

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JULY 25, 2016 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JULY 25, 2016
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**

PRESENTATION – International City/County Management Association

Presentation on ICMA by Meredith Stengel Robson, ICMA Regional Vice President, and Village Manager of the Village Ardsley, NY. The International City/County Management Association (ICMA) is the leading national organization dedicated to promoting professional local government and supporting the municipal management profession. The PMMJIF is exploring opportunities to further ties with ICMA and to attract more interest from other municipalities into our joint insurance fund who share in the commitment to professionalism at the local level.

- APPROVAL OF MINUTES:** June 27, 2016 Open Minutes.....**Appendix I**
June 27, 2016 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report**Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.July 2016 Voucher List - Resolution No. 16-20..... **Page 13**
.Treasurer’s Reports **Page 15**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report**Page 21**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 23**
- MANAGED CARE – Qual Care**
.Monthly Report**Page 29**
- 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 216

Parsippany, NJ 07054

Date: July 25, 2016

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Fund Banking Service & Asset Manager** – As discussed at last months meeting, the MEL issued a Request for Proposals for Banking and Asset Manager Services. The MEL Investment Committee made its recommendation to the Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust.

Local Affiliated JIFs can participate in this program with the same terms. The applicable Resolution for the PMM JIF is on (**Page 10**) of the agenda. The recommended change in banking and asset management services has been discussed with the Fund's Treasurer.

- ❑ **Motion to Approve Resolution 16-18 Appointing Investors Bank as the Fund Bank and Wilmington Trust as Asset Manager**

- ❑ **Employment Practices Program:** As a reminder, changes to the 2016/2017 POL/EPL Program are posted on the MEL's webpage - www.njmel.org - which details changes to the MEL's Model Personnel Manual and information on training program requirements.

Members have until October 1st to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on **Page 11**.

Managers & Supervisors Training - Employment Practices Program also includes mandatory training of management. Mr. Kearns held sessions in Willingboro and Moorestown last week.

- ❑ **2017 Renewal Online Underwriting Database:** Members have received notification that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15th.
- ❑ **Membership Renewals** – The Fund has 3 members up for renewal at the end of the year. Renewal documents will be sent out in August.

- ❑ **2016 Member Manuals** – The Fund Office will be distributing the 2016 coverage documents to Fund Commissioners by the end of July.
- ❑ **Audit Report and Actuary Valuation Report as of December 31, 2015** – The 2015 Year End Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.
- ❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.
- ❑ **August Meeting Cancellation** - Historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 16-19** authorizing this action is part of the agenda. **(Page 12)**

Due Diligence Reports:

- | | |
|--|---------------|
| ❑ Financial Fast Track | Page 3 |
| ❑ Interest Rate Summary Comparison Report | Page 4 |
| ❑ Expected Loss Ratio Analysis | Page 5 |
| ❑ Claim Activity Report | Page 6 |
| ❑ Lost Time Accident Frequency Report | Page 7 |
| ❑ 2016 EPL/POL Status | Page 8 |
| ❑ Regulatory Affairs Checklist | Page 9 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2016		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	318,681	1,641,091	70,379,304	72,020,395
2.	CLAIM EXPENSES				
	Paid Claims	139,555	411,589	33,476,871	33,888,460
	Case Reserves	(130,584)	(18,639)	2,401,384	2,382,745
	IBNR	(151,624)	(37,904)	1,208,367	1,170,463
	Recoveries	(48,812)	(76,605)	(215,688)	(292,293)
	TOTAL CLAIMS	(191,465)	278,441	36,870,935	37,149,375
3.	EXPENSES				
	Excess Premiums	103,052	515,261	18,586,111	19,101,372
	Administrative	41,430	203,592	9,493,839	9,697,431
	TOTAL EXPENSES	144,483	718,852	28,079,950	28,798,802
4.	UNDERWRITING PROFIT (1-2-3)	365,663	643,798	5,428,420	6,072,217
5.	INVESTMENT INCOME	847	8,979	4,841,616	4,850,595
6.	DIVIDEND INCOME	0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)	366,510	652,777	11,801,002	12,453,779
8.	DIVIDEND	0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)	366,510	631,110	967,056	1,598,167
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	0	(21,666)	13,251	(8,416)
	Aggregate Excess LFC	5,442	27,211	0	27,211
	2012	(49,452)	(44,921)	621,462	576,541
	2013	100,129	118,771	390,785	509,556
	2014	142,315	231,068	(291,669)	(60,601)
	2015	117,082	183,207	233,228	416,435
	2016	50,994	137,441		137,441
	TOTAL SURPLUS (DEFICITS)	366,510	631,110	967,056	1,598,167
	TOTAL CASH				6,150,711
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	29,275,404	29,275,404
	FUND YEAR 2012				
	Paid Claims	996	5,126	1,193,679	1,198,805
	Case Reserves	(996)	(6,894)	129,625	122,731
	IBNR	49,591	48,119	29,385	77,504
	Recoveries	0	0	(55,009)	(55,009)
	TOTAL FY 2012 CLAIMS	49,591	46,351	1,297,679	1,344,030
	FUND YEAR 2013				
	Paid Claims	50,557	70,194	1,350,303	1,420,497
	Case Reserves	(72,563)	(10,018)	311,413	301,395
	IBNR	(29,191)	(102,232)	148,762	46,530
	Recoveries	(48,812)	(62,941)	(87,255)	(150,195)
	TOTAL FY 2013 CLAIMS	(100,009)	(104,998)	1,723,224	1,618,226
	FUND YEAR 2014				
	Paid Claims	27,433	75,016	1,213,220	1,288,236
	Case Reserves	(94,333)	(228,109)	1,113,466	885,357
	IBNR	(75,272)	(131,906)	391,932	260,026
	Recoveries	0	(5,403)	(66,492)	(71,895)
	TOTAL FY 2014 CLAIMS	(142,172)	(290,403)	2,652,126	2,361,723
	FUND YEAR 2015				
	Paid Claims	18,742	171,178	444,265	615,443
	Case Reserves	(7,365)	(37,009)	846,880	809,871
	IBNR	(128,205)	(209,531)	638,288	428,757
	Recoveries	0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS	(116,828)	(83,623)	1,922,501	1,838,879
	FUND YEAR 2016				
	Paid Claims	41,827	90,075		90,075
	Case Reserves	44,673	263,391		263,391
	IBNR	31,454	357,647		357,647
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	117,954	711,113		711,113
	COMBINED TOTAL CLAIMS	(191,465)	278,441	36,870,935	37,149,375

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

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
For Month End						5/31/2016	
			2013	2014	2015	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)			3.69	3.45	3.66	4.38	6.15
Fixed Income Portfolio TD							
Investments (millions), Book Value			2.00	2.00	2.00	2.00	2.00
Avg maturity (years)			2.99	1.99	2.08	1.75	1.67
Unrealized gain/(loss) (%)			-0.23	-0.10	0.09	0.12	0.07
Purchase/Book yield (%)			0.80	0.80	0.80	1.10	1.10
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.57	0.70	0.89	1.22	1.17
M E L PORTFOLIO							
Total Cash Balance (millions)			64.22	72.15	80.36	82.44	65.17
Fixed Income Portfolio							
Investments (millions), Book Value			50.13	48.09	48.09	57.82	58.98
Avg maturity (years) ***			2.04	1.90	1.58	1.43	1.44
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.35	0.11
Purchase/Book yield (%)			0.65	0.82	0.82	0.94	0.94
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.35	0.76	0.94	1.29	1.05
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.39	0.39
TD Money Market			0.01	0.01	0.01	0.01	0.01
TD Bank Deposits			Unavailable **				
Investors Bank Deposits					0.66	0.66	0.66
Treasury Issues							
1 year bills			0.13	0.12	0.32	0.56	0.59
3 year notes			0.54	0.90	1.02	0.92	0.97
5 year notes			1.17	1.64	1.53	1.26	1.30
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	0.93	0.83
* Yearly data is average monthly rate.							
^Monthly data is Year to Date return							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.							

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

AS OF **June 30, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	107.93%	100.00%
GEN LIABILITY	430,777	506,219	117.51%	96.73%	120.43%	96.63%	102.18%	93.46%
AUTO LIABILITY	100,941	9,647	9.56%	94.56%	9.56%	94.26%	9.56%	90.21%
WORKER'S COMP	1,214,370	618,440	50.93%	99.70%	49.17%	99.66%	50.47%	98.92%
TOTAL ALL LINES	1,875,073	1,275,337	68.02%	98.76%	67.55%	98.70%	64.10%	97.27%
NET PAYOUT %	\$1,145,146		61.07%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.73%	100.00%
GEN LIABILITY	471,295	196,397	41.67%	93.46%	41.67%	92.99%	76.73%	85.57%
AUTO LIABILITY	89,158	31,841	35.71%	90.21%	35.71%	89.77%	35.71%	82.91%
WORKER'S COMP	1,209,207	1,226,008	101.39%	98.92%	101.89%	98.81%	117.83%	96.57%
TOTAL ALL LINES	1,912,756	1,565,631	81.85%	97.25%	82.17%	97.05%	100.87%	93.48%
NET PAYOUT %	\$1,279,150		66.87%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	85.92%	97.09%
GEN LIABILITY	473,408	453,487	95.79%	85.57%	87.03%	84.65%	68.55%	71.16%
AUTO LIABILITY	89,385	18,356	20.54%	82.91%	20.54%	82.02%	20.54%	66.43%
WORKER'S COMP	1,210,000	1,495,917	123.63%	96.57%	126.28%	96.21%	133.36%	86.31%
TOTAL ALL LINES	1,956,793	2,111,127	107.89%	93.61%	107.41%	93.12%	108.06%	82.75%
NET PAYOUT %	\$1,228,665		62.79%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	191,000	64,379	33.71%	97.09%	33.71%	96.87%	16.92%	45.00%
GEN LIABILITY	471,685	101,728	21.57%	71.16%	21.99%	69.55%	10.20%	19.00%
AUTO LIABILITY	75,666	24,102	31.85%	66.43%	31.85%	64.31%	12.86%	20.00%
WORKER'S COMP	1,241,000	1,211,981	97.66%	86.31%	98.14%	84.23%	31.24%	14.00%
TOTAL ALL LINES	1,979,351	1,402,190	70.84%	82.98%	71.24%	81.19%	24.14%	18.41%
NET PAYOUT %	\$629,381		31.80%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	175,205	15,088	8.61%	45.00%	6.76%	37.00%	N/A	N/A
GEN LIABILITY	485,444	33,826	6.97%	19.00%	4.31%	14.00%	N/A	N/A
AUTO LIABILITY	63,974	11,100	17.35%	20.00%	13.68%	15.00%	N/A	N/A
WORKER'S COMP	1,288,669	288,602	22.40%	14.00%	24.21%	9.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	348,616	17.32%	18.09%	17.56%	12.83%	N/A	N/A
NET PAYOUT %	\$115,921		5.76%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
June 30, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
May-16	1	1	1	6	2	11
June-16	1	1	1	6	2	11
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$1,900
Year	2012	2013	2014	2015	2016	TOTAL
May-16	\$0	\$0	\$0	\$15,501	\$2,163	\$17,664
June-16	\$0	\$0	\$0	\$15,501	\$5,400	\$20,901
NET CHGE	\$0	\$0	\$0	\$0	\$3,238	\$3,238
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$64,379	\$15,088	\$475,251
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
May-16	2	2	18	21	12	55
June-16	2	2	16	19	18	57
NET CHGE	0	0	-2	-2	6	2
Limited Reserves						\$10,626
Year	2012	2013	2014	2015	2016	TOTAL
May-16	\$94,411	\$44,420	\$330,455	\$92,548	\$18,217	\$580,051
June-16	\$80,686	\$44,420	\$360,680	\$90,538	\$29,386	\$605,710
NET CHGE	(\$13,726)	\$0	\$30,225	(\$2,010)	\$11,169	\$25,658
Ltd Incurred	\$506,219	\$196,397	\$453,487	\$101,728	\$33,826	\$1,291,658
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
May-16	0	0	0	1	4	5
June-16	0	0	0	1	6	7
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$2,334
Year	2012	2013	2014	2015	2016	TOTAL
May-16	\$0	\$0	\$0	\$6,990	\$7,000	\$13,990
June-16	\$0	\$0	\$0	\$6,990	\$9,350	\$16,340
NET CHGE	\$0	\$0	\$0	\$0	\$2,350	\$2,350
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$24,102	\$11,100	\$95,045
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
May-16	2	13	11	27	25	78
June-16	2	12	10	26	33	83
NET CHGE	0	-1	-1	-1	8	5
Limited Reserves						\$20,020
Year	2012	2013	2014	2015	2016	TOTAL
May-16	\$28,320	\$256,976	\$554,901	\$694,832	\$236,012	\$1,771,041
June-16	\$49,506	\$242,061	\$521,783	\$659,781	\$188,559	\$1,661,689
NET CHGE	\$21,186	(\$14,915)	(\$33,119)	(\$35,051)	(\$47,453)	(\$109,352)
Ltd Incurred	\$618,440	\$1,226,008	\$1,495,917	\$1,211,981	\$288,602	\$4,840,948
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
May-16	5	16	30	55	43	149
June-16	5	15	27	52	59	158
NET CHGE	0	-1	-3	-3	16	9
Limited Reserves						\$14,586
Year	2012	2013	2014	2015	2016	TOTAL
May-16	\$122,731	\$301,396	\$885,356	\$809,871	\$263,391	\$2,382,745
June-16	\$130,191	\$286,481	\$882,463	\$772,810	\$232,695	\$2,304,640
NET CHGE	\$7,460	(\$14,915)	(\$2,894)	(\$37,061)	(\$30,696)	(\$78,106)
Ltd Incurred	\$1,275,337	\$1,565,631	\$2,111,127	\$1,402,190	\$348,616	\$6,702,902

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2016		
FUND	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	TOTAL RATE * 2016 - 2014
BURLINGTON	1.04	1.85	1.85	1.70
BERGEN	1.18	2.23	2.30	2.04
CAMDEN	1.25	2.44	2.07	1.97
CENTRAL	1.26	1.83	2.52	2.01
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
MONMOUTH	1.38	2.17	2.24	2.04
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
PROF MUN MGMT	1.45	3.70	2.37	2.70
TRI-COUNTY	1.65	1.93	2.09	1.94
MORRIS	1.68	2.00	2.01	1.94
SOUTH BERGEN	1.72	2.63	2.46	2.38
N.J.U.A.	1.76	2.44	2.94	2.50
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
OCEAN	2.11	2.12	2.39	2.23
ATLANTIC	2.38	2.42	3.05	2.67
AVERAGE	1.56	2.25	2.36	2.16

Professional Municipal Mgmt Joint Insurance Fund										
2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF June 30, 2016										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014	
1	305 EVESHAM TOWNSHIP FIRE		6/30/2016	0	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	1.90
2	304 EVESHAM			0	1	0.79	4.46	4.69	2 EVESHAM	3.57
3	307 MOORESTOWN			0	1	1.39	2.08	1.36	3 MOORESTOWN	1.65
4	306 MAPLE SHADE			0	1	1.55	1.50	0.00	4 MAPLE SHADE	0.90
5	308 WILLINGBORD			0	4	2.34	5.16	2.76	5 WILLINGBORD	3.63
Totals:				0	7	1.45	3.70	2.37		2.70
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) ** Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2015 Loss Time Accident Frequency as of		June 30, 2015		3.58						

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	July 19, 2016			
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2016 as of July 1, 2016

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2016 Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	Filed 6/28
<input type="checkbox"/> Reinsurance Policies	Filed 5/25
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 2/16
<input type="checkbox"/> Certification of Professional Fees	Filed 3/17
<input type="checkbox"/> Unaudited Financials	Filed 2/26
<input type="checkbox"/> Annual Audit	Filed 6/28
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/28
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 16-18

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

APPOINTING AN ASSET MANAGER AND BANKING SERVICES

WHEREAS, the Professional Municipal Management Joint Insurance Fund (hereinafter the Fund) requires the services for Banking and Asset Management for the 2017, 2018 & 2019 Fund years; and

WHEREAS, a Joint Request for Proposals for Banking and Asset Manager Services was issued in September of 2015 with the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund, the Municipal Reinsurance Health Insurance Fund, The New Jersey Environmental Risk Management Fund and the NJ Sustainable Joint Meeting and their affiliated local Joint Insurance Funds; and

WHEREAS, responses that included banking and asset management were received from several banks and asset management firms; and

WHEREAS, representatives from the Investment Committee interviewed Investors Bank (banking), Wilmington Trust (asset management); TD Bank (banking & asset management) and Wells Fargo (banking & asset management) on October 14, 2015; and

WHEREAS, the Investment Committee recommends that all interested Funds of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund, the Municipal Reinsurance Health Insurance Fund, The New Jersey Environmental Risk Management Fund and the NJ Sustainable Joint Meeting adopt a Resolution awarding the banking contract to Investors Bank and the asset manager contract to Wilmington Trust as they represented the most cost effective programs; and

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the Professional Municipal Management Joint Insurance Fund award their banking contract to Investors Bank and the asset manager contract to Wilmington Trust for a period of three years at a fee of .05% of the market value of assets.

SCOTT CAREW, Chairman

RICHARD BREVOGEL, Secretary

Date

**2017-2018 MEL EMPLOYMENT PRACTICES
RISK CONTROL UPDATE CHECKLIST**

Name of Municipality or Authority: _____

- Retain Employment Attorney/Advisor: (name)_____
- Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- Update and distribute the Employee Handbook: (Not necessary to attach)
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- Offer Anti-Harassment training to all other personnel:
- Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __ General Counsel or __ Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054) as soon as possible. Members submitting this form by October 1, 2016 will qualify or continue to qualify for the deductible effective to January 1, 2017. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

RESOLUTION NO. 16-19

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE AUGUST MEETING
AND FOR THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND
AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES
UNTIL THE SEPTEMBER 26, 2016 MEETING**

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

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

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

The regular scheduled meeting for August is hereby canceled.

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

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

Professional Municipal Management Joint Insurance Fund

Chairman

Secretary

Date

RESOLUTION NO. 16-20

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

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004894			
004894	QUALCARE, INC.	VOIDED	6660.25-
			6660.25-
004995			
004995	QUALCARE, INC.	MANAGED CARE SERVICES - 11/2015	6,660.25
			6,660.25
004996			
004996	BOWMAN & COMPANY, LLP	AUDITOR FEE 06/30/2016 - 2015	15,000.00
			15,000.00
Total Payments FY 2015			15,000.00

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004997			
004997	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2016	894.01
			894.01
004998			
004998	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2016	56,395.21
004998	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2016	165,371.24
			221,766.45
004999			
004999	QUAL-LYNX	CLAIMS ADMIN - 07/2016	10,876.51
			10,876.51
005000			
005000	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2016	1,418.17
			1,418.17
005001			
005001	PERMA	POSTAGE FEE 06/2016	2.87
005001	PERMA	EXECUTIVE DIRECTOR FEE 07/2016	9,975.00
			9,977.87
005002			
005002	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 07/2016	3,085.50
			3,085.50
005003			
005003	QUALCARE, INC.	MANAGED CARE SERVICES - 07/2016	6,793.42

			6,793.42
005004			
005004	THOMAS TONTARSKI	TREASURER SERVICES - 07/2016	1,402.58
			1,402.58
005005			
005005	BACIO CATERING AND MARKETPLACE	JIF MEETING EXPENSE - 07/2016	140.00
			140.00
005006			
005006	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 07/2016	1,382.18
005006	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 07/2016	1,622.63
			3,004.81
005007			
005007	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2016	3,667.50
			3,667.50
005008			
005008	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2016	469.23
			469.23
005009			
005009	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR - 6/24/16	1,618.76
			1,618.76
		Total Payments FY 2016	265,114.81

TOTAL PAYMENTS ALL FUND YEARS \$ 280,114.81

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

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

Treasurer

July 11, 2016

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending June 30, 2016 for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. 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 \$ 2,322.93. This generated an average annual yield of .46%. However, we have an unrealized net loss of \$ 565.00 adjusting the reported yield to .35% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$ 795.00 as it relates to the market value of \$2,500,795.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 304.00 w/YTD of \$ 78,120.17 (detailed in my report)
Overpayment Reimbursements \$ 143.63
RCF FY 2015 Claims Reimbursement \$ 6,429.01

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 70 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 77,946.34.

Loss Payments		\$	59,977.34
Expense Payments	\$		458.50
Legal Payments		\$	17,510.50

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 \$ 6,150,713.56 to a closing balance of \$5,981,100.20 showing a decrease in the fund of \$ 169,613.36.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/14	MAPLE SHADE TWP.	X24298	ADAM WALLACE	WC	2012	14,000.00	
TOTAL-JAN						14,104.00	
TOTAL-YTD							14,104.00
2/11	EVESHAM FIRE DIST.	Z27268	EVESHAM FIRE DIST.	PR	2015	5,837.34	
2/12	WILLINGBORO TWP.	Z28997	WILLINGBORO TWP.	PR	2015	2,423.83	
2/19	WILLINGBORO TWP.	Z02607	WILLINGBORO TWP.	PR	2014	5,403.11	
2/22	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
TOTAL-FEB						13,716.28	
TOTAL-YTD							27,820.28
3/1	MOORESTOWN TWP.	Z21015	MOORESTOWN TWP.	PR	2016	1,159.20	
3/21	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
TOTAL-MAR						1,184.20	
TOTAL-YTD							29,004.48
TOTAL-APR						0.00	
TOTAL-YTD							29,004.48
5/9	MAPLE SHADE TWP.	X52144	RONALD STRANG	WC	2013	22,685.14	
5/23	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	26,126.55	
TOTAL-MAY						48,811.69	
TOTAL-YTD							77,816.17
6/1	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	23.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	45.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	70.00	
6/7	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	94.00	
6/13	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
TOTAL-JUNE						304.00	
TOTAL-YTD							78,120.17

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

Current Fund Year: 2016 Month Ending: June										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	363,014.14	1,668,929.78	341,947.70	3,061,072.57	0.00	(957.63)	17,990.31	425,721.49	272,995.20	6,150,713.56
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	447.63	0.00	0.00	0.00	0.00	0.00	447.63
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(329.58)	(329.58)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(329.58)	(329.58)
Other *	55.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,429.01	6,484.01
TOTAL	55.00	0.00	0.00	447.63	0.00	0.00	0.00	0.00	6,099.43	6,602.06
EXPENSES										
Claims Transfers	0.00	14,173.31	0.00	63,773.03	0.00	0.00	0.00	0.00	0.00	77,946.34
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	60,691.56	0.00	37,577.52	98,269.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	14,173.31	0.00	63,773.03	0.00	0.00	60,691.56	0.00	37,577.52	176,215.42
END BALANCE	363,069.14	1,654,756.47	341,947.70	2,997,747.17	0.00	(957.63)	(42,701.25)	425,721.49	241,517.11	5,981,100.20
Report Mont June										
						Balance Differences				
Opening Balances:	Opening Balances are equal				\$0.00					
Imprest Transfers:	Imprest Totals are equal				\$0.00					
Investment Balances:	Investment Payment Balances are equal				\$0.00					
	Investment Adjustment Balances are equal				\$0.00					
Ending Balances:	Ending Balances are equal				\$0.00					
Accural Balances:	Accural Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	June							
CURRENT FUND YEAR	2016							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMT	INVEST ACCT	ASSET MGR	ID CLAIMS	EXPENSE	
	Maturity (Yrs)	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$6,150,714.04	3861890.27	2562.54	205580.79	2001360	78820.44		500
Opening Interest Accrual Balance	\$7,116.66	0	0	0	7116.66	0		0
1	Interest Accrued and/or Interest Cost	\$2,087.50	\$0.00	\$0.00	\$0.00	\$2,087.50	\$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	\$235.43	\$327.04	\$0.12	(\$91.73)	\$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)	(\$565.00)	\$0.00	\$0.00	\$0.00	(\$565.00)	\$0.00	\$0.00
8	Net Investment Income	\$1,757.93	\$327.04	\$0.12	(\$91.73)	\$1,522.50	\$0.00	\$0.00
9	Deposits - Purchases	\$983,147.06	\$6,931.64	\$0.00	\$300,000.00	\$500,000.00	\$77,946.34	\$98,269.08
10	(Withdrawals - Sales)	(\$1,152,430.84)	(\$476,215.42)	\$0.00	(\$500,000.00)	\$0.00	(\$77,946.34)	(\$98,269.08)
	Ending Cash & Investment Balance	\$5,981,100.69	\$3,392,933.53	\$2,562.66	\$5,489.06	\$2,500,795.00	\$78,820.44	\$500.00
	Ending Interest Accrual Balance	\$9,204.16	\$0.00	\$0.00	\$0.00	\$9,204.16	\$0.00	\$0.00
	Plus Outstanding Checks	\$94,449.46	\$0.00	\$0.00	\$0.00	\$0.00	\$16,143.58	\$78,305.88
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$6,075,550.15	\$3,392,933.53	\$2,562.66	\$5,489.06	\$2,500,795.00	\$94,964.02	\$78,805.88

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

Month		June							
Current Fund Year		2016							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	9,687.48	0.00	0.00	9,687.48	9,687.48	0.00	0.00	0.00
	Liab	2,711.25	1,729.06	0.00	4,440.31	4,440.31	(0.00)	0.00	(0.00)
	Auto	1,750.00	0.00	0.00	1,750.00	1,750.00	0.00	0.00	0.00
	WC	75,926.24	24,116.74	0.00	100,042.98	100,042.98	0.00	(0.00)	0.00
	Total	90,074.97	25,845.80	0.00	115,920.77	115,920.77	(0.00)	(0.00)	0.00
2015	Prop	48,878.06	0.00	0.00	48,878.06	48,878.06	0.00	0.00	0.00
	Liab	11,169.50	20.50	0.00	11,190.00	11,190.00	0.00	0.00	0.00
	Auto	17,112.27	0.00	0.00	17,112.27	17,112.27	0.00	0.00	0.00
	WC	523,090.51	29,109.88	0.00	552,200.39	552,200.39	0.00	0.00	(0.00)
	Total	600,250.34	29,130.38	0.00	629,380.72	629,380.72	0.00	0.00	(0.00)
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	81,538.93	11,268.09	0.00	92,807.02	92,807.02	0.00	0.00	(0.00)
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	973,079.40	1,315.75	260.63	974,134.52	974,134.52	0.00	0.00	0.00
	Total	1,216,341.44	12,583.84	260.63	1,228,664.65	1,228,664.65	0.00	0.00	(0.00)
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	151,977.50	0.00	0.00	151,977.50	151,977.50	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	975,098.92	9,035.16	187.00	983,947.08	983,947.08	(0.00)	(0.00)	0.00
	Total	1,270,302.01	9,035.16	187.00	1,279,150.17	1,279,150.17	(0.00)	(0.00)	0.00
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	424,377.54	1,155.66	0.00	425,533.20	425,533.20	(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	568,738.52	195.50	0.00	568,934.02	568,934.02	0.00	0.00	0.00
	Total	1,143,795.10	1,351.16	0.00	1,145,146.26	1,145,146.26	0.00	0.00	(0.00)
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,320,763.86	77,946.34	447.63	4,398,262.57	4,398,262.57	0.00	0.00	(0.00)

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

Wednesday, June 22, 2016

From 5/23/2016 To 6/21/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Evesham Township BOE I- Township of Evesham	25 South Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5063	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the Evesham fireworks display on 7/4/2016, rain date 7/5/2016 located at Cherokee High School, Tomlinson Mill Road, Marlton, NJ.	6/13/2016	GL EX AU WC
H- Camden Catholic High School I- Township of Willingboro	300 Cuthbert Road Cherry Hill, NJ 08002-2999 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	19284	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the Willingboro Panthers. (Continued on Page 2)	6/2/2016	GLEXAUPHPR
H- Lenape Regional High School District I- Township of Evesham	93 Willow Grove Road Shamong, NJ 08088 984 Tuckerton Road Marlton, NJ 08053	21234	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the Evesham fireworks display on 7/4/2016, rain date 7/5/2016 located at Cherokee High School, Tomlinson Mill Road, Marlton, NJ.	6/13/2016	GL EX AU WC
H- Lenape Regional High School District I- Township of Evesham	93 Willow Grove Road Shamong, NJ 08088 984 Tuckerton Road Marlton, NJ 08053	21234	Evidence of insurance as respects to the use of school premises for the sky-diving exhibition to be held on 7/4/2016 at Cherokee High School.	6/17/2016	OTH
H- Marlton MJ Associates, LLC I- Evesham Township Fire District	150 Himmelein Road, Suite 2 Medford, NJ 08055 984 Tuckerton Road Marlton, NJ 08053	21242	Evidence of insurance as respects to use of property at 42 E. Main Street, Evesham, NJ for training.	6/20/2016	GL EX AU WC

H- Paul IV High School
I- Township of Willingboro

901 Hopkins Road Haddonfield, NJ 08033
Municipal Complex 1 Rev. Dr. M. L. King, Jr.
Drive Willingboro, NJ 08046

21331 Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Willingboro Panthers. (Continued on Page 2)

6/2/2016 GLEXAUPHPR

Total # of Holders = 6

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: July 11, 2016

Service Team

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

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Conducted a F.D. Loss Control Survey on June 9

JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting on June 27

UPCOMING JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting on July 25

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - Suburban JIF - Safety Director's Bulletin - Summertime and High Visibility Apparel on June 21
- PMM JIF - Did You Know? – MSI Training Schedule – July 2016 on June 27

MEL VIDEO LIBRARY

There were no members that utilized the MEL Video Library in June.

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

MSI TRAINING PROGRAMS

Listed below are upcoming MSI training programs scheduled for June, July and August 2016. ***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	Location	Topic	Time
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/15/16	Borough of Willingboro #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/15/16	Borough of Willingboro #4	Hearing Conservation	12:00 - 1:00 pm
7/18/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/22/16	Monroe Township MUA #1	Flagger/Work Zone	8:00 - 12:00 pm
8/5/16	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	1:00 - 4:00 pm
8/8/16	Merchantville-Pennsauken SA	Flagger/Work Zone	8:30 - 12:30 pm
8/12/16	Township of Mantua	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/15/16	Merchantville-Pennsauken WC #2	Flagger/Work Zone	8:30 - 12:30 pm
8/17/16	Township of Washington	DDC-6	8:30 - 3:00 pm w/lunch brk
8/19/16	Township of Monroe #3	Heavy Equipment	8:00 - 11:00 am
9/2/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
9/2/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
9/7/16	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/9/16	Township of Pemberton	Heavy Equipment	8:00 - 11:00 am
9/9/16	Township of	Hearing Conservation	11:15 - 12:15 pm

Date	Location	Topic	Time
	Pemberton		
9/12/16	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/12/16	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/14/16	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/16/16	Monroe Township MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/19/16	Borough of Willingboro #4	Fire Extinguisher	8:30 - 9:30 am
9/20/16	Township of Waterford	Leaf Collection Safety	8:30 - 10:30 am
9/21/16	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/21/16	Borough of Bellmawr	Sanitation/Recycling Safety	8:30 - 10:30 am
9/21/16	Borough of Bellmawr	Back Safety/Material Handling	10:45 - 11:45 am
9/22/16	Township of Westampton	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/23/16	Township of Evesham #4	Heavy Equipment	8:30 - 11:30 am
9/26/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
9/26/16	Borough of Magnolia	HazMat Awareness w/HazCom GHS	10:00 - 1:00 pm
9/27/16	Township of Delran	HazMat Awareness w/HazCom	8:00 - 11:00 am
9/28/16	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/29/16	Borough of Berlin	Employee Conduct/Violence Prevention	8:30 - 10:00 am
9/30/16	Township of Mantua	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise.

Member	Department	Last Name	First Name
EVESHAM	EVESHAM	PEASE	DEBBIE
MAPLE SHADE	MAPLE SHADE	HENDERSON	DEBORAH
MAPLE SHADE	MAPLE SHADE	PLEIS	JOHN
MOORESTOWN	MOORESTOWN	DAILY	KAREN
MOORESTOWN	MOORESTOWN	KNELL	MARYANN
WILLINGBORO	WILLINGBORO	BREVOGEL	RICH
WILLINGBORO	WILLINGBORO	WOOD	BRIAN

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



Summertime and High Visibility Apparel

During summer in New Jersey, temperatures and humidity can soar, as can traffic. With that said, summer is no time to take a vacation from wearing high visibility apparel when working on or near roadways.

New Jersey has adopted the latest edition of the Manual on Uniform Traffic Control Devices (MUTCD), 2009 edition. Section 6D.03 states:

Standard:

04 All workers, including emergency responders, within the right-of-way who are exposed either to traffic or to work vehicles and construction equipment within the TTC zone shall wear high-visibility safety apparel that meets the Performance Class 2 or 3 requirements of the ANSI/ISEA 107-2004 publication entitled "American National Standard for High-Visibility Safety Apparel and Headwear" (see Section 1A.11), or equivalent revisions, and labeled as meeting the ANSI 107-2004 standard performance for Class 2 or 3 risk exposure, except as provided in Paragraph 5. A person designated by the employer to be responsible for worker safety shall make the selection of the appropriate class of garment.

Option:

05 Emergency and incident responders and law enforcement personnel within the TTC zone may wear high visibility safety apparel that meets the performance requirements of the ANSI/ISEA 207-2006 publication entitled "American National Standard for High-Visibility Public Safety Vests" (see Section 1A.11), or equivalent revisions, and labeled as ANSI 207-2006, in lieu of ANSI/ISEA 107-2004 apparel.

Standard:

06 When uniformed law enforcement personnel are used to direct traffic, to investigate crashes, or to handle lane closures, obstructed roadways, and disasters, high-visibility safety apparel as described in this Section shall be worn by the law enforcement personnel.

07 Except as provided in Paragraph 8, firefighters or other emergency responders working within the right-of-way shall wear high-visibility safety apparel as described in this Section.

Option:

08 Firefighters or other emergency responders working within the right-of-way and engaged in emergency operations that directly expose them to flame, fire, heat, and/or hazardous materials may wear retro-reflective turnout gear that is specified and regulated by other organizations, such as the National Fire Protection Association.

The message is clearly stated. New Jersey workers (whether Public Works, Utilities, Police, Fire, or EMS) must wear ANSI 107-2004 ed. (or 207-2006 ed. for emergency responders) Class 2 or 3 apparel when operating on or within 15 feet of a roadway. The only stated exception is when fighting a fire, as most ANSI 107 and 207 apparel are not rated for fire resistance. ANSI standards prescribe a certain amount of square inches of retro-reflective material. **Wearing a yellow or orange t-shirt without the required retro-reflective striping is no longer permitted for workers on roadways.**

That is the bad news. The good news is safety equipment manufacturers have greatly expanded their lines of apparel that meet the new standards. Class 2 and 3 apparel is now available in T-shirts, golf shirts, vests, rain gear and a large variety of jackets. The two main differences between Class 2 and Class 3 apparel is Class 3 increases the square inches of retro-reflective striping and adds striping on the sleeves. Class 2 apparel is appropriate for most daytime operations. Class 3 is needed for low visibility conditions (dusk / dawn, night, fog, rain, etc.), high speed or high volume roadways, and complex backgrounds. Color can be lime-yellow, orange, or a combination of the two colors. Striping is white.

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.

Supervisory Considerations

Department heads must plan for the many and varied conditions in which their employees must work. While a high-visibility vest which can be worn over work clothes or a uniform may meet the minimum standards of the MUTCD, employers should also recognize some challenges:

- *Will the same size vest fit over both summer clothing and winter outerwear?* Providing a XXL vest to fit over winter coats becomes an over-sized hazard in the summer. A Large vest in the summer will not fit over winter clothing.
- *Will the department provide both Class 2 and Class 3 vests to meet varying conditions?* How will workers be monitored to ensure they are using the correct vest under the conditions present? What will happen if conditions change in mid-shift? Would issuing only Class 3 apparel make compliance easier?

Many departments are issuing different high visibility apparel to meet their needs. For example, some public works have issued vests to be worn over department T-shirts as the workers found the striping imprinted on the T-shirts to be too hot. Other departments worked with their employees and alternately decided to purchase ANSI-rated T-shirts to eliminate the extra layer of clothing created by the vest.

Police departments face similar decisions. Will off-duty officers at road jobs wear their on-duty vests? Some have offered ANSI-rated high visibility golf shirts that can be worn on hot days to help ease heat stress of working on a road for a number of hours. Police command staff must also choose between ANSI 107 and ANSI 207 break-away vests for on- and off-duty assignments.

Regardless of the shirt(s), vest(s), or coat(s) provided by the department, supervisors should recognize the need for several other related policies and procedures:

- Employees must be trained when to wear the high-visibility apparel issued. Enforce the policy consistently.
- Work with employees to evaluate apparel selections. Employee buy-in, within regulatory guidelines, can greatly increase safety.
- Order appropriate sizes of safety apparel. Over-sized clothing creates a hazard. Under-sized clothing can also create a hazard.
- Workers must be constantly reminded to watch out for motorists. Our roadways are among the most congested in the nation. High visibility apparel is not a guarantee workers will be seen by motorists who are often distracted, impatient, inexperienced, or impaired. Crews working on roads must watch their backs and the backs of their co-workers.
- Working in hot weather can be aggravated with extra layers of safety apparel. Departments should consider extra precautions during periods of extreme weather including water, cooling, rest, work scheduling, and more. Remind workers often of the need to come to work hydrated. Playing catch-up is a dangerous game.
- Train workers to recognize the early signs of heat stress. They include headache or nausea, and pale, sweaty skin. This indicates the workers' cooling system is working properly (sweating), but may not be sufficient to adequately cool the person. 10 – 15 minutes of cooling and drinking water will usually alleviate the condition.

Later stages, called heat stroke, is characterized by confusion, disorientation, or unconsciousness, extremely elevated body temperature, and dry skin. Heat stroke is a life-threatening condition and immediate care is required. Call 9-1-1. Aggressively cool the victim by fanning, spraying with water, etc. Administer CPR if the person stops breathing.

Summer in New Jersey presents hazards. But with planning, cooperation, and education, they can be controlled.

Be Safe



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	557	\$584,819.74	\$182,599.90	\$402,219.84	68.8%

2015

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.95	\$65,237.71	60.8%
MAY	192	\$124,860.76	\$44,440.41	\$80,420.35	64.4%
JUNE	187	\$92,811.14	\$34,469.85	\$58,341.29	62.9%
JULY	152	\$106,502.78	\$31,989.55	\$74,513.23	70.0%
AUGUST	114	\$53,791.53	\$21,388.48	\$32,403.05	60.2%
SEPT	175	\$79,210.95	\$30,111.94	\$49,099.01	62.0%
OCTOBER	111	\$56,796.68	\$23,790.96	\$33,005.72	58.1%
NOVEMBER	68	\$80,656.76	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1649	\$1,244,768.94	\$486,991.40	\$757,777.54	60.9%

2014

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



PMM JIF
Top 10 Providers
By Charges
PAR/ NonPAR /MCCI
June 2016

Provider Name	Charges	Approved	Savings	% Savings	Specialty
ORTHOPEDIC & NEUROSURGICAL SPECIALISTS, LLC	\$ 49,513.00	\$ 7,882.07	\$ 41,630.93	84.08%	Ortho/Neuro
HAND SURGERY AND REHABILITATION CENTER OF NJ, PA	\$ 17,015.94	\$ 3,236.16	\$ 13,779.78	80.98%	Ambulatory Surgical Center
BURLINGTON ANESTHESIA ASSOCIATES, PA	\$ 10,420.00	\$ 3,200.97	\$ 7,219.03	69.28%	Anesthesia/Pain Management
IVY REHAB NETWORK, INC	\$ 7,695.00	\$ 1,450.00	\$ 6,245.00	81.16%	Physical Therapy/Occupational Therapy
NovaCare Rehabilitation	\$ 3,944.00	\$ 850.00	\$ 3,094.00	78.45%	Physical Therapy/Occupational Therapy
AMBULATORY SURGERY CENTER AT VIRTUA	\$ 3,736.00	\$ 2,428.40	\$ 1,307.60	35.00%	Ambulatory Surgical Center
HAMILTON PHYSICAL THERAPY SVCS, LLC	\$ 3,116.00	\$ 1,360.00	\$ 1,756.00	56.35%	Physical Therapy/Occupational Therapy
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	\$ 2,765.00	\$ 504.00	\$ 2,261.00	81.77%	Physical Therapy/Occupational Therapy
COOPER HEALTH SYSTEMS	\$ 2,677.00	\$ 2,007.74	\$ 669.26	25.00%	Hospital
OUR LADY OF LOURDES MEDICAL CENTER	\$ 2,525.00	\$ 883.75	\$ 1,641.25	65.00%	Hospital
OUT OF NETWORK					
Surgical Care Associates	\$ 150.00	\$ 150.00	\$ -	0.00%	Specialist--Surgery
John McGowan PHD	\$ 740.00	\$ 500.00	\$ 240.00	32.43%	Behavioral Health
MCCI NEGOTIATIONS					
N/A					



PMM JIF

Charges/Savings by Specialty

June 2016

Specialty	Charges	Approved	Savings	% Savings
Ortho/Neuro	\$ 60,030.21	\$ 10,832.10	\$49,198.11	82%
Physical Therapy/Occupational Therapy	\$ 21,887.31	\$ 6,329.02	\$15,558.29	71%
Ambulatory Surgical Center	\$ 12,243.97	\$ 3,772.40	\$8,471.57	69%
Hospital	\$ 7,402.81	\$ 5,238.12	\$2,164.69	29%
Anesthesia/Pain Management	\$ 5,300.00	\$ 2,188.97	\$3,111.03	59%
Physical Medicine & Rehabilitation	\$ 5,120.00	\$ 1,012.00	\$4,108.00	80%
Occ Med/Primary Care	\$ 2,340.00	\$ 1,204.86	\$1,135.14	49%
Emergency Medicine	\$ 1,322.00	\$ 558.69	\$763.31	58%
Home Health Care	\$ 1,200.00	\$ 1,080.00	\$120.00	10%
MRI/Radiology	\$ 995.00	\$ 485.00	\$510.00	51%
Behavioral Health	\$ 740.00	\$ 500.00	\$240.00	32%
General Surgery	\$ 150.00	\$ 150.00	\$0.00	0%
Cardiology	\$ 20.00	\$ 14.95	\$5.05	25%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JUNE 27, 2016
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

Meeting of 2016 Fund Commissioners called to order by Chairman Carew. Open Public Meetings notice read into record.

ROLL CALL OF 2016 FUND COMMISSIONERS:

Scott Carew, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Thomas Czerniecki	Township of Evesham	Present
Joseph Andl	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Thomas Merchel	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

CORRESPONDENCE: NONE.

APPROVAL OF MINUTES: MAY 23, 2016 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 23, 2016:

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

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2015 – The Auditor’s Report as of December 31, 2015 had been sent under separate cover to the Fund Commissioners. Mr. Jim Miles and Mr. Dennis Skalkowski from Bowman & Company gave a report at the meeting and following that, the Board formally approved Resolution 16-15 approving year end financials along with the Group Affidavit.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2015 AS PRESENTED, ADOPT RESOLUTION 16-15 AND EXECUTE THE GROUP AFFIDAVIT

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

The Executive Director advised the retrospective premiums included in the audit on page 20, will be billed at the end of this year when this year closes into the RCF.

Residual Claims Fund – The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2012. Enclosed in the agenda was Resolution 16-16 authorizing the transfer of the PMM JIF’s 2012 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 16-16 TRANSFERRING FUND YEAR 2012 TO THE RCF

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

Residual Claims Fund – The RCF met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Carew’s report on the meeting was included in the agenda.

EJIF- The EJIF met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting was included in the agenda.

MEL JIF – The MEL met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting was included in the agenda.

Employment Practices Program: As a reminder, changes to the 2016/2017 POL/EPL Program are posted on the MEL's webpage - www.njmel.org - which details changes to the MEL's Model Personnel Manual and information on training program requirements.

Members have until October 1st to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Managers & Supervisors Training - Employment Practices Program also includes mandatory training of management. We are working with the Fund Attorney's office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. All members police departments have completed this training.

Membership Renewals – The Fund has 3 members up for renewal at the end of the year. Renewal documents will be sent out in August.

2016 MEL JIF Excess and Reinsurance Policies – on Page 14 of the agenda is a memo from the MEL Underwriter reporting that the 2016 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.

2017 Renewal Online Underwriting Database: Members will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin in late June.

Due Diligence Reports: The Executive Director reported that the monthly reports submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist were included in the agenda. The Executive Director reviewed the April reports with the fund. The fund's surplus is over \$1.2 million with over \$4.3 million in cash. The actuary had the expected loss ratio at 12.8% and the fund is a little higher at 17.5%. There were 4 loss time accidents in May.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE.

TREASURER:

Payment of June 2016 Vouchers Resolution 16-17

Fund Year 2016	98,269.08
Total	98,269.08

MOTION TO APPROVE RESOLUION 16-17 VOUCHER LISTS FOR THE MONTH OF JUNE AS SUBMITTED

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of May 2016:

2016	41,826.51
2015	18,742.26
2014	27,645.68
2013	50,557.12
2012	995.94
Closed	0.00
TOTAL	139,767.51

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: The Underwriting Manager reported there were 7 certificate issued for the period 4/21/2016 through 5/22/2016.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of May, as well as the schedule of MSI Training and Fast Track training information. He advised he met with the Evesham FD on 6/9. He met with Lt. Mike Robertson, the training officer, and provided a list of training and website information. The Safety Director also included a Safety Director's Bulletin regarding Summer Seasonal Employee training. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Lisa Gallo, via teleconference, advised May's reports were included in the agenda. Ms. Gallo reported there were 104 bills during the month of May totaling \$127,741.41, of that amount \$32,886.89 was paid for a savings of \$94,854.52 which is a 74.3% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Moved: Commissioner Czerniecki
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

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

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

OLD BUSINESS: NONE

NEW BUSINESS: Mr. Kearns advised the Fund of a court decision regarding the VA former governor was found not guilty as he was only paid to set up a meeting.

Mr. Czerniecki advised he would invite the ICMA representative to the July meeting, to address the fund.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Vote: Unanimous

MEETING ADJOURNED: 1:40pm

NEXT REGULAR MEETING: July 25, 2016

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY