

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JUNE 27, 2016 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JUNE 27, 2016
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**
- APPROVAL OF MINUTES:** May 23, 2016 Open Minutes.....Appendix I
May 23, 2016 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 2016 Voucher List - Resolution No. 16-17 Page 16
.Treasurer’s Reports Page 18
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate ReportPage 24
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 26
- MANAGED CARE – Qual Care**
.Monthly ReportPage 33
- 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 27, 2016

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, 2015** – The Auditor’s Report as of December 31, 2015 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 formally approve Resolution 16-15 approving year end financials along with the Group Affidavit. **(Page 10)**
 - ❑ **Motion to Approve Year-End Financials as of December 31, 2015 as Presented, Adopt Resolution 16-15 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 2012. Enclosed you will find Resolution 16-16 authorizing the transfer of the PMM JIF’s 2012 claim liabilities to the RCF. **(Page 13)**
 - ❑ **Motion to Approve Resolution 16-16 Transferring Fund Year 2012 to the RCF.**
- ❑ **Residual Claims Fund** – The RCF met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **EJIF**- The EJIF met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **MEL JIF** – The MEL met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Carew’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **Employment Practices Program:** As a reminder, changes to the 2016/2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements.

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

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

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

- ❑ **Membership Renewals** – The Fund has 3 members up for renewal at the end of the year. Renewal documents will be sent out in August.
- ❑ **2016 MEL JIF Excess and Reinsurance Policies** – on **Page 14** of the agenda is a memo from the MEL Underwriter reporting that the 2016 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.
- ❑ **2017 Renewal Online Underwriting Database:** Members will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin in late June.

Due Diligence Reports:

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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF		April 30, 2016	
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	318,681	1,322,410	70,379,304	71,701,714
2.	CLAIM EXPENSES				
	Paid Claims	71,493	272,034	33,476,871	33,748,905
	Case Reserves	83,790	111,945	2,401,384	2,513,329
	IBNR	25,278	113,720	1,208,367	1,322,087
	Recoveries	-	(27,793)	(215,688)	(243,481)
	TOTAL CLAIMS	180,560	469,905	36,870,935	37,340,840
3.	EXPENSES				
	Excess Premiums	103,245	412,209	18,586,111	18,998,319
	Administrative	40,117	162,161	9,493,839	9,656,000
	TOTAL EXPENSES	143,361	574,370	28,079,950	28,654,320
4.	UNDERWRITING PROFIT (1-2-3)	(5,240)	278,134	5,428,420	5,706,554
5.	INVESTMENT INCOME	999	8,132	4,841,616	4,849,748
6.	DIVIDEND INCOME	0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)	(4,242)	286,267	11,801,002	12,087,269
8.	DIVIDEND	0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)	(4,242)	264,600	967,056	1,231,656
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	0	(21,666)	13,251	(8,416)
	Aggregate Excess LFC	5,443	21,769	0	21,769
	2012	1,394	4,531	621,462	625,993
	2013	124	18,641	390,785	409,426
	2014	17,989	88,753	(291,669)	(202,916)
	2015	(51,043)	66,125	233,228	299,353
	2016	21,852	86,447		86,447
	TOTAL SURPLUS (DEFICITS)	(4,242)	264,600	967,056	1,231,656
	TOTAL CASH				4,381,343
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	29,275,404	29,275,404
	FUND YEAR 2012				
	Paid Claims	184	4,130	1,193,679	1,197,809
	Case Reserves	(1,390)	(5,898)	129,625	123,727
	IBNR	(35)	(1,472)	29,385	27,913
	Recoveries	0	0	(55,009)	(55,009)
	TOTAL FY 2012 CLAIMS	(1,240)	(3,240)	1,297,679	1,294,440
	FUND YEAR 2013				
	Paid Claims	5,943	19,636	1,350,303	1,369,940
	Case Reserves	(5,933)	62,545	311,413	373,959
	IBNR	0	(73,041)	148,762	75,721
	Recoveries	0	(14,129)	(87,255)	(101,384)
	TOTAL FY 2013 CLAIMS	10	(4,988)	1,723,224	1,718,235
	FUND YEAR 2014				
	Paid Claims	16,679	47,582	1,213,220	1,260,803
	Case Reserves	(42,308)	(133,776)	1,113,466	979,690
	IBNR	7,802	(56,634)	391,932	335,298
	Recoveries	0	(5,403)	(66,492)	(71,895)
	TOTAL FY 2014 CLAIMS	(17,828)	(148,231)	2,652,126	2,503,895
	FUND YEAR 2015				
	Paid Claims	19,620	152,436	444,265	596,701
	Case Reserves	17,440	(29,644)	846,880	817,236
	IBNR	14,267	(81,326)	638,288	556,962
	Recoveries	0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS	51,327	33,205	1,922,501	1,955,706
	FUND YEAR 2016				
	Paid Claims	29,066	48,248		48,248
	Case Reserves	115,981	218,718		218,718
	IBNR	3,244	326,193		326,193
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	148,291	593,159		593,159
	COMBINED TOTAL CLAIMS	180,560	469,905	36,870,935	37,340,840

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	4/30/2016			
					2013 TD	2014 WF	2015 WF	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF									
Total Cash Balance (millions)			3.69	3.45	3.66	4.86	4.38		
Fixed Income Portfolio									
Investments (millions), Book Value			2.00	2.00	2.00	2.00	2.00		
Avg maturity (years) ***			2.99	1.99	2.08	1.83	1.75		
Unrealized gain/(loss) (%)			-0.23	-0.10	0.09	0.17	0.12		
Purchase/Book yield (%)			0.80	0.80	0.80	1.10	1.10		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			0.57	0.70	0.89	1.27	1.22		
M E L PORTFOLIO									
Total Cash Balance (millions)			64.22	72.15	80.36	72.53	82.44		
Fixed Income Portfolio Wells Fargo 2013-2016									
Investments (millions), Book Value			50.13	48.09	48.09	61.79	57.82		
Avg maturity (years) ***			2.04	1.90	1.58	1.40	1.43		
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.36	0.35		
Purchase/Book yield (%)			0.65	0.82	0.82	0.90	0.94		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			0.35	0.76	0.94	1.26	1.29		
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.36	0.39		
Wells Fargo Treasury Plus 454/Sweep			0.01	0.01	0.01	0.01	0.01		
Investors Bank Deposits			-	-	0.66	0.66	0.66		
Treasury Issues									
1 year bills			0.13	0.12	0.32	0.66	0.56		
3 year notes			0.54	0.90	1.02	1.04	0.92		
5 year notes			1.17	1.64	1.53	1.38	1.26		
3 month bills			0.06	0.03	0.05	0.30	0.23		
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	0.90	0.93		
* Yearly data is average monthly rate.									
^Monthly data is Year to Date Return									
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.									

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

AS OF **May 31, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	107.93%	100.00%
GEN LIABILITY	430,777	518,789	120.43%	96.63%	120.43%	96.51%	92.57%	92.99%
AUTO LIABILITY	100,941	9,647	9.56%	94.26%	9.56%	93.94%	9.56%	89.77%
WORKER'S COMP	1,214,370	597,058	49.17%	99.66%	49.17%	99.62%	50.47%	98.81%
TOTAL ALL LINES	1,875,073	1,266,526	67.55%	98.70%	67.55%	98.63%	61.89%	97.07%
NET PAYOUT %	\$1,143,795		61.00%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.73%	100.00%
GEN LIABILITY	471,295	196,397	41.67%	92.99%	41.67%	92.48%	75.87%	84.65%
AUTO LIABILITY	89,158	31,841	35.71%	89.77%	35.71%	89.30%	36.83%	82.02%
WORKER'S COMP	1,209,207	1,232,075	101.89%	98.81%	107.75%	98.70%	117.69%	96.21%
TOTAL ALL LINES	1,912,756	1,571,698	82.17%	97.05%	85.87%	96.83%	100.63%	92.98%
NET PAYOUT %	\$1,270,302		66.41%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	85.92%	96.87%
GEN LIABILITY	473,408	411,994	87.03%	84.65%	85.32%	83.56%	66.44%	69.55%
AUTO LIABILITY	89,385	18,356	20.54%	82.02%	20.54%	81.06%	20.54%	64.31%
WORKER'S COMP	1,210,000	1,527,981	126.28%	96.21%	132.48%	95.79%	132.94%	84.23%
TOTAL ALL LINES	1,956,793	2,101,698	107.41%	93.12%	110.82%	92.56%	107.30%	80.96%
NET PAYOUT %	\$1,216,341		62.16%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	191,000	64,379	33.71%	96.87%	33.71%	96.65%	13.51%	37.00%
GEN LIABILITY	471,685	103,718	21.99%	69.55%	22.49%	67.85%	8.31%	14.00%
AUTO LIABILITY	75,666	24,102	31.85%	64.31%	26.96%	62.03%	13.81%	15.00%
WORKER'S COMP	1,241,000	1,217,922	98.14%	84.23%	97.33%	81.73%	31.40%	9.00%
TOTAL ALL LINES	1,979,351	1,410,121	71.24%	81.19%	70.67%	79.11%	23.50%	13.12%
NET PAYOUT %	\$600,250		30.33%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	175,205	11,850	6.76%	37.00%	5.25%	30.00%	N/A	N/A
GEN LIABILITY	485,444	20,928	4.31%	14.00%	3.26%	10.00%	N/A	N/A
AUTO LIABILITY	63,974	8,750	13.68%	15.00%	12.90%	10.00%	N/A	N/A
WORKER'S COMP	1,288,669	311,938	24.21%	9.00%	18.13%	6.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	353,466	17.56%	12.83%	13.26%	9.18%	N/A	N/A
NET PAYOUT %	\$90,075		4.47%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
May 31, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
April-16	1	1	1	6	1	10
May-16	1	1	1	6	2	11
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$1,606
Year	2012	2013	2014	2015	2016	TOTAL
April-16	\$0	\$0	\$0	\$15,501	\$1,024	\$16,525
May-16	\$0	\$0	\$0	\$15,501	\$2,163	\$17,664
NET CHGE	\$0	\$0	\$0	\$0	\$1,139	\$1,139
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$64,379	\$11,850	\$472,013
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
April-16	2	2	17	24	10	55
May-16	2	2	18	21	12	55
NET CHGE	0	0	1	-3	2	0
Limited Reserves						\$10,546
Year	2012	2013	2014	2015	2016	TOTAL
April-16	\$94,632	\$48,187	\$328,342	\$96,849	\$13,107	\$581,117
May-16	\$94,411	\$44,420	\$330,455	\$92,548	\$18,217	\$580,051
NET CHGE	(\$221)	(\$3,767)	\$2,113	(\$4,301)	\$5,110	(\$1,065)
Ltd Incurred	\$518,789	\$196,397	\$411,994	\$103,718	\$20,928	\$1,251,826
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
April-16	0	0	0	1	4	5
May-16	0	0	0	1	4	5
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$2,798
Year	2012	2013	2014	2015	2016	TOTAL
April-16	\$0	\$0	\$0	\$3,290	\$7,000	\$10,290
May-16	\$0	\$0	\$0	\$6,990	\$7,000	\$13,990
NET CHGE	\$0	\$0	\$0	\$3,700	\$0	\$3,700
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$24,102	\$8,750	\$92,695
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
April-16	2	13	11	27	22	75
May-16	2	13	11	27	25	78
NET CHGE	0	0	0	0	3	3
Limited Reserves						\$22,706
Year	2012	2013	2014	2015	2016	TOTAL
April-16	\$29,095	\$325,772	\$651,348	\$701,597	\$197,587	\$1,905,399
May-16	\$28,320	\$256,976	\$554,901	\$694,832	\$236,012	\$1,771,041
NET CHGE	(\$775)	(\$68,796)	(\$96,446)	(\$6,765)	\$38,425	(\$134,358)
Ltd Incurred	\$597,058	\$1,232,075	\$1,527,981	\$1,217,922	\$311,938	\$4,886,975
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
April-16	5	16	29	58	37	145
May-16	5	16	30	55	43	149
NET CHGE	0	0	1	-3	6	4
Limited Reserves						\$15,992
Year	2012	2013	2014	2015	2016	TOTAL
April-16	\$123,727	\$373,959	\$979,690	\$817,236	\$218,718	\$2,513,330
May-16	\$122,731	\$301,396	\$885,356	\$809,871	\$263,391	\$2,382,745
NET CHGE	(\$996)	(\$72,563)	(\$94,333)	(\$7,365)	\$44,673	(\$130,584)
Ltd Incurred	\$1,266,526	\$1,571,698	\$2,101,698	\$1,410,121	\$353,466	\$6,703,509

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CENTRAL	1.05	1.83	2.52	2.00
BERGEN	1.06	2.38	2.44	2.17
BURLINGTON	1.13	1.76	1.85	1.70
SUBURBAN ESSEX	1.27	2.12	2.52	2.16
MONMOUTH	1.30	2.13	2.21	2.02
CAMDEN	1.33	2.44	2.07	2.03
NJ PUBLIC HOUSING	1.41	1.75	2.82	2.15
SUBURBAN MUNICIPAL	1.42	2.12	1.76	1.85
MORRIS	1.63	1.98	2.01	1.94
SOUTH BERGEN	1.68	2.39	2.19	2.18
N.J.U.A.	1.74	2.39	2.94	2.50
PROF MUN MGMT	1.74	3.70	2.37	2.80
TRI-COUNTY	1.98	1.93	2.09	2.00
OCEAN	2.16	2.12	2.39	2.24
ATLANTIC	2.30	2.40	3.05	2.67
AVERAGE	1.55	2.23	2.35	2.16

Professional Municipal Mgmt Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF May 31, 2016									
			# CLAIMS	Y. T. D.	2016	2015	2014		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	5/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2016 - 2014
1	305 EVESHAM TOWNSHIP FIRE			0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	1.96
2	304 EVESHAM			0	0.95	4.46	4.69	2 EVESHAM	3.73
3	307 MOORESTOWN			1	1.67	2.08	1.36	3 MOORESTOWN	1.71
4	306 MAPLE SHADE			1	1.86	1.50	0.00	4 MAPLE SHADE	0.94
5	308 WILLINGBORO			2	2.80	5.16	2.76	5 WILLINGBORO	3.76
Totals:				4	7	1.74	3.70	2.37	2.80
Frequency = (Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2015 Loss Time Accident Frequency as of May 31, 2015 4.03									

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

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2016 Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 2/16
<input type="checkbox"/> Certification of Professional Fees	Filed 3/17
<input type="checkbox"/> Unaudited Financials	Filed
<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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2015**

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 2015 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 27, 2016.

SCOTT CAREW, 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 2015.

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, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 16-16

**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>
2012	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 6/30/16

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

Attest:

SCOTT CAREW, CHAIRMAN

RICHARD BREVOGEL, SECRETARY



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
Parsippany, NJ 07054
connerstrong.com

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
2016 Excess Insurance and Reinsurance Policies***

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's ("MEL") 2016 excess insurance and reinsurance policies. The filing of the MEL's and MEL member JIFs' 2016 policies for the primary self-retained layers will be forwarded under separate cover as the policies are in the process of being finalized.

The enclosed binder includes the following:

Section 1 – Property

The property policy for the 12/31/2015 to 12/31/2016 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 \$25,000,000 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 Ironshore, Axis, Aspen, RSUI, Arch and ACE. The NJPHA is included in this program. 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 01/01/2016 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 01/01/2016 to 01/01/2017 period is provided by Catlin Insurance Company, Inc. (“Catlin”) with a liability limit of \$5,000,000 each occurrence.

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

The 2016 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 2016 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) via MEL’s member JIFs with a limit of \$6,000,000.

Please advise if you have any questions.

Best regards,



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

RESOLUTION NO. 16-17

**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>Comment</u>	<u>InvoiceAm</u>
004983			
004983	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALLMENT 2016	60,691.56
			60,691.56
004984			
004984	QUAL-LYNX	CLAIMS ADMIN - 06/2016	10,876.51
			10,876.51
004985			
004985	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2016	1,418.17
			1,418.17
004986			
004986	PERMA	POSTAGE FEE 05/2016	2.86
004986	PERMA	EXECUTIVE DIRECTOR - 06/2016	9,975.00
			9,977.86
004987			
004987	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 06/2016	3,085.50
			3,085.50
004988			
004988	QUALCARE, INC.	MANAGED CARE SERVICES - 06/2016	6,793.42
			6,793.42
004989			
004989	THOMAS TONTARSKI	TREASURER FEE 06/2016	1,402.58
			1,402.58
004990			
004990	BACIO CATERING AND MARKETPLACE	MEETING - 06/2016	140.00
			140.00
004991			
004991	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 06/2016	1,382.18
004991	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 06/2016	1,622.63
			3,004.81
004992			
004992	PARACLYTE TRAINING CONSULTANTS	POLICE ADMIN - 5/25/16 - EVESHAM TWP	375.00
			375.00
004993			
004993	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 05/31/2016	34.44

004994

004994

CONNER STRONG & BUCKELEW

UNDERWRITING MANAGER FEE 06/2016

34.44

469.23

469.23

Total Payments FY 2016

98,269.08

TOTAL PAYMENTS ALL FUND YEARS \$ 98,269.08

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

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

Treasurer

June 16, 2016

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending May 31, 2016 for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 1,927.08. This generated an average annual yield of .44%. However, we have an unrealized net loss of \$ 1,080.00 adjusting the reported yield to .19% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$1,360.00 as it relates to the market value of \$2,001,360.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 48,811.69 w/YTD of \$ 77,816.17 (detailed in my report)
Overpayment Reimbursements \$ 212.50
FY 2016 2nd Install. Premium Assessments \$ 1,900,452.15

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 121 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 \$ 140,519.83.

Loss Payments		\$	132,993.34
Expense Payments	\$		1,182.21
Legal Payments		\$	18,373.35

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 4,381,345.47 to a closing balance of \$6,150,713.56 showing an increase in the fund of \$ 1,769,368.09.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT**

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

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

Current Fund Year: 2016 Month Ending: May										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	276,957.35	1,438,199.10	310,473.56	2,493,829.09	0.00	(139,004.10)	(31,172.10)	(263.14)	32,325.71	4,381,345.47
RECEIPTS										
Assessments	87,567.94	242,626.02	31,974.14	644,080.31	0.00	139,007.47	49,162.41	425,984.63	280,049.23	1,900,452.15
Refunds	0.00	0.00	0.00	49,024.19	0.00	0.00	0.00	0.00	0.00	49,024.19
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(902.91)	(902.91)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(902.91)	(902.91)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	87,567.94	242,626.02	31,974.14	693,104.50	0.00	139,007.47	49,162.41	425,984.63	279,146.32	1,948,573.43
EXPENSES										
Claims Transfers	1,511.15	11,895.34	500.00	125,861.02	0.00	0.00	0.00	0.00	0.00	139,767.51
Expenses	0.00	0.00	0.00	0.00	0.00	961.00	0.00	0.00	38,476.83	39,437.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,511.15	11,895.34	500.00	125,861.02	0.00	961.00	0.00	0.00	38,476.83	179,205.34
END BALANCE	363,014.14	1,668,929.78	341,947.70	3,061,072.57	0.00	(957.63)	17,990.31	425,721.49	272,995.20	6,150,713.56
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					
Accural Balances:	Accural Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	May						
CURRENT FUND YEAR	2016						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMT	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$4,381,345.97	2091350.54	2562.42	205672.57	2002440	78820.44	500
Opening Interest Accrual Balance	\$5,366.66	0	0	0	5366.66	0	0
1 Interest Accrued and/or Interest Cost	\$1,750.00	\$0.00	\$0.00	\$0.00	\$1,750.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$177.08	\$268.74	\$0.12	(\$91.78)	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$1,080.00)	\$0.00	\$0.00	\$0.00	(\$1,080.00)	\$0.00	\$0.00
8 Net Investment Income	\$847.08	\$268.74	\$0.12	(\$91.78)	\$670.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,128,681.67	\$1,949,476.33	\$0.00	\$0.00	\$0.00	\$139,767.51	\$39,437.83
10 (Withdrawals - Sales)	(\$358,410.68)	(\$179,205.34)	\$0.00	\$0.00	\$0.00	(\$139,767.51)	(\$39,437.83)
Ending Cash & Investment Balance	\$6,150,714.04	\$3,861,890.27	\$2,562.54	\$205,580.79	\$2,001,360.00	\$78,820.44	\$500.00
Ending Interest Accrual Balance	\$7,116.66	\$0.00	\$0.00	\$0.00	\$7,116.66	\$0.00	\$0.00
Plus Outstanding Checks	\$52,593.56	\$0.00	\$0.00	\$0.00	\$0.00	\$34,181.68	\$18,411.88
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$6,203,307.60	\$3,861,890.27	\$2,562.54	\$205,580.79	\$2,001,360.00	\$113,002.12	\$18,911.88

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

Month		May							
Current Fund Year		2016							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		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
2016	Prop	8,176.33	1,511.15	0.00	9,687.48	9,687.48	0.00	0.00	0.00
	Liab	2,711.25	0.00	0.00	2,711.25	2,711.25	0.00	0.00	0.00
	Auto	1,250.00	500.00	0.00	1,750.00	1,750.00	0.00	0.00	0.00
	WC	36,110.88	39,815.36	0.00	75,926.24	75,926.24	(0.00)	0.00	(0.00)
	Total	48,248.46	41,826.51	0.00	90,074.97	90,074.97	(0.00)	0.00	(0.00)
2015	Prop	48,878.06	0.00	0.00	48,878.06	48,878.06	0.00	0.00	0.00
	Liab	9,249.00	1,920.50	0.00	11,169.50	11,169.50	0.00	0.00	0.00
	Auto	17,112.27	0.00	0.00	17,112.27	17,112.27	0.00	0.00	0.00
	WC	506,268.75	16,821.76	0.00	523,090.51	523,090.51	0.00	0.00	0.00
	Total	581,508.08	18,742.26	0.00	600,250.34	600,250.34	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	75,551.94	5,986.99	0.00	81,538.93	81,538.93	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	951,633.21	21,638.69	212.50	973,079.40	973,079.40	0.00	0.00	(0.00)
	Total	1,188,908.26	27,645.68	212.50	1,216,341.44	1,216,341.44	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	148,210.59	3,766.91	0.00	151,977.50	151,977.50	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	977,120.40	46,790.21	48,811.69	975,098.92	975,098.92	(0.00)	(0.00)	(0.00)
	Total	1,268,556.58	50,557.12	48,811.69	1,270,302.01	1,270,302.01	(0.00)	(0.00)	(0.00)
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	424,156.60	220.94	0.00	424,377.54	424,377.54	0.00	0.00	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	567,963.52	775.00	0.00	568,738.52	568,738.52	0.00	0.00	0.00
	Total	1,142,799.16	995.94	0.00	1,143,795.10	1,143,795.10	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		4,230,020.54	139,767.51	49,024.19	4,320,763.86	4,320,763.86	0.00	0.00	(0.00)

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

Monday, May 23, 2016

From 4/21/2016 To 5/22/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County I- Township of Maple Shade	Emergency Training Center 53 Academy Drive Westampton, NJ 08080 PO Box 368 Maple Shade, NJ 08052	1470	Evidence of insurance as respects Maple Shade Fire Dept., 53 So. Maple Ave., Maple Shade, NJ 08052.	5/4/2016	GI EX
H- Burlington County Board of Chosen Freeholders I- Township of Evesham	49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060-8000 984 Tuckerton Road Marlton, NJ 08053	3647	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) in respects to (Continued on Page 2)	5/18/2016	GL EX AU WC
H- Township of Willingboro I- Township of Willingboro	1 Rev. Dr. Martin Luther King, Jr. Drive Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	5111	Evidence of insurance.	4/25/2016	GL EX PR
H- Black Horse Pike Regional I- Township of Willingboro	School District 580 Erial Road Blackwood, NJ 08012 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	9309	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 use of facilities May 9, 2016 through May 18, 2016.	5/6/2016	ALL
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance with respects to Marlton Business Association Annual Expo on Saturday, June 11, 2016 from 7:30am to 5:30pm along Main Street. Does not include amusements or fireworks.	5/18/2016	GI EX
H- Marlton MJ Associates, LLC I- Township of Evesham	150 Himmelein Road, Suite 2 Medford, NJ 08055 984 Tuckerton Road Marlton, NJ 08053	21242	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the use of the parking lot located at Main St. and Cooper Ave. in Marlton, NJ for the Taste of Evesham event on May 15, 2016 from 10:00am to 6:00pm. No fireworks or amusements.	5/9/2016	GL EX AU WC

H- Borough of Manville
I- Township of Evesham

325 Main Street Manville, NJ 08835
984 Tuckerton Road Marlton, NJ 08053

21274 Certificate holder is included as "additional insured",
ATIMA, for General Liability and Excess Liability pursuant
to the terms, conditions, limitations, and exclusions of the
JIF Casualty Insurance Policy (but only as respects to
the sole negligence of the Insured) with respects to the
shared services agreement for municipal court services.
(Continued on page 2)

5/19/2016 GI EX

Total # of Holders = 7

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 3, 2016

Service Team

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

MAY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Conducted a Playground Loss Control Survey on May 24
- Township of Maple Shade – Conducted a Police Department Loss Control Survey on May 20
- Township of Moorestown – Conducted a Playground Loss Control Survey on May 16

JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting on May 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF – SD Bulletin – Spring time is chemical clean-up time on May 9
- PMM JIF – MSI Bulletin – Seasonal (Summer) Employee Orientation on May 17
- PMM JIF - SD Bulletin - Training Summer Seasonal Employees on May 23
- PMM JIF - A message from the JIF Safety Director - Management of Special Events on May 24
- PMM JIF - Did You Know? – MSI Training Schedule – June 2016 on May 24
- PMM JIF - Best Practices when Unloading Heavy Materials on May 31

MEL VIDEO LIBRARY

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

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

MSI TRAINING PROGRAMS

Listed below are upcoming MSI training programs scheduled for June, July and August 2016. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Location	Topic	Time
6/2/16	Borough of Collingswood	Fire Extinguisher	8:00 - 9:00 am
6/2/16	Borough of Collingswood	Hearing Conservation	9:15 - 10:15 am
6/2/16	Borough of Collingswood	Shop & Tool Safety	10:30 - 11:30 am
6/3/16	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/3/16	Township of Bordentown	Flagger/Work Zone	12:00 - 4:00 pm
6/7/16	Township of Mantua	Confined Space Awareness	1:00 - 2:00 pm
6/7/16	Township of Mantua	Fire Safety	2:00 - 3:00 pm
6/7/16	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
6/7/16	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
6/7/16	Deptford Twp. MUA	Asbestos, Lead & Silica Health Overview	11:00 - 12:00 pm
6/8/16	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
6/8/16	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
6/17/16	Borough of Clementon #3	Heavy Equipment Safety	8:30 - 11:30 am
6/20/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/23/16	Borough of Collingswood	CMVO	8:30 - 12:30 pm
6/24/16	Township of Monroe #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/24/16	Township of Mantua	BBP	1:30 - 2:30 pm
6/28/16	Cherry Hill BOE	Confined Space Awareness	8:00 - 9:00 am
6/28/16	Cherry Hill BOE	BBP	9:15 - 10:15 am

Date	Location	Topic	Time
6/28/16	Cherry Hill BOE	Back Safety/Material Handling	10:30 - 11:30 am
6/28/16	Cherry Hill BOE	Fire Extinguisher	12:20 - 1:20 pm
6/29/16	Cherry Hill BOE	LOTO	8:00 - 10:00 am
6/29/16	Cherry Hill BOE	Ladder Safety/Walking Surfaces	10:15 - 12:15 pm
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/15/16	Borough of Willingboro #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/15/16	Borough of Willingboro #4	Hearing Conservation	12:00 - 1:00 pm
7/18/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/22/16	Monroe Township MUA #1	Flagger/Work Zone	8:00 - 12:00 pm
8/5/16	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	1:00 - 4:00 pm
8/8/16	Merchantville-Pennsauken SA	Flagger/Work Zone	8:30 - 12:30 pm
8/12/16	Township of Mantua	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/15/16	Merchantville-Pennsauken SA #2	Flagger/Work Zone	8:30 - 12:30 pm
8/17/16	Township of Washington	DDC-6	8:30 - 3:00 pm w/lunch brk
8/19/16	Township of Monroe #3	Heavy Equipment	8:00 - 11:00 am

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

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

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



Safety Director Bulletin

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

May 2016

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.

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- 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 be 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.

[A message from the JIF Safety Director:](#)

While special events occur throughout New Jersey year round, there is an increase in activity when warm weather and longer days return. Special events, by definition present atypical challenges to the organization. This is true whether the organization is sponsoring the event, providing support services, or just allowing the use of a public facility.

To assist municipalities and agencies, the MEL has developed a series of tools to identify and mitigate the many risks associated with special events. The latest tool is a revised *Community Safety Leadership booklet - Management of Special Events*. It is available on the MEL homepage (www.njmel.org). The booklet provides guidance on such issues as providing alcohol, rides or attractions, and contracts and certificates of insurance.

Also on the MEL website, under the SAFETY tab is a Safety Director Bulletin and a checklist. These resources provide a good summary of the comprehensive information in the CSL booklet.

If more intensive training is needed for your special event team, the MEL Safety Institute offers a two hour class on Special Event Management. This class is recommended for persons responsible for approving or organizing special events, such as parades, fairs, and community days within the community. The class helps members work through concerns that typically arise during special event planning.

For specific or additional concerns, your risk manager or the Safety Director office is ready to assist.

[A message from the JIF Safety Director:](#)

In May, the CDC and NIOSH released a publication on best practices when unloading heavy materials, such as from delivery trucks, or when moving materials from one location to another. The 5-page publication is available at <http://www.mc.uky.edu/kiprc/programs/face/files/hazalerts/truck-driver-crushing.pdf> and is filled with information that be used during a future safety talk with employees who work around forklifts, cranes, and similar equipment.



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	450	\$466,068.44	\$149,233.79	\$316,834.65	68.0%

2015

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

2014

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



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

Provider Name	Charges	Approved	Savings	% Savings	Specialty
VIRTUA WEST JERSEY HEALTH, INC.	\$ 46,286.15	\$ 1,903.18	\$ 44,382.97		
MILLENNIUM SURGICALCENTER, LLC	\$ 34,984.56	\$ 10,534.68	\$ 24,449.88	69.89%	Hospital
KENNEDY UNIVERSITY HOSPITAL, INC.	\$ 8,714.22	\$ 4,749.25	\$ 3,964.97	45.50%	Ambulatory Surgical Center
NovaCare Rehabilitation	\$ 6,998.00	\$ 1,530.00	\$ 5,468.00	78.14%	Hospital
ONE CALL MEDICAL, INC.	\$ 6,523.53	\$ 1,720.00	\$ 4,803.53	73.63%	Physical Therapy/Occupational Therapy
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	\$ 4,070.00	\$ 1,212.00	\$ 2,858.00	70.22%	MRI/Radiology
BAYADA HOME HEALTH CARE, INC	\$ 3,600.00	\$ 3,240.00	\$ 360.00	10.00%	Physical Therapy/Occupational Therapy
EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	\$ 3,274.00	\$ 979.11	\$ 2,294.89	70.09%	Home Health Care
REHAB EXCELLENCE CENTER, LLC	\$ 1,847.00	\$ 720.00	\$ 1,127.00	61.02%	Emergency Medicine
REHAB EXCELLENCE CTR- VOORHEES LLC	\$ 1,460.00	\$ 504.00	\$ 956.00	65.48%	Physical Therapy/Occupational Therapy
	\$ 1,204.00	\$ 288.00	\$ 916.00	76.08%	Physical Therapy/Occupational Therapy
OUT OF NETWORK					
JOHN MCGOWAN PHD	\$ 300.00	\$ 150.00	\$ 150.00	50.00%	Specialist
ARMC FACULTY PRACTICE-PATHOLOGY	\$ 144.00	\$ 142.10	\$ 1.90	1.32%	Pathology
MCCI NEGOTIATIONS					
N/A					



PMM JIF

Charges/Savings by Specialty

May 2016

Specialty	Charges	Approved	Savings	% Savings
Hospital	\$ 55,000.37	\$ 6,652.43	\$48,347.94	88%
Ambulatory Surgical Center	\$ 34,984.56	\$ 10,534.68	\$24,449.88	70%
Physical Therapy/Occupational Therapy	\$ 16,177.39	\$ 4,600.08	\$11,577.31	72%
MRI/Radiology	\$ 6,594.53	\$ 1,743.22	\$4,851.31	74%
Ortho/Neuro	\$ 4,700.87	\$ 2,726.61	\$1,974.26	42%
Home Health Care	\$ 3,600.00	\$ 3,240.00	\$360.00	10%
Emergency Medicine	\$ 3,274.00	\$ 979.11	\$2,294.89	70%
Occ Med/Primary Care	\$ 1,405.98	\$ 748.84	\$657.14	47%
Anesthesia/Pain Management	\$ 1,120.00	\$ 1,120.00	\$0.00	0%
Behavioral Health	\$ 300.00	\$ 150.00	\$150.00	50%
Hospitalist	\$ 233.00	\$ 160.00	\$73.00	31%
Diagnostic Radiology	\$ 187.00	\$ 80.80	\$106.20	57%
Pathology	\$ 144.00	\$ 142.10	\$1.90	1%
Durable Medical Equipment	\$ 19.71	\$ 9.02	\$10.69	54%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MAY 23, 2016
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

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

ROLL CALL OF 2016 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Thomas Merchel	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

CORRESPONDENCE: NONE.

APPROVAL OF MINUTES: MARCH 28, 2016 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MARCH 28, 2016:

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Vote: 3 Ayes – 0 Nays – 1 Abstention

EXECUTIVE DIRECTOR:

MEL Membership Renewal: The Fund is scheduled to renew their MEL membership effective 7/1/16. Included in the agenda was Resolution 16-11 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2016 through June 30, 2019.

MOTION TO APPROVE MEMBERSHIP IN THE MELJIF

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

MEL Crime Policy Endorsements – The MEL Coverage Committee worked with the Technical Writer to develop two enhancing endorsements to the JIF Crime Policy. One is extending coverage for Social Engineering exposure and the other as an exception to the Failure to Obtain Insurance exclusion as respects to on line vendor exposure. Included in the agenda was a memorandum from the MEL Underwriting Manager.

The MEL Underwriting Manager reviewed the endorsements with the fund and advised a motion would be in order to accept the policy endorsements.

MOTION TO ACCEPT THE POLICY ENDORSEMENTS APPROVED BY THE MEL COVERAGE COMMITTEE

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

Risk Management Consultants – As discussed at previous meetings, two members of the Fund would like to have the option to appoint Risk Management Consultants (RMC) to represent their municipalities. Risk Managers assist the members in a variety of task including providing assistance to the members safety program; evaluation of exposures and preparation of renewal applications. Included in the agenda was Resolution 16-12 authorizing the member municipalities to appoint RMCs if they desire.

MOTION TO APPROVE RESOLUTION 16-12 AUTHORIZING MEMBER ENTITIES TO APPOINT RISK MANAGEMENT CONSULTANTS

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

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

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

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

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A session is scheduled on May 25th at the Marlton Fire Station, the registration for that session was included in the agenda.

Additional sessions will be scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Mr. Kearns presented a sessions last month. Please visit the MEL webpage for other scheduled classes – njmel.org.

This course is also available on line. Enclosed are directions to take the class on line.

2016 Financial Disclosure Forms – As previously reported, the fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the PMM JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline was April 30th. All Commissioners have filed.

2017 Renewal Online Underwriting Database: Members will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016.

2016 2nd Assessment Bills Statement of Accounts were sent out to members with a due date of May 30th.

Due Diligence Reports: The Executive Director reported that the monthly reports submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist were included in the agenda. The Executive Director reviewed both February and March's reports with the fund.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE.

TREASURER:

Payment of April 2016 Vouchers Resolution 16-12

Fund Year 2016	402,453.97
Total	402,453.97

Payment of May 2016 Vouchers Resolution 16-13

Fund Year 2016	39,437.83
Total	39,437.83

MOTION TO APPROVE RESOLUTUION 16-12 VOUCHER LISTS FOR THE MONTH OF APRIL AND RESOLUTUION 16-13 VOUCHER LISTS FOR THE MONTH OF MAY AS SUBMITTED

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

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

2016	29,066.02
2015	19,620.09
2014	16,678.70
2013	5,943.36
2012	184.49
Closed	0.00
TOTAL	71,492.66

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: The Underwriting Manager reported there were 3 certificate issued for the period 3/19/2016 through 4/20/2016.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of April, as well as the schedule of MSI Training and Fast Track training information. He advised his loss control visits for the playgrounds have been ongoing, on 5/16 his visited Moorestown playgrounds, made some minor recommendations, the playgrounds are in good shape. On 5/20, he met with Maple Shade Police Department regarding the update of their policies and

procedures. The Safety Director is scheduled to meet with Evesham to review their playgrounds tomorrow. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Steve McNamara advised April's reports were included in the agenda. Mr. McNamara reported there were 82 bills during the month of April totaling \$104,251.70, of that amount \$34,457.52 was paid for a savings of \$69,794.18 which is a 66.9% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

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

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

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Czerniecki advised that Evesham is currently considering a dog park, Commissioner Carew advised Moorestown is as well.

The Commissioners then had a discussion regarding IMCA designation ensued among the Commissioners and the possibility of having someone come to the fund and discuss IMCA designation was discussed.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 1:52pm

NEXT REGULAR MEETING: June 27, 2016
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, 2016

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2015 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to the Comparative Statement of Revenues, Expenses and Changes in Net Position (Exhibit B) of the audit and noted that 2014 has been restated to reflect a change in accounting methodology of discounting reserves at 1.79% as permissible by Governmental Auditing Standards. Fund Auditor said this resulted in a restatement of the 2014 net position to \$4.2 million. Fund Auditor said using the same methodology the net position of 2015 is \$2.8 million.

Fund Auditor said corrective action was taken by management after the 12/31/14 audit finding and recommendation that a Residual Legacy Account be formed.

Fund Auditor said there are two audit findings:

- 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.

Executive Director reported that the confidence level of claims transfers will be increased from 60% to 70% in an effort to reduce the potential for deficits in future closed years that will be transferred to the RCF. Executive Director also said the change in the cash management plan to allow for anticipated higher yields will help offset the discounting of reserves. Lastly, Executive Director reported the MEL is expected to change the audit universe schedule so the Claims Audit is completed next to help identify claim reserving adequacy and trends.

2) There exists a deficit in fund year 2015 Loss Contingency Fund of \$366 that should be eliminated. Fund Auditor said the corrective action plan is to make a transfer from the General and Administrative Fund to the Loss Contingency Fund to cover the deficit.

Following the report the Board approved the year-end financials, adopted resolution 9-16 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, 2015 and reported the total reserves stand at \$82 million with \$11 million in Incurred But Not Reserved (IBNR). No action was necessary as this report was provided for information.

Transfer of Funds: The audit report as of 12/31/15 noted a comment that a small deficit of \$366 exists in Fund Year 2015 Loss Contingency Fund and should be eliminated. Executive Director reported that management's response is to approve a transfer from the General and Administrative Fund to cover the deficit. The Board of Fund Commissioners adopted a resolution approving and authorizing the transfer of \$366 to cover the 2015 deficit.

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 2012 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2016. The Board voted to accept local JIF transfers of fund year 2012 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

RCF Cash Management Plan: As previously reported the MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI that would allow for higher rates of return. In April the fund revised its cash management plan and filed the change with the State on 3/22/16. Executive Director reported that no response was received from DCA or DOBI since the filing was made and as per the regulations the amendment to the cash management stands.

2016 Financial Disclosure Forms: Executive Director reported all Commissioners & Fund Professionals completed their filings by the April 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 meetings are scheduled for July 6, 2016 at 9:00AM in Marlton and video-conference and September 7, 2016 at 9:00AM at the Forsgate Country Club.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 7, 2016 at 10:30AM the Forsgate CC, Jamesburg, NJ.

Asset Manager Agreement: Fund Attorney reported he worked with both Investors Bank and Wilmington Trust on their respective agreements to negotiate certain changes in contractual language. After several discussions, Wilmington Trust agreed to the recommended changes. Fund Attorney said action by the board is not required and this is being presented for information only.

Asset Manager Report: Enclosed as part of this report is a summary on the Financial Assets and Performance by Wilmington Trust.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 1, 2016

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Scott Carew

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, 2015. 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 #18-16 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, 2016.

ACQUIRING “FREE” PROPERTY ALERT – As a reminder, attached to this report is a copy of an E-JIF Alert that was issued in December 2013/January 2014 regarding the hidden costs and potential exposures associated with acquiring properties. An updated Environmental Alert is being prepared by the Environmental Engineers and will be distributed to the entire E-JIF membership.

2016 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 7, 2016 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, 2016

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

From: Commissioner Scott Carew

Subject: Executive Director's Report

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2015 noting the Fund's statutory surplus stands at \$19,113,098. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report; Perma will work with TPA to secure report. Management Report also included a note on the impact of the economic conditions on the Fund's earned investment income, a suggestion to monitor the position of the Residual Claims Fund and a comment on cyber security crime. Auditor said the Fund is in excellent financial condition and added that he was pleased with the cooperation of Fund Professionals.

Actuary submitted and reviewed the Valuation Report as of December 31, 2015 and said reserves decreased compared to this time last year resulting from increase in liability reserves offset by a decrease in workers' compensation reserves.

Audit Committee met on May 31st and reviewed the report. Audit Committee recommends the MEL alter its Internal Audit Universe moving up the Claims Audit to 2016 and the Actuarial Second Opinion to 2017.

Investment Program: Fernando Garip, Asset Manager, updated the Board on the transition from Wells Fargo to Wilmington Trust. Mr. Garip also provided a brief outlook on the impact of the revised Cash Management Plan on the MEL's investments as well as the overall investment environment. Mr. Garip said he expects to see an increase in the MEL's yield by year-end. In addition, Mr. Garip will provide the MEL with suggested changes to permitted investments.

Management Committee: The Management Committee met on May 31st and reviewed:

WC Actuarial Projections: Actuary reviewed his report discussing the factors that are contributing to the increase in JIF workers compensation losses over the past few years. Report shows an apparent relationship between snow fall and increases in workers' compensation claim

activity. The bottom line is that this analysis suggests that the JIFs and the MEL should be able to maintain stable budget rates for 2017.

Reinsurance/Excess/Coverage Issues: Zurich has indicated that for 2017 they are seeking an increase in the property policy per occurrence deductible from \$500,000 to \$1 million at the expiring premium rate. Underwriting Manager is continuing to negotiation with Zurich. In the interim, the actuary will determine the additional funding required for this retention change. This also raises the question of increasing member JIF property retentions and the feasibility of directing the MEL Underwriting Manager to do a system wide spread marketing effort.

Cyber: MEL Underwriting Manager recommended the cyber liability program be marketed for 2017 in an effort to broaden coverage and obtain better loss control services from the insurer.

RMIS/On line underwriting data RFQ: Executive Director's office is currently drafting the RFQ for the renewal of the contract for the on line exposure data management system currently provided by EXIGIS. This is an opportunity to also explore the latest risk management information systems (RMIS) including underwriting and claims management. In response to the Management Committee's suggestion, Chairman Rheinhardt will chair a sub-committee to be responsible for this RFQ process. Commissioner Landolfi and Mike Avalone, RMC, volunteered to serve on sub-committee - along with Executive Directors of affiliated local JIFs. Chairman Rheinhardt said anyone else wishing to serve can contact him or the Executive Director's office.

Marketing Consultant RFQ: At the Commissioners Retreat, the Board discussed the need to review the MEL's marketing program to better meet the expectations of the new generation of elected officials. Executive Director's office is working on drafting a Marketing Consultant RFQ.

MEL Safety Institute: Based on recommendation of the Management and Safety Committees, the Board voted to increase the 2016 MSI budget (currently \$913,000) by \$105,000 to fund the member requests for additional training. While the online program has been extensively utilized, Executive Director said it has not resulted in a reduction of classroom sessions. There are currently 65 additional pending requests and another 90 are anticipated before year-end. Further, this request includes the development of a special safety course for vehicle mechanics and a revised version of the management skills course for seasoned management personnel.

MEL Booth Update: The Board approved an expenditure not to exceed \$10,000 for the replacement of the outdated booth used at the League. Perma and Arthur J Gallagher Risk Management Services have been working together on a new design.

Internship Program: This initiative is now being taken over by the New Jersey Safety Institute.

Large City JIF: This program does not appear to be feasible and is being suspended. The MEL is working with Barbara Murphy to make the existing New Jersey Self Insurers JIF more competitive.

Management of Special Events: This booklet was updated by Paul Forlenza and Melissa Ollendike of A. J. Gallagher and is being distributed to all members.

Coverage Committee: Minutes of the Committee's April 22nd meeting distributed for information. The Board accepted the Committee's recommendations and approved a "social engineering" endorsement to the crime policy. Endorsement addresses the exposure where an employee is "duped" into transferring money, which is currently excluded.

Committee will continue in its review of: shared services bulletin with respect to IT services; genesis analysis of JIF auto and casualty documents; pollution coverage for in transit exposure; coverage considerations for unmanned aerial vehicles (drones); establish a public officials legal defense fund; clash coverage statement; valuation for historic buildings losses; legal issues associated with safe spaces for exchanging items purchased on-line; 2017 proposals for increased property limits.

Named Windstorm Shared Deductible Program. The Board adopted Resolution 13-16 updating the program between the MEL and several Joint Insurance Funds addressing the Windstorm deductibles to reflect changes in the MEL's retention as well as language in the Zurich property policy.

Safety & Education Committee: The committee met on May 11, 2016 and submitted minutes of its meeting. Committee made several recommendations which were referred to and reported on by the Management Committee.

The Safety & Education Committee was asked to review the proposal received in response to the MEL's RFQ for the Learning Management System. The Board accepted the Committee's recommendation to renew its professional service agreement with First Net at expiring pricing plus an additional fee of \$2,020 annually to redevelop the online university and to upgrade to their NextGen product.

Legislative Committee: The committee met on May 25th. Committee Chairman Hirsh reviewed the minutes of the meeting with the Board.

Emergency Cleanup and Restoration Services: The Fund received additional responses to the MEL RFQ for qualified vendors for Emergency Cleanup and Restoration Services. As noted in October 2015, the MEL expects to periodically add vendors to the existing list, which are posted to the MEL webpage. Stretch Cleaning & Restoration of Long Beach Township and CPR Restoration & Cleaning Service of Perth Amboy & Philadelphia will be added to the MEL list of vendors completing the RFQ.

RCF Report: The RCF met just prior to the MEL meeting and adopted a resolution accepting local member transfers of Fund year 2012 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2012 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 155 people attended the MEL/MRHIF Educational Seminar on April 15th. The Board agreed to reserve the same venue for April 14, 2017.

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.

Fund Attorney – Fund Attorney said the MEL approved negotiated modifications to its agreement with Wilmington Trust in March. Fund Attorney said Wilmington Trust agreed to 2 other minor changes.