

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JUNE 26, 2017 – 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/Manager 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: JUNE 26, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2017 COMMISSIONERS**

- APPROVAL OF MINUTES:** May 22, 2017 Open Minutes.....Appendix I
May 22, 2017 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**
.June 2017 Voucher List - Resolution No. 17-17 Page 21
.Treasurer’s Reports Page 23

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate ReportPage 29

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 31

- MANAGED CARE – Qual Care**
.Monthly ReportPage 37

- 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: June 26, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Audit Report as of December 31, 2016** – The Auditor’s Report as of December 31, 2016 has been sent under separate cover to the Fund Commissioners. Mr. Jim Miles from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 17-15 approving year end financials along with the Group Affidavit. **(Pages 3-5)**
 - ❑ **Motion to Approve Year-End Financials as of December 31, 2016 as Presented, Adopt Resolution 17-15 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- ❑ **Residual Claims Fund** – The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2013. Enclosed you will find Resolution 17-16 authorizing the transfer of the PMM JIF’s 2013 claim liabilities to the RCF. **(Page 6)**
 - ❑ **Motion to Approve Resolution 17-16 Transferring Fund Year 2013 to the Residual Claims Fund.**
- ❑ **Residual Claims Fund** – The RCF met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Czerniecki’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **EJIF-** The EJIF met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Czerniecki’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **MEL JIF** – The MEL met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Czerniecki’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **Safety Expo** – The MEL continues to work 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 June 23rd at the Middlesex County Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration information was emailed out and also appears on **Pages 7-11.**

- ❑ **State Filing Notice** – The MEL Underwriting Manager has filed the 2017 Excess Insurance and Reinsurance Policies. Mr. Cooney’s Memorandum appears on **Page 12**.
- ❑ **2017 Member Manuals** – The Fund Office has distributed the 2017 coverage documents to Fund Commissioners and Risk Managers.
- ❑ **2018 Renewal Online Underwriting Database:** Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017. This year’s renewal will still be conducted in the Exigis system. The MEL awarded a contract to Origami for the on-line underwriting starting in 2018.
- ❑ **Due Diligence Reports:**
 - Financial Fast Track** **Page 14**
 - Income Portfolio** **Page 15**
 - Loss Ratio Analysis** **Page 16**
 - Claim Activity Report** **Page 17**
 - Loss Time Accident Frequency** **Page 18**
 - POL/EPL Compliance Report** **Page 19**
 - Regulatory Affairs Checklist** **Page 20**

RESOLUTION NO. 17-15

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 26, 2017.

THOMAS CZERNIECKI, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

Date

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2016.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

RICHARD BREVOGEL, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, PO BOX 803, Trenton, NJ 08625.

RESOLUTION NO. 17-16

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

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

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2013	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/17

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Attest:

THOMAS CZERNIECKI, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

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

**25th ANNUAL
2017 SAFETY EXPOS**

TO BE HELD ON

JUNE 23, 2017

At The
Middlesex Fire Academy, Sayreville, NJ

AND ON

SEPTEMBER 29, 2017

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

- **Supervisor Safety – *Full Day Session*** Toolbox Safety Talks w Job Site Hazard ID, Supervisor Key Safety Performance Indicators and Job Safety Observations
- **Confined Space Entry Procedures with Demonstrations *Full Day Session***
- **Electrical Safety Plans**
- **Shop and Tool Safety**
- **Hot Work & Welding Safety**
- **Safety Fast Track** -- LOTO, Blood Borne Pathogens, Hazardous Materials for the Non-Chemist, Distracted Driving and Fire Safety

NJUA SAFETY EXPO - 2017 COURSE DESCRIPTIONS

Supervisor Safety: This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. Part 1, Toolbox Safety Talks, is a one-hour training using individual and group workshops to focus on how to conduct an effective talk using stories, encouraging worker participation, and keeping talks relevant and specific to the job. Part 2, Supervisor Key Performance Indicators, is a 2-hour program that examines the importance of supervisor participation in Job Safety Observations and the impact these observations can have on preventing at risk actions. Part 3, Job Safety Observations, is a one-hour program that will delve into doing JSO's with a focus on recognizing safe and at-risk actions, real-time safety coaching and identifying contributing factors and root causes. **Target Audience:** Managers and Supervisors. **Credits available for full day attendance:** 4.0 TCH or 4.0 CPWM Management CEU.

Confined Space Entry Procedures with Demo: This full-day program is designed for employees and supervisors who are experienced with confined space entry procedures. The program combines classroom presentations with interactive demonstrations to keep employees safe before and during confined space work. We will explore the difference between Permit Required and Non-Permit Required Confined Spaces, review permit requirements and alternate entry procedures. Engineering controls such air monitoring, ventilation, and isolation techniques will be discussed and demonstrated. Rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. **Target Audience:** Experienced employees and supervisors. **Credits:** 3.5 TCH Water Wastewater Safety or 3.5 CPWM Technical CEU.

Electrical Safety: This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE. **Target Audience:** Employees and Supervisors. **Credits:** 1.5 TCH Safety.

Shop & Tool Safety: This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, such as treatment plant equipment guards, power transmission for pumps and hot surfaces, post-hole diggers, concrete mixers, chippers, and portable compactors. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM CEU Technical.

Hot Work & Welding Safety: Fires and explosions due to hot work, and torching and welding are preventable. This one-hour program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis on the hot work permit system and recommendations from the Federal Chemical Safety Board. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM Technical CEU

Fast Track Safety Short Courses: Five short (50 – 60 minute) classes provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. **Credits:** 1.0 TCH or 1.0 CPWM & RMC CEU

- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. **Credits:** 1.0 TCH or CPWM Technical CEU.
- **Fire Safety:** Being ready for fires and other emergencies can make the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. **Credits:** 1.0 TCH; 0.5 Government and 0.5 Technical CEU.
- **Hazard Communication with GHS:** To keep employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. **Credits:** 1.0 TCH Water & Wastewater.
- **Distracted Driving:** This one-hour class looks at Distracted Driving and the significant risk to every business that has employees who drive both company owned and personal vehicles on company business. According to the National Safety Council, 26% of all vehicle crashes involve mobile phone use, including hands-free. This course will discuss the common activities that divert attention from the road including texting, mobile phone use, eating/drinking, reaching for an object, and reading navigation systems. Target Audience: All employees and Supervisors. **No Credit.**

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.

The screenshot shows a web browser window displaying the 'Edit User Properties' form in the MSI Learning Management System. The form is titled 'Edit User Properties' and is for user 'Garcia, MELJIF_000'. It includes fields for 'Last Name', 'First Name', 'Job Title', 'Department', 'Employee Email', 'Work Address', 'Work City', 'Work State', 'Work Zip', and 'Phone Ext.'. The 'License #' field is highlighted, indicating where the license number should be entered. The form also has 'Submit' and 'Cancel' buttons at the bottom.

Please register online by visiting www.njmel.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.

time	Track 1	Track 2	Track 3	Track 4	time
	Supervisor Safety	Confined Space	Shop	Safety Fast Track	
8:00-9:00	Continental Breakfast & Opening Comments				8:00-9:00
9:00-9:15	Toolbox Safety Talks with Job Hazard ID *Full Day Session* 1 hour	Confined Space Entry Procedures with Demonstrations *Full Day Session*	Electrical Safety Plans (90 Minutes)	LOTO (60 Minutes)	9:00-9:15
9:15-9:30					9:15-9:30
9:30-9:45			BBP (60 Minutes)	9:30-9:45	
9:45-10:00				9:45-10:00	
10:00-10:15	BREAK		BREAK		10:00-10:15
10:15-10:30	Supervisor Key Safety Performance Indicators *Full Day Session* (continued) 120 Minutes w/break		Shop & Tool Safety (75 Minutes)	Hazardous Materials for the Non-Chemist (60 Minutes)	10:15-10:30
10:30-10:45					10:30-10:45
10:45-11:00					10:45-11:00
11:00-11:15					11:00-11:15
11:15-11:30				11:15-11:30	
11:30-11:45				11:30-11:45	
11:45-12:00				11:45-12:00	
12:00-12:15	LUNCH	LUNCH	LUNCH	LUNCH	12:00-12:15
12:15-12:30	LUNCH				12:15-12:30
12:30-12:45		Confined Space Entry Procedures with Demonstrations (continued)	Hot Work & Welding Safety (60 Minutes)	Distracted Driving (60 minutes) C.N.A.	12:30-12:45
12:45-1:00					12:45-1:00
1:00-1:15	Job Safety Job Safety Observations *Full Day Session* (continued) 1 hr				1:00-1:15
1:15-1:30				1:15-1:30	
1:30-1:45				1:30-1:45	
1:45-2:00				Fire Safety (60 Minutes)	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:**

June 23, 2017- Middlesex Fire Academy September 29, 2017- Camden County Emergency Training Center

***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 June 14th for the June Expo OR by September 19th for the September Expo
 date to: Karen Read- 9 Campus Drive, Suite 216, Parsippany, NJ 07054 Fax: 856-552-4713/kread@permainc.com



Edward J. Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

P : 973-659-6424
F : 856-830-1432
ecooney@connerstrong.com
9 Campus Drive

June 6, 2017

Ms. Lisa Frawley
Department of Banking and Insurance
New Jersey Department of Community Affairs
101 South Broad Street
PO Box 803
Trenton, NJ 08625

**RE: *Municipal Excess Liability Joint Insurance Fund
2017 Excess Insurance and Reinsurance Policies***

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's ("MEL") 2017 excess insurance and reinsurance policies.

The enclosed binder includes the following:

Section 1 – Property

The property policy for the 12/31/2016 to 12/31/2017 period is provided by Zurich North America ("Zurich"). Zurich provides a \$125,000,000 limit of insurance, per occurrence. Please note, the NJ Utility Authorities JIF ("NJUA") does not participate in the MEL Property program and will separately file its property policy.

Section 2 – Excess Flood and Earth Movement

The excess flood and earth movement insurance has limits of \$50,000,000 excess of the primary \$50,000,000 of limits provided by the Zurich program referenced above, and is provided on a quota share basis by Lloyd's, Chubb, RSUI, Aspen, Arch and Everest. The NJUA does not participate in the MEL Property program.

Section 3 – Workers' Compensation and Employers' Liability

Safety National Casualty Corporation ("Safety National") provides the excess workers' compensation policy for the 01/01/2017 to 01/01/2018 period. Safety National provides statutory limits excess of \$2,000,000.

Section 4 – Non-Owned Aircraft

The non-owned aircraft policy for the 01/01/2017 to 01/01/2018 period is provided by Endurance American Insurance Co. ("Endurance") with a liability limit of \$5,000,000 each occurrence.

Section 5 – General Reinsurance Corporation (“Gen Re”) Reinsurance Agreement

The 2017 General Reinsurance Corporation reinsurance agreement is for excess liability (\$3,250,000 excess of \$1,750,000) and excess public officials/employment practices liability (\$4,000,000 excess of \$2,000,000 and \$4,000,000 excess of \$6,000,000). NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 6 – Munich Reinsurance America, Inc. (“Munich Re”) Reinsurance Agreement

The 2017 Munich Re reinsurance agreement is for optional excess liability limits of up to \$15,000,000 excess of \$5,000,000. NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 7 – Public Officials Liability / Employment Practices Liability

The primary public officials liability and employment practices liability insurance is insured with QBE Specialty Insurance Company via MEL’s member JIFs with a limit of \$2,000,000.

Section 8 – Privacy Liability

The privacy liability (“cyber”) insurance is insured with Indian Harbor Insurance Company (XL Catlin) and Beazley Insurance Company via MEL’s member JIFs with various limits.

Section 9 – Volunteer Directors & Officers Liability (“VDO”)

The VDO insurance is insured with QBE Specialty Insurance Company via MEL’s member JIFs with a limit of \$2,000,000.

Please advise if you have any questions.

Best regards,



Edward J. Cooney, MBA
Vice President, Account Executive/Underwriting Manager
Conner Strong & Buckelew

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	331,595	1,342,732	73,807,694	75,150,426
2.	CLAIM EXPENSES				
	Paid Claims	97,107	450,462	34,621,749	35,072,212
	Case Reserves	116,710	244,789	2,063,171	2,307,961
	IBNR	(47,493)	(73,980)	1,061,962	987,982
	Recoveries	-	(98)	(251,739)	(251,837)
	TOTAL CLAIMS	166,324	621,174	37,495,144	38,116,317
3.	EXPENSES				
	Excess Premiums	103,691	414,762	19,822,739	20,237,501
	Administrative	75,887	202,094	9,994,497	10,196,591
	TOTAL EXPENSES	179,578	616,857	29,817,236	30,434,093
4.	UNDERWRITING PROFIT (1-2-3)	(14,307)	104,702	6,495,314	6,600,016
5.	INVESTMENT INCOME	6,825	28,707	4,834,333	4,863,040
6.	DIVIDEND INCOME	0	0	1,553,016	1,553,016
7.	STATUTORY PROFIT (4+5+6)	(7,482)	133,408	12,882,664	13,016,072
8.	DIVIDEND	0	16,012	10,877,661	10,893,674
9.	STATUTORY SURPLUS (7-8)	(7,482)	117,396	2,005,002	2,122,398
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	370	(14,270)	560,604	546,334
	Aggregate Excess LFC	4,602	18,394	65,074	83,467
	2013	521	(1,555)	512,261	510,706
	2014	659	(10,574)	(81,056)	(91,630)
	2015	1,517	80,284	382,632	462,916
	2016	1,963	15,783	565,489	581,272
	2017	(17,114)	29,334		29,334
	TOTAL SURPLUS (DEFICITS)	(7,482)	117,396	2,005,002	2,122,398
	TOTAL CASH				5,103,751
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	30,619,435	30,619,435
	FUND YEAR 2013				
	Paid Claims	9,755	95,434	1,534,426	1,629,860
	Case Reserves	(8,269)	(65,248)	180,254	115,005
	IBNR	(1,485)	(3,087)	27,581	24,494
	Recoveries	0	(98)	(151,036)	(151,134)
	TOTAL FY 2013 CLAIMS	0	27,000	1,591,225	1,618,225
	FUND YEAR 2014				
	Paid Claims	3,976	67,599	1,437,995	1,505,595
	Case Reserves	(7,276)	(46,699)	705,510	658,811
	IBNR	3,300	(6,900)	141,229	134,329
	Recoveries	0	0	(72,012)	(72,012)
	TOTAL FY 2014 CLAIMS	0	14,000	2,212,722	2,226,722
	FUND YEAR 2015				
	Paid Claims	14,544	33,445	737,425	770,870
	Case Reserves	(33,688)	(106,538)	684,323	577,785
	IBNR	19,144	(6,058)	213,207	207,149
	Recoveries	0	0	(15,193)	(15,193)
	TOTAL FY 2015 CLAIMS	(0)	(79,151)	1,619,762	1,540,611
	FUND YEAR 2016				
	Paid Claims	18,750	170,074	292,467	462,541
	Case Reserves	(22,545)	46,532	493,085	539,617
	IBNR	3,795	(222,606)	679,945	457,339
	Recoveries	0	0	(13,498)	(13,498)
	TOTAL FY 2016 CLAIMS	0	(5,999)	1,451,999	1,446,000
	FUND YEAR 2017				
	Paid Claims	50,083	83,911		83,911
	Case Reserves	188,488	416,742		416,742
	IBNR	(72,247)	164,671		164,671
	Recoveries	0	0		0
	TOTAL FY 2017 CLAIMS	166,324	665,324		665,324
	COMBINED TOTAL CLAIMS	166,324	621,174	37,495,144	38,116,317

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	4/30/2017
					Last	This
					Month	Month
					2014	2015
					2016	2017
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.45	3.66	4.58	5.63	5.10
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	2.00	2.13	2.50	3.50
Avge maturity (years)		1.99	2.08	2.67	2.26	2.16
Unrealized gain/(loss) (%)		-0.10	0.09	-0.28	-0.83	-0.53
Purchase/Book yield (%)		0.80	0.80	1.20	1.24	1.20
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.70	0.89	0.92	0.41	0.67
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	56.96	66.25
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	44.59	44.59
Avge maturity (years)		1.90	1.58	1.64	1.61	1.53
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.17	-0.09
Purchase/Book yield (%)		0.82	0.82	0.82	1.01	1.01
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	0.84	0.92
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.66	0.68
TD Money Market		0.01	0.01	0.01	0.34	0.37
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.66	0.66	0.78
Treasury Issues						
1 year bills		0.12	0.32	0.61	1.01	1.04
3 year notes		0.90	1.02	1.00	1.59	1.44
5 year notes		1.64	1.53	1.33	2.01	1.82
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.26	0.40
* 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.						

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

AS OF **April 30, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52		MONTH		40		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16			
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	220,216	46.73%	96.51%	46.73%	96.38%	41.67%	92.48%	41.67%	92.48%
AUTO LIABILITY	89,158	31,841	35.71%	93.94%	35.71%	93.62%	35.71%	89.30%	35.71%	89.30%
WORKER'S COMP	1,209,207	1,230,290	101.74%	99.62%	101.62%	99.57%	107.75%	98.70%	107.75%	98.70%
TOTAL ALL LINES	1,912,756	1,593,732	83.32%	98.62%	83.24%	98.54%	85.87%	96.83%	85.87%	96.83%
NET PAYOUT %	\$1,478,726		77.31%							

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40		MONTH		39		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16			
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	471,363	99.57%	92.48%	100.27%	91.95%	85.32%	83.56%	85.32%	83.56%
AUTO LIABILITY	89,385	18,356	20.54%	89.30%	20.54%	88.81%	20.54%	81.06%	20.54%	81.06%
WORKER'S COMP	1,210,000	1,459,308	120.60%	98.70%	120.60%	98.57%	132.48%	95.79%	132.48%	95.79%
TOTAL ALL LINES	1,956,793	2,092,394	106.93%	96.89%	107.10%	96.66%	110.82%	92.56%	110.82%	92.56%
NET PAYOUT %	\$1,433,583		73.26%							

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28		MONTH		27		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16			
PROPERTY	191,000	75,611	39.59%	100.00%	39.59%	100.00%	33.71%	96.65%	33.71%	96.65%
GEN LIABILITY	471,685	144,013	30.53%	83.56%	34.14%	82.70%	22.49%	67.85%	22.49%	67.85%
AUTO LIABILITY	75,666	26,981	35.66%	81.06%	35.66%	80.03%	26.96%	62.03%	26.96%	62.03%
WORKER'S COMP	1,241,000	1,086,858	87.58%	95.79%	87.75%	95.33%	97.33%	81.73%	97.33%	81.73%
TOTAL ALL LINES	1,979,351	1,333,462	67.37%	92.72%	68.34%	92.18%	70.67%	79.11%	70.67%	79.11%
NET PAYOUT %	\$755,677		38.18%							

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16		MONTH		15		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16			
PROPERTY	175,205	92,262	52.66%	96.65%	50.50%	96.43%	5.25%	30.00%	5.25%	30.00%
GEN LIABILITY	485,444	79,295	16.33%	67.85%	17.31%	66.07%	3.26%	10.00%	3.26%	10.00%
AUTO LIABILITY	63,974	7,018	10.97%	62.03%	10.97%	59.58%	12.90%	10.00%	12.90%	10.00%
WORKER'S COMP	1,288,669	810,087	62.86%	81.73%	63.08%	78.67%	18.13%	6.00%	18.13%	6.00%
TOTAL ALL LINES	2,013,291	988,661	49.11%	79.05%	49.30%	76.57%	13.26%	9.18%	13.26%	9.18%
NET PAYOUT %	\$449,044		22.30%							

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4		MONTH		3		MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16			
PROPERTY	185,329	131,363	70.88%	30.00%	50.18%	23.00%	N/A	N/A	N/A	N/A
GEN LIABILITY	483,019	46,900	9.71%	10.00%	8.03%	6.00%	N/A	N/A	N/A	N/A
AUTO LIABILITY	53,346	16,805	31.50%	10.00%	17.53%	6.00%	N/A	N/A	N/A	N/A
WORKER'S COMP	1,332,335	305,585	22.94%	6.00%	9.08%	3.00%	N/A	N/A	N/A	N/A
TOTAL ALL LINES	2,054,029	500,653	24.37%	9.21%	12.76%	5.59%	N/A	N/A	N/A	N/A
NET PAYOUT %	\$83,911		4.09%							

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

April 30, 2017						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
March-17	1	1	4	7	6	19
April-17	1	1	4	8	5	19
NET CHGE	0	0	0	1	-1	0
Limited Reserves						\$5,601
Year	2013	2014	2015	2016	2017	TOTAL
March-17	\$0	\$0	\$10,501	\$6,471	\$69,179	\$86,151
April-17	\$0	\$0	\$10,501	\$10,141	\$85,780	\$106,422
NET CHGE	\$0	\$0	\$0	\$3,670	\$16,601	\$20,271
Ltd Incurred	\$111,385	\$143,367	\$75,611	\$92,262	\$131,363	\$553,988
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
March-17	2	10	10	23	14	59
April-17	2	9	10	21	18	60
NET CHGE	0	-1	0	-2	4	1
Limited Reserves						\$9,370
Year	2013	2014	2015	2016	2017	TOTAL
March-17	\$37,616	\$314,938	\$140,582	\$76,562	\$37,041	\$606,738
April-17	\$32,685	\$310,807	\$113,716	\$66,841	\$38,131	\$562,180
NET CHGE	(\$4,931)	(\$4,131)	(\$26,866)	(\$9,721)	\$1,090	(\$44,558)
Ltd Incurred	\$220,216	\$471,363	\$144,013	\$79,295	\$46,900	\$961,786
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
March-17	0	0	1	1	4	6
April-17	0	0	1	1	6	8
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$2,534
Year	2013	2014	2015	2016	2017	TOTAL
March-17	\$0	\$0	\$3,234	\$1,010	\$8,700	\$12,944
April-17	\$0	\$0	\$3,234	\$1,010	\$16,025	\$20,269
NET CHGE	\$0	\$0	\$0	\$0	\$7,325	\$7,325
Ltd Incurred	\$31,841	\$18,356	\$26,981	\$7,018	\$16,805	\$101,000
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
March-17	9	10	18	44	17	98
April-17	8	10	17	40	23	98
NET CHGE	-1	0	-1	-4	6	0
Limited Reserves						\$16,521
Year	2013	2014	2015	2016	2017	TOTAL
March-17	\$85,659	\$351,149	\$457,156	\$478,120	\$113,334	\$1,485,418
April-17	\$82,321	\$348,004	\$450,335	\$461,625	\$276,806	\$1,619,090
NET CHGE	(\$3,339)	(\$3,145)	(\$6,822)	(\$16,494)	\$163,472	\$133,672
Ltd Incurred	\$1,230,290	\$1,459,308	\$1,086,858	\$810,087	\$305,585	\$4,892,127
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
March-17	12	21	33	75	41	182
April-17	11	20	32	70	52	185
NET CHGE	-1	-1	-1	-5	11	3
Limited Reserves						\$12,475
Year	2013	2014	2015	2016	2017	TOTAL
March-17	\$123,275	\$666,087	\$611,473	\$562,162	\$228,254	\$2,191,251
April-17	\$115,006	\$658,811	\$577,785	\$539,617	\$416,742	\$2,307,961
NET CHGE	(\$8,269)	(\$7,276)	(\$33,688)	(\$22,545)	\$188,488	\$116,710
Ltd Incurred	\$1,593,732	\$2,092,394	\$1,333,462	\$988,661	\$500,653	\$6,508,902

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs

April 30, 2017				
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
NJ PUBLIC HOUSING	0.51	1.81	2.01	1.72
SUBURBAN MUNICIPAL	0.61	2.13	2.19	1.96
N.J.U.A.	0.75	3.05	2.55	2.50
BURLINGTON	1.02	1.93	1.85	1.76
SOUTH BERGEN	1.14	2.03	2.46	2.10
MORRIS	1.23	1.86	2.00	1.83
BERGEN	1.24	1.57	2.43	1.90
CENTRAL	1.31	1.68	1.92	1.75
ATLANTIC	1.32	3.02	2.64	2.58
OCEAN	1.74	2.19	2.24	2.15
CAMDEN	1.76	1.32	2.56	1.79
SUBURBAN ESSEX	2.17	1.63	2.15	1.94
TRI-COUNTY	2.18	2.37	2.05	2.20
PROF MUN MGMT	2.51	1.87	3.92	2.81
MONMOUTH	2.65	1.80	2.21	2.08
AVERAGE	1.48	2.02	2.35	2.07

Professional Municipal Mgmt Joint Insurance Fund

2017 LOST TIME ACCIDENT FREQUENCY

DATA VALUED AS OF April 30, 2017

		# CLAIMS	Y.T.D.	2017	2016	2015	TOTAL	
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	RATE	
MEMBER_ID	MEMBER	4/30/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2017 - 2015
1	304 EVESHAM	0	0	0.00	1.58	5.01	1 EVESHAM	2.62
2	305 EVESHAM TOWNSHIP FIRE DISTRICT	0	0	0.00	1.05	2.82	2 EVESHAM TOWNSHIP I	1.70
3	307 MOORESTOWN	0	0	0.00	1.39	2.08	3 MOORESTOWN	1.51
4	308 WILLINGBORD	0	3	3.06	2.92	5.46	4 WILLINGBORD	4.03
5	306 MAPLE SHADE	2	4	10.08	0.78	1.50	5 MAPLE SHADE	2.32
Totals:		2	7	2.51	1.87	3.92		2.81

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	June 14, 2017			
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
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

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of June 10, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2017 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 3/7
<input type="checkbox"/> Certification of Professional Fees	To be Filed
<input type="checkbox"/> Unaudited Financials	Filed 2/17
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 17-17

**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 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comments</u>	<u>Invoice Amount</u>
001058			
001058	BOWMAN & COMPANY, LLP	AUDITOR FEE 6/9/2017 - FOR FY 2016	19,750.00
			19,750.00

Total Payments FY 2016

19,750.00

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001059			
001059	QUAL-LYNX	CLAIM ADJUSTING SERVICES - 6/2017	11,094.05
			11,094.05
001060			
001060	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2017	1,446.52
			1,446.52
001061			
001061	PERMA	POSTAGE FEE 05/2017	2.45
001061	PERMA	EXECUTIVE DIRECTOR FEE 06/2017	10,681.17
			10,683.62
001062			
001062	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 06/2017	3,147.25
			3,147.25
001063			
001063	THOMAS TONTARSKI	TREASUER SERVICES 06/2017	1,430.67
			1,430.67
001064			
001064	BACIO CATERING AND MARKETPLACE	MEETING EXPENSE - 06/2017	140.00
			140.00
001065			
001065	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 06/2017	1,409.82
001065	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 06/2017	1,655.08
			3,064.90

001066			
001066	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 05/31/2017	37.76
			37.76
001067			
001067	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 06/2017	478.67
001067	CONNER STRONG & BUCKELEW	POSITION BOND - 2017	1,056.00
			1,534.67
	Total Payments FY 2017		32,579.44

TOTAL PAYMENTS ALL FUND YEARS \$ 52,329.44

Chairperson

Attest:

Dated: _____

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

Treasurer

June 12, 2017

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 May 31, 2017 for Closed Fund Years 1987 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. 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 \$ 4892.27. This generated an average annual yield of .97%. However, we have an unrealized net gain of \$1,372.50 adjusting the reported yield to 1.25% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$17,128.29 as it relates to the market value of \$3,477,082.15 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$3,494,799.92.

Our asset portfolio with Wilmington Trust has 2 obligations less than two years and 4 obligations greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 2,728.94 w/YTD \$2,826.94
Overpayment Reimbursements \$ 13.50
FY 2017 Premium Assessments \$2,029,929.82

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 184 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 \$ 163,127.25.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 5,103,753.84 to a closing balance of \$ 6,968,172.48 showing an increase in the fund of \$ 1,864,418.64.

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

PMM JIF SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
3/18	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	98.00	
YTD-2017							98.00
5/17	MOORESTOWN TWP.	Z47066	MOORESTOWN TWP.	PR	2016	2,512.94	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	144.00	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
MTD-MAY						2,728.94	
YTD-2017							2,826.94

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

Current Fund Year: 2017 Month Ending: May										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	335,091.71	1,744,740.76	264,431.80	2,336,496.84	0.00	(145,866.38)	(11,909.92)	4,267.32	576,501.71	5,103,753.84
RECEIPTS										
Assessments	95,935.57	250,035.04	27,614.31	689,683.31	0.00	147,433.66	52,015.86	440,780.28	326,431.79	2,029,929.82
Refunds	2,512.94	0.00	0.00	229.50	0.00	0.00	0.00	0.00	0.00	2,742.44
Invest Pymnts	826.45	4,044.65	608.53	5,373.89	0.00	0.11	0.00	267.85	9,145.81	20,267.29
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	826.45	4,044.65	608.53	5,373.89	0.00	0.11	0.00	267.85	9,145.81	20,267.29
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	99,274.96	254,079.69	28,222.84	695,286.70	0.00	147,433.77	52,015.86	441,048.13	335,577.60	2,052,939.55
EXPENSES										
Claims Transfers	33,941.59	46,801.37	4,403.94	63,761.67	0.00	0.00	0.00	0.00	0.00	148,908.57
Expenses	0.00	0.00	0.00	0.00	0.00	1,067.50	0.00	0.00	38,544.84	39,612.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,941.59	46,801.37	4,403.94	63,761.67	0.00	1,067.50	0.00	0.00	38,544.84	188,520.91
END BALANCE	400,425.08	1,952,019.08	288,250.70	2,968,021.87	0.00	499.89	40,105.94	445,315.45	873,534.47	6,968,172.48

Report Month: May			
			Balance Differences
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH	May									
CURRENT FUND YEAR	2017									
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9	
ID Number:	OPERATING ACCT	CASH MGMT	INVEST ACCT	ASSET MGR	CLAIMS ACCT	EXPENSE ACCT	OPERATING ACCT	CLAIMS ACCT	ADMIN. EXPEN	
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments										
Opening Cash & Investment Balance	\$5,103,754.30	2.79397E-09	-1.72349E-10	-1.18234E-09	3477082.15	0	2.32831E-10	1525672.15	100000	1000
Opening Interest Accrual Balance	\$17,717.77	0	0	0	17717.77	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$3,495.85	\$0.00	\$0.00	\$0.00	\$3,495.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,396.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,396.42	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$17,498.37	\$0.00	\$0.00	\$0.00	\$17,498.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$1,372.50	\$0.00	\$0.00	\$0.00	\$1,372.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$6,264.77	\$0.00	\$0.00	\$0.00	\$4,868.35	\$0.00	\$0.00	\$1,396.42	\$0.00	\$0.00
9 Deposits - Purchases	\$2,221,270.80	\$0.00	\$0.00	\$74.63	\$0.00	\$0.00	\$0.00	\$2,032,672.26	\$148,911.57	\$39,612.34
10 (Withdrawals - Sales)	(\$377,119.45)	\$0.00	\$0.00	\$0.00	(\$74.63)	\$0.00	\$0.00	(\$188,523.91)	(\$148,908.57)	(\$39,612.34)
Ending Cash & Investment Balance	\$6,968,172.94	\$0.00	(\$0.00)	\$74.63	\$3,495,878.39	\$0.00	\$0.00	\$3,371,216.92	\$100,003.00	\$1,000.00
Ending Interest Accrual Balance	\$3,715.25	\$0.00	\$0.00	\$0.00	\$3,715.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$71,869.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61,640.65	\$10,229.21
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,040,042.80	\$0.00	(\$0.00)	\$74.63	\$3,495,878.39	\$0.00	\$0.00	\$3,371,216.92	\$161,643.65	\$11,229.21

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

Month		May							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	45,582.80	25,741.41	0.00	71,324.21	71,324.21	0.00	0.00	0.00
	Liab	8,769.03	5,935.39	0.00	14,704.42	14,704.42	(0.00)	(0.00)	0.00
	Auto	780.00	4,403.94	0.00	5,183.94	5,183.94	0.00	0.00	0.00
	WC	28,778.86	31,526.63	0.00	60,305.49	60,305.49	0.00	0.00	0.00
	Total	83,910.69	67,607.37	0.00	151,518.06	151,518.06	0.00	(0.00)	0.00
2016	Prop	82,121.40	8,200.18	2,512.94	87,808.64	87,808.64	(0.00)	0.00	(0.00)
	Liab	12,453.54	0.00	0.00	12,453.54	12,453.54	0.00	0.00	0.00
	Auto	6,007.59	0.00	0.00	6,007.59	6,007.59	0.00	0.00	0.00
	WC	348,461.13	24,377.58	0.00	372,838.71	372,838.71	0.00	0.00	0.00
	Total	449,043.66	32,577.76	2,512.94	479,108.48	479,108.48	0.00	0.00	(0.00)
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	30,296.79	1,617.10	0.00	31,913.89	31,913.89	0.00	0.00	0.00
	Auto	23,746.47	0.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00
	WC	636,523.54	2,204.00	13.50	638,714.04	638,714.04	0.00	0.00	0.00
	Total	755,677.01	3,821.10	13.50	759,484.61	759,484.61	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	160,555.98	25,301.88	0.00	185,857.86	185,857.86	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	1,111,304.09	3,235.90	0.00	1,114,539.99	1,114,539.99	(0.00)	(0.00)	0.00
	Total	1,433,583.18	28,537.78	0.00	1,462,120.96	1,462,120.96	(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	187,531.06	13,947.00	0.00	201,478.06	201,478.06	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	1,147,969.84	2,417.56	216.00	1,150,171.40	1,150,171.40	0.00	(0.00)	0.00
	Total	1,478,726.49	16,364.56	216.00	1,494,875.05	1,494,875.05	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		4,200,941.03	148,908.57	2,742.44	4,347,107.16	4,347,107.16	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Monday, May 22, 2017

From 4/22/2017 To 5/21/2017

Holder (H) / Insured Name (I) Coverag	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>PMM JIF</u>				
H- Maple Shade Township BOE AU WC I- Township of Maple Shade	170 Frederick Ave. Maple Shade, NJ 08052 PO Box 368 Maple Shade, NJ 08052	5096	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 Maple Shade Township Green Fair on May 20, 2017 with the rain event being held at Steinhauer School.	5/4/2017 GL EX
H- Evidence of Insurance EX WC PR I- Township of Maple Shade	PO Box 368 Maple Shade, NJ 08052	21186	Evidence of Insurance.	4/24/2017 GL AU
H- Mack-Cali Realty Corp AU WC I- Township of Moorestown	343 Thornall Street Edison, NJ 08837 111 W. Second St. Moorestown, NJ 08057	22180	M-C Church Realty, LLC, Mack Cali Realty, L.P. & Mack-Cali Realty Corporation are amended to be included as "additional insureds" 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 use of 1245 North Church Street by Moorestown Township Police Department.	5/10/2017 GL EX
H- Maple Shade Twp AU WC I- Township of Maple Shade	Recreation Department 200 Stiles Avenue Maple Shade,24372 NJ 08052 PO Box 368 Maple Shade, NJ 08052		Certificate Holder and Maple Shade Board of Education are amended to be included as "additional insureds" 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 all recreation programs affiliates with the township. Does not include amusements or fireworks.	5/4/2017 GL EX

H- Bookbinder Elementary School I- Township of Willingboro	56 Brooklawn Lane Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	25349	Evidence of insurance for use of board of education building for 5/10/2017 GI EX 2017 food program.
H- Medford Fitness LLC I- Township of Evesham	3 Nelson Drive Medford, NJ 08055 984 Tuckerton Road Marlton, NJ 08053	25355	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 use of Medford Fitness during the 2017 AAA Summer Camp from 7/3/17-8/25/17.

Total # of Holders = 6

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SAFETY DIRECTOR’S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 5, 2017

JIF SERVICE TEAM

<p>Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792</p>	<p>Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899</p>
<p>Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863</p>	<p>Glenn Prince Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>

MAY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Conducted a Loss Control Survey on May 19

MEETINGS ATTENDED

- Fund Commissioners Meeting – May 22

UPCOMING EVENTS

- Fund Commissioner Meeting – June 26

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - Management of Special Events Webinar – May 1
- PMM JIF - SD Bulletin - Training Summer Seasonal Employees – May 15
- PMM JIF - SD Message Spring Cleaning – May 23
- PMM JIF - Did You Know? – MSI Training Schedule, June 2017 – May 23

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full media catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

The following members utilized the Media Library during the month of May.

No videos were utilized for the month of May.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **June, July and August of 2017**. ***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
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/14/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
6/14/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/15/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
6/15/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm

DATE	LOCATION	TOPIC	TIME
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/17	Borough of Magnolia #1	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
8/23/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm

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
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
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 Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



Safety Director Bulletin

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

May 2017

Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

One level of protection that must be offered to all employees, seasonal and full-time, is personal protective equipment (PPE). Employers must evaluate the hazards faced by workers and identify the PPE needed for tasks they perform. If the evaluation found a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective-toed boots.

Training is a critical safety measure that must be provided to seasonal employees. It is easy to overlook formal training for employees who will be performing routine tasks. Everyone knows how to push a mower and use a paint brush. Or do they? How do you know that the seasonal worker is aware of the hazards of your machines, your supplies, and your facilities? Training and evaluation is the only way supervisors can know that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided a number of resources to assist our members train summer seasonal employees.

- The MSI offers two on-line courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job specific training. To access these courses, click here to go to the MEL website: <http://njmel.org/>

Click on the MSI logo at the top of the page

1. Select and click on the MSI Login box
2. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
3. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
4. Remind the students to provide their Course Completion Certificates in accordance with your policy.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the blue VIDEO icon at the top of the page. The video is under the **Public Access Videos**.

The MEL also provides a lending library of over 600 titles in DVD and VHS. These can be requested through the **Members Only Videos**. Contact the MSI Help Desk at 866-661-5120 for assistance with any of these resources.

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.

© All rights reserved

Page 1

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmel.org) now contains a series of 5-minute Toolbox Talk specifically for summer seasonal employees. They can found under the SAFETY tab. Select TOOLBOX TALKS from the drop down box. Scroll down the list and you find the following lesson plans.
 - [Heat Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)
 - [Mower Blades](#)
 - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://lwd.dol.state.nj.us/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations
- Assign a strong supervisor / mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.



PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND

CUMULATIVE CLAIMS SUMMARY

2017

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	90	\$124,479.14	\$32,991.31	\$91,487.83	73.5%
FEBRUARY	73	\$43,620.94	\$14,376.83	\$29,244.11	67.0%
MARCH	44	\$74,889.92	\$22,958.12	\$51,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	404	\$388,100.00	\$128,628.42	\$267,673.68	68.7%

2018

	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	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
SEPT	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
TOTALS	948	\$948,807.28	\$334,880.41	\$614,848.86	64.7%

2016

	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	\$80,656.75	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1848	\$1,244,788.84	\$488,881.40	\$767,777.54	60.9%



PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Top 10 Providers By Charges
PAR/ NonPAR
January - May 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
Participating Provider	\$329,424.57	\$102,675.24	\$226,749.33	68.8%	
IVY REHAB NETWORK, INC	\$69,894.00	\$11,930.00	\$57,964.00	82.9%	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$66,081.46	\$16,242.78	\$49,838.68	75.4%	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	\$51,099.90	\$13,340.90	\$37,759.00	73.9%	Ambulatory Surgery Center
KENNEDY UNIVERSITY HOSPITAL, INC.	\$42,587.97	\$20,290.74	\$22,297.23	52.4%	Hospital
ADVANCED SURGICAL INSTITUTE	\$34,030.00	\$9,450.00	\$24,580.00	72.2%	Ambulatory Surgery Center
HAND SURGERY AND REHAB CENTER OF NJ	\$21,684.68	\$8,545.69	\$13,138.99	60.6%	Hand Surgery
U.S. HEALTHWORKS MEDICAL GROUP OF NJ	\$12,412.24	\$5,200.88	\$7,211.36	58.1%	Occupational Medicine
SOUTH JERSEY MUSCULOSKELETAL INSTIT	\$11,881.00	\$7,588.85	\$4,292.15	36.1%	Ambulatory Surgical Center
ONE CALL MEDICAL, INC.	\$10,840.32	\$5,775.00	\$5,065.32	46.7%	MRI/Radiology
MEDEXPRESS URGENT CARE- NEW JERSEY	\$8,913.00	\$4,310.40	\$4,602.60	51.6%	Urgent Care
Out Of Network	\$6,836.80	\$5,344.00	\$1,492.80	21.8%	
WORKERS COMP PSYCH NET	\$2,220.00	\$1,780.00	\$440.00	19.8%	Behavioral Health
GARY M. GLASS MD	\$1,575.00	\$1,095.00	\$480.00	30.5%	Behavioral Health
JOHN MCGOWAN PHD	\$1,220.00	\$890.00	\$330.00	27.0%	Behavioral Health
MEDSOURCE LLC	\$900.00	\$695.00	\$205.00	22.8%	Durable Medical Equipment
WILLINGBORO TOWNSHIP	\$662.80	\$638.00	\$24.80	3.7%	Ambulance
RADIOLOGY ASSOCIATES OF NEW JERSEY PC	\$149.00	\$149.00	\$0.00	0.0%	MRI/Radiology
LOURDES IMAGING ASSOC, PA	\$60.00	\$47.00	\$13.00	21.7%	MRI/Radiology
MAIN LINE MEDICAL SUPPLIES INC.	\$50.00	\$50.00	\$0.00	0.0%	Durable Medical Equipment
Grand Total	\$336,261.37	\$108,019.24	\$228,242.13	67.9%	



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
CHARGES/SAVINGS BY SPECIALTY

January - May 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Ambulatory Surgical Center	\$108,261.55	\$33,120.75	\$75,140.80	69.4%
Physical Therapy	\$86,040.88	\$17,048.52	\$68,992.36	80.2%
Orthopedic Surgery	\$68,539.46	\$17,828.71	\$50,710.75	74.0%
Hospital	\$52,544.82	\$25,223.64	\$27,321.18	52.0%
Occupational Medicine	\$12,746.14	\$5,534.78	\$7,211.36	56.6%
MRI	\$10,840.32	\$5,775.00	\$5,065.32	46.7%
Hand Surgery	\$9,429.13	\$5,095.61	\$4,333.52	46.0%
Urgent Care Center	\$8,913.00	\$4,310.40	\$4,602.60	51.6%
Anesthesiology	\$8,770.00	\$3,877.82	\$4,892.18	55.8%
Emergency Medicine	\$7,583.00	\$2,263.13	\$5,319.87	70.2%
Behavioral Health	\$5,015.00	\$3,765.00	\$1,250.00	24.9%
Neurosurgery	\$2,600.00	\$1,244.14	\$1,355.86	52.1%
Physical Medicine & Rehabilitation	\$1,585.90	\$1,030.40	\$555.50	35.0%
Durable Medical Equipment	\$950.00	\$745.00	\$205.00	21.6%
Other	\$662.80	\$638.00	\$24.80	3.7%
Cardiology	\$540.00	\$326.28	\$213.72	39.6%
Physicians Fees	\$395.00	\$225.00	\$170.00	43.0%
Family Practice	\$233.00	\$160.00	\$73.00	31.3%
Radiology	\$149.00	\$149.00	\$0.00	0.0%
Ophthalmology	\$115.00	\$86.37	\$28.63	24.9%
Internal Medicine	\$81.00	\$25.86	\$55.14	68.1%
MRI/Radiology	\$60.00	\$47.00	\$13.00	21.7%
Pathology	\$45.00	\$6.01	\$38.99	86.6%
Grand Total	\$386,100.00	\$128,526.42	\$257,573.58	66.7%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 22, 2017
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

Meeting of 2017 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2017 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Nelson Wiest	Township of Maple Shade	Present
--------------	-------------------------	---------

APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

George Gravenstine, AJM Insurance
Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: MARCH 27, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MARCH 27, 2017

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

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Aggregate Loss Fund Contingency – As you recall, beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program billing member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. This Resolution documents prior authorization for the creation of an aggregate loss fund contingency account and the transfer of the funding collected with the 2016 and 2017 assessments.

Each year at budget time, the JIF will decide how much to fund and transfer to this account. Documenting this change was a recent recommendation in the MEL’s internal audit. Resolution 17-11 was included in the agenda.

MOTION TO ADOPT RESOLUTION 17-11 DOCUMENTING THE CREATION OF THE AGGREGATE LOSS FUND CONTINGENCY ACCOUNT

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

National Flood Insurance Program --Many municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the included resolution and pass it onto members for their action as well.

MOTION TO ADOPT RESOLUTION 17-12

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

MEL Risk Management Consultant Accreditation Program -- The MEL is instituting a program to recognize the MEL’s numerous experienced RMCs and train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period.

Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

2017 Financial Disclosure Forms – The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Central JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; the filing deadline has been extended to May 30th.

Safety Expo – The MEL continues to work 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 June 23rd at the Middlesex County Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information will be mailed to members shortly.

2017 Coverage Documents – The Fund office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email within the next few weeks.

2017 2nd Assessment Bills: Statements of Account were mailed out to members with a due date of May 30th.

Auditor & Actuary Year-End Reports: The financial audit for the period ending December 31, 2016 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

2018 Renewal Online Underwriting Database: Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year’s renewal will still be conducted in the Exigis system.

Due Diligence Reports: The Executive Director advised both the FFT for December showed the fund’s surplus at over 2 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund at 5.5% and the fund is actually trending at 12.7%, which is driven by a few loss time accidents. The Loss Time Accident Frequency for the JIF is 2.79 in March, which is also driven by those loss time accidents. The Fire District is very close to completing their manual which would put all fund members in compliance for employment practices.

Professional Contracts: The Executive Director advised all professional contracts expire at the end of the year, and the office would like authorization to advertise for these positions and get started on the paperwork.

**MOTION TO AUTHORIZE THE ADVERTISEMENT OF PROFESSIONAL
CONTRACTS FOR THE PMM JIF**

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

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Nothing to report in open session.

TREASURER:

Payment of April 2017 Vouchers Resolution 17-13

Fund Year 2016	10,000.00
Fund Year 2017	423,073.80
Total	433,073.80

MOTION TO RATIFY RESOLUION 17-13 VOUCHER LIST FOR THE MONTH OF APRIL AS SUBMITTED

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

Payment of May 2017 Vouchers Resolution 17-14

Fund Year 2017	39,612.34
Total	39,612.34

MOTION TO APPROVE RESOLUION AND 17-14 VOUCHER LIST FOR THE MONTH OF MAY AS SUBMITTED

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of March 2017:

2013	3,013.16
2014	11,859.98
2015	2,484.50
2016	27,206.00
2017	29,676.04
Closed	0.00
TOTAL	74,239.68

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2017:

2013	9,754.72
2014	3,975.99
2015	14,619.29
2016	18,749.73

2017	50,082.74
Closed	0.00
TOTAL	97,182.47

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 7 certificates that were issued from 2/22/2017 to 3/21/2017 and 2 certificates that were issued from 3/22/2017 to 4/21/2017.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the months of March and April, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised he had met with Evesham's golf pro at Indian Springs to let him know of the resources available through JA Montgomery Risk Control and offer assistance and/or training shall it be needed. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised April's reports were included in the agenda. Mr. McNamara reported there were 76 bills during the month of April totaling \$44,271.09; of that amount \$17,633.34 was paid for a savings of \$26,637.75 which is a 60.2% savings.

Monthly Activity Report Part of Minutes.

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

Motion: Commissioner Andl
 Second: Commissioner Brevogel
 Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Brevogel
 Second: Commissioner Andl
 Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: A discussion ensued regarding NJ Transit installing bus shelters on township property.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 1:48pm

NEXT REGULAR MEETING: June 26, 2017
Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II – RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 1, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Czerniecki

Re: Topics Discussed at the RCF June Meeting

Auditor and Actuary Year-End Reports: The draft Audit Report as of December 31, 2016 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reported he is working on outstanding issue with the MEL's reinsurer Genesis that would materially improve the net position of the fund; once confirmation is received the audit will be finalized.

Mr. Grubb said excess workers' compensation payments for claims transferred to the RCF are made consistently, but can span decades until the retention limit is met and the corresponding reimbursements are issued. Mr. Grubb publicly acknowledged efforts by Cate Kiernan, Deputy Executive Director, and reported the receivables for 59 claims to be approximately \$6.9 million. Mr. Grubb said remediation is already in place since the MEL has contracted with Origami to develop a risk management/claims information system for 2018, which would have flagged this issue. In addition, Qual-Lynx's transfer to IVOS now provides reports to track these payments.

Fund Auditor referred to the Comparative Statement of Revenues, Expenses and Changes in Net Position (Exhibit B) of the audit and noted that the fund's net position improved by \$3.9 million.

Fund Auditor said is the audit noted the standard annual recommendation:

- 1) The Residual Legacy Account (Fund Years 1995-2004) and specific fund years for workers' compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.

Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Following the report the Board approved the draft year-end financials as presented subject to confirmation of the outstanding receivable issue, adopted resolution 9-17 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves as of December 31, 2016 and reported the total reserves stand at \$82 million with \$13 million in Incurred But Not Reserved (IBNR). No action was necessary as this report was provided for information.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2013 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2017. The Board voted to accept local JIF transfers of fund year 2013 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

2017 Fiscal Management Plan - Amendment: Executive Director reported the Fund Attorney expects to hire Kathie Tyler-Schohl to manage the remaining open POL/EPL claims as she has vast experience and knowledge of those claims prior to retiring from Qual-Lynx. Executive Director said it would be appropriate to amend Section II of 2017 Fiscal Management Plan, which noted the Claims Account signatories, to include both the Fund Attorney and Kathie Tyler-Schohl. The Board adopted resolution 10-17 amending the 2017 Fiscal Management Plan.

2017 Financial Disclosures: Executive Director reported all Commissioners & Fund Professionals completed their filings by the May 30th deadline.

Claims Committee: The Claims Review Committee met in March, May and the morning of the Commissioner's meeting. The next Claims Review Committee meeting is tentatively scheduled for July 5, 2017 at 9:00AM in Marlton and video-conference and will be confirmed. The Claims Review Committee is also scheduled to meet September 7, 2016 at 9:00AM at the Forsgate Country Club.

Next Meeting: The next meeting of the RCF will be Wednesday September 6, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 1, 2017

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Thomas Czerniecki

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2016. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #18-17 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2017.

RFQ PROCESS- A motion was passed authorizing the Executive Director to release Requests for Qualifications for Fund Professionals for the period of January 1, 2018 through December 31, 2020.

REVISED BUDGET- The revised 2017 budget was included in the agenda. The revisions reflect members that are no longer with the local JIFs and new members added to the local JIFs for 2017. A motion was passed approving the revisions to the 2017 budget.

LEGISLATIVE AGENT RFQ - The Executive Director issued an RFQ for the position of legislative agent with a return date of March 29, 2017. There was one response received. The responding firm was Princeton Public Affairs Group. A motion was passed awarding a 1 year contract to Princeton Public Affairs Group for the position of Fund Legislative Agent.

2017 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 6, 2017 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 1, 2017

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Czerniecki

Subject: June MEL Report

Carol Byrne: Fund Chairman and Executive Director presented Carol Byrne with flowers and an engraved silver plate in appreciation of her services to the JIFs and the MEL. Executive Director said Carol has been one of the longest serving Fund Commissioners and has served as the Bergen JIF Safety Committee Chair since 1990 and the MEL's Safety & Education Committee Chair since 2009.

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2016 noting the Fund's statutory surplus stands at \$27,248,970. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report; and a recommendation that the TPA resolve disparity between the summary and detail report. Auditor said the Fund is in excellent financial condition. Fund Auditor may make an adjustment to increase the Fund's share of the Residual Claim Fund surplus based on efforts to confirm excess workers' compensation receivable amounts.

Actuary submitted and reviewed the Valuation Report as of December 31, 2016 and said reserves decreased compared to this time last year resulting from continued improvements in workers' compensation claims experience.

Audit Committee: Committee met on March 23rd to review the Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP. A summary of the Internal Audits is attached for information.

Management Committee: Committee met on April 26th. Board of Fund Commissioners accepted the Audit Committee's recommendation to include a Servicing Organization Controls (SOC II), or equivalent, in the Fund's Request for Qualifications form for Third Party Administrators.

The Fund Attorney has drafted a Liability Alert concerning outdated Municipal Sign Ordinances.

Board accepted recommendation for the MEL retain special counsel to draft an updated model ordinance.

Fund Attorney said he has completed a draft of the Zoning and Planning Board training program and will be reviewing it with the Executive Director before finalizing.

Executive Director reported that the Underwriting Manager is working with QBE Specialty Insurance (carrier for POLEPL) to get a program to offer optional excess land use coverage as respects to the POL/EPL policy. Once QBE Specialty completes, a bulletin will be distributed to members.

Public Officials/Employment Practices Liability Run-off: Board of Commissioners adopted a Resolution to add claims administrator to the Fund's contract with Fund Attorney to assume the claims handling of the Public Officials/Employment Practices run-out of approximately ten open claims for a fee of \$15,000 for the period of June 1 through December 31, 2017.

Coverage Committee: Committee met on May 1st and submitted minutes of the meeting. Committee Chairman said the Committee is discussing Quasi-Municipal Entities, Shared Services Professional Liability, Certificates of Insurance wording; Valuations for Fire Department Vehicles, First Party coverage for Underground Piping; Crime Coverage for Non-Employees; Statutory Bond Underwriting Guidelines. Coverage Committee did not make any recommendations at this time.

Legislative Committee: Committee met on May 2nd and distributed minutes of that meeting. Committee Chairman said the bill the MEL supports on expanding investments opportunities has yet to be posted for a vote in the assembly.

The National Flood Insurance Program (NFIP) must be reauthorized by September. Fund Attorney has drafted the attached resolution that we have distributed to local JIFs and their members asking them to support efforts to reauthorize – which is not expected to be passed easily. AGRIP has also agreed to issue an alert to its member pools. The Board adopted a resolution to support legislative action.

Marketing Committee: Committee met on March 24th and April 28th; enclosed are the minutes of those meetings along with the Action Plan. Committee will meet again on June 8th.

Safety & Education Committee: Committee met on April 7th; enclosed are the minutes of that meeting. Chairman Landolfi appointed Commissioner Bernard Rutkowski, NJUA JIF, to succeed Carol Byrne as Safety & Education Committee Chair, who retired as of June 1st.

Board accepted the Committee's recommendation and approved of expenditure not to exceed \$8,000 to upgrade the MEL Media Library to include training in DVD formats.

Risk Management Information/Operating System: At the April 26th Management Committee meeting, the Fund Chairman was authorized to sign the Fund's contract with Origami. Both the Statement of Work and contract negotiations have been completed and the contract has been executed. The project is now underway.

RCF Report: The RCF met just prior to the MEL meeting and adopted a resolution accepting local member transfers of Fund year 2013 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2013 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 150 people attended the MEL/MRHIF Educational Seminar on April 21st. We expect to reserve the same venue for next year.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. Forty-seven producers attended the first northern location class held on May 19th. We have 33 registered for the first southern class scheduled for June 2nd.

Request for Qualification (RFQs): Executive Director is in the process of preparing for the issuance of RFQs for professionals for the 2018-2020 contract term and will work with Fund Attorney where applicable.

2017 Financial Disclosures: Commissioners are required to complete the online filing of Financial Disclosure forms as a MEL JIF Commissioner, as well as, any municipal related positions that require filing. While the LFB has no statutory authority to extend the filing deadline, due to the delay in opening the 2017 FDS system for filers, the LFB is expected to delay enforcement of the statutory deadline until May 30, 2017. As of 5/25/17 all but two MEL Board of Fund Commissioners have completed the filing.

Claims Committee: The Claims Review Committee met in March and May and is scheduled to meet immediately following the Board meeting. Minutes of the March and May meetings are enclosed under separate cover.