIPAL	2,115	403,607	401,492
CENTRAL JERSEY	52,398	1,819,997	1,767,599
HJPHA	9,955	447,529	437,574
TOTAL	470,022	26,936,483	26,466,461

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2014 AMENDED BUDGET			
	2014 PROPOSED	2014	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,966,461	25,966,461
REINSURANCE PREMIUMS	65,000	65,000	0
LOSS FUND CONTINGENCY	0	500,000	500,000
SUBTOTAL LOSS FUND	65,000	26,531,461	26,466,461
EXPENSES			
ADMINISTRATOR	125,920	125,920	0
DEPUTY ADMINISTRATOR	42,667	42,667	0
ATTORNEY	37,841	37,841	0
CLAIMS SUPERVISION & AUDIT	54,702	54,702	0
TREASURER	35,527	35,527	0
AUDITOR	20,987	20,987	0
ACTUARY	37,468	37,468	0
MISCELLANEOUS	21,639	21,639	0
SUBTOTAL	376,751	376,751	0
EXPENSE CONTINGENCY	28,271	28,271	0
SUBTOTAL EXPENSES	405,022	405,022	0
TOTAL BUDGET	470,022	26,936,483	26,466,461

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



Municipal Excess Liability Joint Insurance Fund

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

Date: September 3, 2014

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

From: Commissioner Scott Carew

Subject: September MEL Report

2015 BUDGET: Executive Director distributed a reviewed a preliminary 2015 Budget - reflecting an overall increase of 1.6% when applying the 2014 exposures and limits against the 2015 rate table to provide a comparison.

RFQ Responses: Executive Director distributed the list of responders to the various RFQ's received on July 15th. The joint MEL/RCF claims committee is currently reviewing the various claims related responses. The Rules & Contracts Review Committee to evaluate the responses for the remaining positions. The Board authorized an expenditure not to exceed \$20,000 for the Fund's Internal Auditor, Parente Beard, to provide an independent review of the process (and results) being used by the Fund to evaluate the multiple responses received for the Third Party Administrator and Managed Care positions. Executive Director said the services of an independent auditor will be useful in this review since some aspects of the evaluation involves "proprietary" information – in particular with the Managed Care Organization.

Sandy Update: Fund Attorney said outstanding "sandy" claims have now been segregated into 4 groups: 1) members that are legally represented and have been advised not to execute a "proof of loss"; 2) members that are working with a public adjuster and have been advised not to sign a "proof of loss"; 3) members that were sent a "proof of loss" but haven't yet returned; 4) members where adjustments are still under review. Fund Attorney said communications concerning the arbitration process will now be distributed.

Safety and Education Committee: The Safety & Education Committee met on August 26, 2015. Committee is working on a Slip & Fall DVD and a Community Safety Leadership Program.

Board of Fund Commissioners accepted the Safety & Education Committee's recommendation and approved an expenditure not to exceed \$15,000 to maintain and update the MEL Media Library, including replacements for popular DVDs.

Legislative Committee: Committee met on August 4, 2014. Committee Chairman said some JIFs have raised concern with the “Overdose Prevention Act” noting it may increase a town’s liability if they do not have a supply of the overdose antidote. Lobbyist is working to schedule a meeting with the sponsors of two bills impacting workers’ compensation: S374 – Concerning attorney fees for workers’ compensation awards and S264 “Thomas Canzanella Twenty First Century First

Responders Protection Act”. Governor Christie vetoed the legislation that would have allowed insurance premiums for flood insurance to be outside the budget cap.

Investment Committee: The Investment Committee met on June 4th to review the Pooled Investment Program with Wells Fargo.

2015 Renewal Applications – Online Underwriting Database – The new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted in July, there were 3 webinars held after the logins were issued. Members must review their underwriting data by September 15.

RCF Report: Enclosed is a copy of Commissioner Cottman’s report on the RCF Board’s June meeting, for information.

Financial Disclosures – The Division of Local Government Services has contacted the Fund office and asked us to follow up with any commissioner that had not yet completed their filing to advise them that the state will begin issuing fines to commissioners that do not complete their filing by August 29th. All but one MEL Board of Fund Commissioners have completed their filings.

2014 Safety Expos: The MEL supports the NJUA JIF with its annual Safety Exposition – which is also open to municipal members. This year, the Expo is scheduled for September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. Registration packets were mailed to member utility authorities and municipalities in August.

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

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



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 3, 2014

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 2013 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.

2015 BUDGET PROCESS – Attached to this report, is the 2015 draft budget. The Finance Committee met on September 2, 2014 and recommended the 2015 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 15, 2014.

2014 DIVIDEND - The Finance Committee is recommending a 2014 dividend of \$475,000. The Finance Committee advised the Board that a conservative approach will be taken once again as claims continue to become increasingly complex. Resolution #23-14 authorizing a total return dividend of \$475,000 was adopted by the Executive Board.

RFQ RESULTS - The EJIF advertised all fund professional positions with the exception of the position of Environmental Engineer, for fund years 2015-2017 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

2014 DEFENSE PANEL – During the September 2nd Claims Committee meeting, a discussion took place with regards to adding the Law Offices of John F. Hipp to the 2014 Defense Panel for the purpose of handling a specific claim. The Executive Board passed a motion approving the Law Offices of John F. Hipp being added to the current Defense Panel.

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 15, 2014.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2015 BUDGET BASED ON 2010 CENSUS				
8/21/2014 15:35				
	2014	2015	CHANGE	CHANGE
	TOTAL	TOTAL	\$	%
I. Claims and Excess Insurance				
Claims				
1 Non-Site Specific	391,218	398,665	5,447	1.4%
2 Site Specific	290,120	292,949	2,829	1.0%
3 Legal Defense	1,108,319	1,120,748	14,429	1.3%
4 Superfund Buyout	704,452	713,390	8,938	1.3%
5 LFC	14,569	14,569	-	0.0%
6 Total Loss Fund	2,506,679	2,538,321	31,642	1.3%
7				
8 II. Expenses, Fees & Contingency				
9 Professional Services				
10 Actuary	61,704	61,704	-	0.0%
11 Attorney	70,674	72,087	1,413	2.0%
12 Auditor	14,744	15,039	295	2.0%
13 Executive Director	241,951	246,790	4,839	2.0%
14 Treasurer	18,185	18,548	364	2.0%
15 Lobbyist	54,000	54,000	-	0.0%
16 Underwriting Managers	206,665	210,799	4,133	2.0%
17 Environmental Services	423,548	412,700	(10,848)	-2.6%
18 Claims Administration	24,423	24,911	488	2.0%
19				
20 Subtotal - Contracted Prof Svcs	1,115,892	1,116,578	686	0.1%
21				
22 Non-Contracted Services				
23 Postage	5,526	5,526	-	0.0%
24 Printing	4,290	4,290	-	0.0%
25 Telephone	2,448	2,448	-	0.0%
26 Expenses contingency	15,986	15,986	-	0.0%
27 Underground Piping Testing	16,613	8,306	(8,306)	-50.0%
28				
29 Subtotal - Non-contracted svcs	44,863	36,556	(8,306)	-18.5%
30				
31 Subtotal-Contracted/Non-contracted	1,160,755	1,153,134	(7,621)	-0.7%
32				
33 Reinsurance @ 0	391,679	430,847	39,168	10.0%
34				
35 General Contingency	146,419	160,000	13,581	9.3%
36				
37 Total Exp. Fees & Contingency	1,698,853	1,743,981	45,128	2.7%
38				
39 TOTAL JIF APPROPRIATIONS	4,205,532	4,282,302	76,770	1.8%