

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MARCH 27 – 1:00 PM**

**THE SENSATIONAL HOST
3030 ROUTE 73 NORTH
MAPLE SHADE, NJ**

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: MARCH 27, 2017**

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

- APPROVAL OF MINUTES:** February 27, 2017 Open Minutes.....**Appendix I**
February 27, 2017 Closed Minutes..... **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report**Page 1**

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
.March 2017 Voucher List - Resolution No. 17-10..... **Page 14**
.Treasurer’s Reports **Page 16**

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report**Page 21**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report**Page 23**

- MANAGED CARE – Qual Care**
.Monthly Report**Page 32**

- 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: March 27, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2017 PRIMA Conference** – The JIF has authorized attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4–7. Please notify the Fund office if you are interested.

Elected Officials Training: This year's elected officials training program will focus on Risk Management for Public Officials. A session will be scheduled through Mr. Kearns office. The on-line version is also available; enclosed on **Page 3** are directions for the course.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

- ❑ **2017 MEL & MR HIF Educational Seminar:** The 7th annual seminar is scheduled for Friday, April 21st, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Attached on **Page 4** is the enrollment form which will also be distributed by email to fund commissioners and risk managers.

- ❑ **MEL Meeting** - The MEL met on March 1, 2017 at the Forsgate. A copy of Commissioner Czerniecki's report of that meeting is included for your review. (**Appendix II**)
- ❑ **Residual Claims Fund** - The RCF met on March 1, 2017. A copy of Commissioner Czerniecki's report of that meeting is included for your review. (**Appendix II**)
- ❑ **E-JIF Meeting** - The E-JIF also met on March 1, 2017. A copy of Commissioner Czerniecki's report of that meeting is included for your review. (**Appendix II**)

❑ **2017 Financial Disclosure Forms** – The Division of Local Government Services has developed an online program for financial disclosure filings. The fund office expects to receive notification that online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

❑ **Due Diligence Reports:**

Financial Fast Track	Not Available
Income Portfolio	Page 5
Loss Ratio Analysis	Page 6 & 7
Claim Activity Report	Page 8 & 9
Loss Time Accident Frequency	Page 10 & 11
POL/EPL Compliance Report	Page 12
Regulatory Affairs Checklist	Page 13



2016 - 2017 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2017.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.

Step 5: On the Welcome Page, click on "MSI On-line Training Courses" on the lower right to access the course selection page.

Step 6: On the course selection page, click "Ethics in Local Government" on the left. Then click "enroll" on the right.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click "Ethics in Local Government" to access the course.

Step 9: When the course appears, click the start symbol in the middle of the screen to begin the course.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.

2017 MEL & MRHIF Educational Seminar

Friday, April 21, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 7th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: Impact of Healthcare Reform Act repeal:
- Cyber liability risk control:
- Law enforcement risk control:
- Local Government Officials Ethics Act:
- The environmental risks of property transfers:
- Use of social media in claims adjusting:

REGISTRATION: RSVP by Friday, April 14

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joen Ciannella, PERMA: (201) 881-7633
jciannella@permainc.com

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	1/31/2017
					Last	This
					Month	Month
					2014	2015
					2016	2017
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.45	3.66	4.58	4.58	6.06
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	2.00	2.13	2.50	0.00
Avge maturity (years)		1.99	2.08	2.67	2.67	0.00
Unrealized gain/(loss) (%)		-0.10	0.09	-0.28	-1.29	0.00
Purchase/Book yield (%)		0.80	0.80	1.20	1.20	0.00
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.70	0.89	0.92	-0.09	0.00
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	61.94	58.05
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	44.60	44.60
Avge maturity (years)		1.90	1.58	1.64	1.64	1.56
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.18	-0.15
Purchase/Book yield (%)		0.82	0.82	0.82	0.99	0.99
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	0.81	0.84
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.49	0.55
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.66	0.66	0.66
Treasury Issues						
1 year bills		0.12	0.32	0.61	0.87	0.83
3 year notes		0.90	1.02	1.00	1.49	1.48
5 year notes		1.64	1.53	1.33	1.96	1.92
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.89	0.13
* 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 **December 31, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-16		30-Nov-16		01-Jan-16	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	109.34%	100.00%
GEN LIABILITY	430,777	500,958	116.29%	97.10%	116.29%	97.06%	120.73%	95.70%
AUTO LIABILITY	100,941	9,647	9.56%	96.17%	9.56%	95.94%	9.56%	92.58%
WORKER'S COMP	1,214,370	618,450	50.93%	99.88%	50.93%	99.86%	49.20%	99.40%
TOTAL ALL LINES	1,875,073	1,270,087	67.74%	99.05%	67.74%	99.02%	67.64%	98.23%
NET PAYOUT %	\$1,222,075		65.17%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-16		30-Nov-16		01-Jan-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	221,516	47.00%	95.70%	46.47%	95.40%	44.23%	90.15%
AUTO LIABILITY	89,158	31,841	35.71%	92.58%	35.71%	92.21%	35.71%	87.18%
WORKER'S COMP	1,209,207	1,198,903	99.15%	99.40%	99.16%	99.34%	101.12%	98.10%
TOTAL ALL LINES	1,912,756	1,563,645	81.75%	98.22%	81.63%	98.09%	82.31%	95.77%
NET PAYOUT %	\$1,383,391		72.32%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-16		30-Nov-16		01-Jan-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	87.56%	100.00%
GEN LIABILITY	473,408	450,463	95.15%	90.15%	98.22%	89.48%	87.06%	79.39%
AUTO LIABILITY	89,385	18,356	20.54%	87.18%	20.54%	86.58%	20.54%	76.44%
WORKER'S COMP	1,210,000	1,459,308	120.60%	98.10%	120.60%	97.90%	138.92%	93.51%
TOTAL ALL LINES	1,956,793	2,071,494	105.86%	95.85%	106.60%	95.55%	116.14%	89.92%
NET PAYOUT %	\$1,365,984		69.81%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-16		30-Nov-16		01-Jan-16	
PROPERTY	191,000	68,763	36.00%	100.00%	36.00%	99.33%	43.49%	95.24%
GEN LIABILITY	471,685	168,879	35.80%	79.39%	35.02%	78.18%	12.28%	60.18%
AUTO LIABILITY	75,666	26,981	35.66%	76.44%	35.66%	75.06%	28.90%	51.17%
WORKER'S COMP	1,241,000	1,141,933	92.02%	93.51%	92.02%	92.71%	90.36%	64.07%
TOTAL ALL LINES	1,979,351	1,406,555	71.06%	90.12%	70.87%	89.21%	64.88%	65.66%
NET PAYOUT %	\$722,232		36.49%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-16		30-Nov-16		01-Jan-16	
PROPERTY	175,205	91,041	51.96%	95.24%	40.29%	86.00%	N/A	N/A
GEN LIABILITY	485,444	91,708	18.89%	60.18%	17.62%	49.00%	N/A	N/A
AUTO LIABILITY	63,974	7,118	11.13%	51.17%	15.32%	45.00%	N/A	N/A
WORKER'S COMP	1,288,669	582,188	45.18%	64.07%	44.06%	52.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	772,054	38.35%	65.44%	36.45%	54.01%	N/A	N/A
NET PAYOUT %	\$278,969		13.86%					

Professional Municipal Mgmt Joint Insurance Fund
CLAMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF January 31, 2017

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	61	MONTH	60	MONTH	49	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	109.34%	100.00%
GEN LIABILITY	430,777	500,958	116.29%	97.12%	116.29%	97.10%	120.73%	95.99%
AUTO LIABILITY	100,941	9,647	9.56%	96.39%	9.56%	96.17%	9.56%	92.93%
WORKER'S COMP	1,214,370	618,450	50.93%	99.90%	50.93%	99.88%	49.20%	99.46%
TOTAL ALL LINES	1,875,073	1,270,087	67.74%	99.08%	67.74%	99.05%	67.64%	98.35%
NET PAYOUT %	\$1,222,725		65.21%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	221,516	47.00%	95.99%	47.00%	95.70%	44.23%	90.78%
AUTO LIABILITY	89,158	31,841	35.71%	92.93%	35.71%	92.58%	35.71%	87.77%
WORKER'S COMP	1,209,207	1,231,403	101.84%	99.46%	99.15%	99.40%	104.87%	98.27%
TOTAL ALL LINES	1,912,756	1,596,145	83.45%	98.34%	81.75%	98.22%	84.68%	96.06%
NET PAYOUT %	\$1,458,399		76.25%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	80.85%	100.00%
GEN LIABILITY	473,408	450,463	95.15%	90.78%	95.15%	90.15%	89.15%	80.55%
AUTO LIABILITY	89,385	18,356	20.54%	87.77%	20.54%	87.18%	20.54%	77.72%
WORKER'S COMP	1,210,000	1,459,308	120.60%	98.27%	120.60%	98.10%	138.92%	94.20%
TOTAL ALL LINES	1,956,793	2,071,494	105.86%	96.14%	105.86%	95.85%	116.01%	90.69%
NET PAYOUT %	\$1,402,011		71.65%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	191,000	75,613	39.59%	100.00%	36.00%	100.00%	48.76%	95.63%
GEN LIABILITY	471,685	168,879	35.80%	80.55%	35.80%	79.39%	13.92%	62.24%
AUTO LIABILITY	75,666	26,981	35.66%	77.72%	35.66%	76.44%	27.46%	54.16%
WORKER'S COMP	1,241,000	1,139,814	91.85%	94.20%	92.02%	93.51%	91.68%	70.13%
TOTAL ALL LINES	1,979,351	1,411,286	71.30%	90.87%	71.06%	90.12%	66.55%	70.10%
NET PAYOUT %	\$735,830		37.18%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	175,205	96,136	54.87%	95.63%	51.96%	95.24%	0.00%	6.00%
GEN LIABILITY	485,444	96,519	19.88%	62.24%	18.89%	60.18%	0.00%	1.00%
AUTO LIABILITY	63,974	7,518	11.75%	54.16%	11.13%	51.17%	2.54%	1.00%
WORKER'S COMP	1,288,669	730,602	56.69%	70.13%	45.18%	64.07%	0.27%	0.50%
TOTAL ALL LINES	2,013,291	930,774	46.23%	69.94%	38.35%	65.44%	0.25%	1.12%
NET PAYOUT %	\$369,594		18.36%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-17		31-Dec-16		01-Feb-16	
PROPERTY	185,329	0	0.00%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	483,019	7,100	1.47%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	53,346	1,000	1.87%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	1,332,335	5,250	0.39%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	2,054,029	13,350	0.65%	1.13%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$0		0.00%					

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

December 31, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
November-16	1	1	1	5	12	20
December-16	1	1	1	5	9	17
NET CHGE	0	0	0	0	-3	-3
Limited Reserves						\$4,011
Year	2012	2013	2014	2015	2016	TOTAL
November-16	\$0	\$0	\$0	\$13,001	\$34,829	\$47,830
December-16	\$0	\$0	\$0	\$13,001	\$55,182	\$68,183
NET CHGE	\$0	\$0	\$0	\$0	\$20,353	\$20,353
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$68,763	\$91,041	\$555,587
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
November-16	0	2	11	12	31	56
December-16	0	2	9	13	30	54
NET CHGE	0	0	-2	1	-1	-2
Limited Reserves						\$10,977
Year	2012	2013	2014	2015	2016	TOTAL
November-16	\$0	\$48,011	\$332,582	\$153,139	\$79,304	\$613,036
December-16	\$0	\$46,311	\$312,549	\$148,456	\$85,431	\$592,747
NET CHGE	\$0	(\$1,699)	(\$20,033)	(\$4,684)	\$6,127	(\$20,289)
Ltd Incurred	\$500,958	\$221,516	\$450,463	\$168,879	\$91,708	\$1,433,525
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
November-16	0	0	0	1	5	6
December-16	0	0	0	1	2	3
NET CHGE	0	0	0	0	-3	-3
Limited Reserves						\$1,493
Year	2012	2013	2014	2015	2016	TOTAL
November-16	\$0	\$0	\$0	\$3,470	\$5,027	\$8,497
December-16	\$0	\$0	\$0	\$3,369	\$1,110	\$4,479
NET CHGE	\$0	\$0	\$0	(\$100)	(\$3,917)	(\$4,018)
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$26,981	\$7,118	\$93,942
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
November-16	3	7	10	16	41	77
December-16	3	7	10	16	43	79
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$18,301
Year	2012	2013	2014	2015	2016	TOTAL
November-16	\$48,012	\$135,798	\$418,119	\$541,824	\$351,906	\$1,495,659
December-16	\$48,012	\$133,943	\$392,961	\$519,497	\$351,362	\$1,445,775
NET CHGE	\$0	(\$1,856)	(\$25,158)	(\$22,327)	(\$543)	(\$49,884)
Ltd Incurred	\$618,450	\$1,198,903	\$1,459,308	\$1,141,933	\$582,188	\$5,000,782
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
November-16	4	10	22	34	89	159
December-16	4	10	20	35	84	153
NET CHGE	0	0	-2	1	-5	-6
Limited Reserves						\$13,799
Year	2012	2013	2014	2015	2016	TOTAL
November-16	\$48,012	\$183,809	\$750,701	\$711,434	\$471,066	\$2,165,021
December-16	\$48,012	\$180,254	\$705,510	\$684,323	\$493,085	\$2,111,184
NET CHGE	\$0	(\$3,555)	(\$45,191)	(\$27,111)	\$22,019	(\$53,838)
Ltd Incurred	\$1,270,087	\$1,563,645	\$2,071,494	\$1,406,555	\$772,054	\$7,083,835

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

January 31, 2017						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
December-16	1	1	5	9	0	16
January-17	1	1	5	10	0	17
NET CHGE	0	0	0	1	0	1
Limited Reserves						\$1,951
Year	2013	2014	2015	2016	2017	TOTAL
December-16	\$0	\$0	\$13,001	\$55,182	\$0	\$68,183
January-17	\$0	\$0	\$10,502	\$22,662	\$0	\$33,164
NET CHGE	\$0	\$0	(\$2,499)	(\$32,520)	\$0	(\$35,018)
Ltd Incurred	\$111,385	\$143,367	\$75,613	\$96,136	\$0	\$426,500
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
December-16	2	9	13	30	0	54
January-17	2	9	13	27	3	54
NET CHGE	0	0	0	-3	3	0
Limited Reserves						\$11,098
Year	2013	2014	2015	2016	2017	TOTAL
December-16	\$46,311	\$312,549	\$148,456	\$85,431	\$0	\$592,747
January-17	\$42,484	\$312,213	\$148,456	\$89,051	\$7,100	\$599,304
NET CHGE	(\$3,827)	(\$336)	\$0	\$3,620	\$7,100	\$6,557
Ltd Incurred	\$221,516	\$450,463	\$168,879	\$96,519	\$7,100	\$944,477
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
December-16	0	0	1	2	0	3
January-17	0	0	1	2	1	4
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$1,470
Year	2013	2014	2015	2016	2017	TOTAL
December-16	\$0	\$0	\$3,369	\$1,110	\$0	\$4,479
January-17	\$0	\$0	\$3,369	\$1,510	\$1,000	\$5,879
NET CHGE	\$0	\$0	\$0	\$400	\$1,000	\$1,400
Ltd Incurred	\$31,841	\$18,356	\$26,981	\$7,518	\$1,000	\$85,695
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
December-16	7	10	16	43	0	76
January-17	7	10	16	42	4	79
NET CHGE	0	0	0	-1	4	3
Limited Reserves						\$17,960
Year	2013	2014	2015	2016	2017	TOTAL
December-16	\$133,943	\$392,961	\$519,497	\$351,362	\$0	\$1,397,763
January-17	\$95,261	\$357,270	\$513,129	\$447,957	\$5,250	\$1,418,867
NET CHGE	(\$38,681)	(\$35,691)	(\$6,368)	\$96,595	\$5,250	\$21,104
Ltd Incurred	\$1,231,403	\$1,459,308	\$1,139,814	\$730,602	\$5,250	\$4,566,377
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
December-16	10	20	35	84	0	149
January-17	10	20	35	81	8	154
NET CHGE	0	0	0	-3	8	5
Limited Reserves						\$13,359
Year	2013	2014	2015	2016	2017	TOTAL
December-16	\$180,254	\$705,510	\$684,323	\$493,085	\$0	\$2,063,172
January-17	\$137,746	\$669,483	\$675,456	\$561,180	\$13,350	\$2,057,214
NET CHGE	(\$42,508)	(\$36,027)	(\$8,867)	\$68,095	\$13,350	(\$5,957)
Ltd Incurred	\$1,596,145	\$2,071,494	\$1,411,286	\$930,774	\$13,350	\$6,023,048

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		December 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CAMDEN	1.18	2.51	2.07	1.81
BERGEN	1.18	1.93	1.98	1.69
CENTRAL	1.48	1.88	2.52	1.98
SUBURBAN ESSEX	1.59	2.12	2.55	2.11
MORRIS	1.61	2.00	2.00	1.88
NJ PUBLIC HOUSING	1.65	1.96	2.82	2.15
PROF MUN MGMT	1.66	3.92	2.37	2.62
MONMOUTH	1.67	2.19	2.24	2.03
BURLINGTON	1.77	1.81	1.90	1.83
SOUTH BERGEN	1.83	2.43	2.19	2.15
SUBURBAN MUNICIPAL	1.83	2.19	1.76	1.92
OCEAN	1.99	2.07	2.41	2.16
TRI-COUNTY	2.06	2.05	2.09	2.07
N.J.U.A.	2.43	2.55	3.25	2.74
ATLANTIC	2.75	2.56	3.10	2.81
AVERAGE	1.78	2.28	2.35	2.13

2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF December 31, 2016										
			# CLAIMS	Y.T.D.	2016	2015	2014			TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
		*	12/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2016 - 2014
1	306 MAPLE SHADE			0	1	0.78	1.50	0.00	1 MAPLE SHADE	0.76
2	305 EVESHAM TOWNSHIP FIRE DISTRICT			1	1	1.05	2.82	1.83	2 EVESHAM TOWNSHIP I	1.93
3	307 MOORESTOWN			0	2	1.39	2.08	1.36	3 MOORESTOWN	1.61
4	304 EVESHAM			1	4	1.58	5.01	4.69	4 EVESHAM	3.48
5	308 WILLINGBORD			2	8	2.34	5.46	2.76	5 WILLINGBORD	3.51
Totals:				4	16	1.66	3.92	2.37		2.62

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs

January 31, 2017				
FUND	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
NJ PUBLIC HOUSING	0.00	1.65	1.96	1.74
PROF MUN MGMT	0.00	1.66	3.92	2.66
SUBURBAN MUNICIPAL	0.00	2.01	2.19	2.04
BURLINGTON	0.00	1.77	1.81	1.72
MORRIS	0.20	1.77	2.00	1.82
CAMDEN	0.41	1.30	2.55	1.74
N.J.U.A.	0.59	2.64	2.55	2.51
OCEAN	0.61	2.16	2.07	2.06
ATLANTIC	0.78	2.86	2.58	2.61
BERGEN	0.79	1.49	2.25	1.84
CENTRAL	0.84	1.54	1.88	1.69
SUBURBAN ESSEX	1.13	1.67	2.15	1.90
SOUTH BERGEN	1.51	2.20	2.73	2.44
TRI-COUNTY	1.82	2.17	2.05	2.10
MONMOUTH	2.06	1.69	2.19	1.94
AVERAGE	0.72	1.90	2.32	2.05

Professional Municipal Mgmt Joint Insurance Fund									
2017 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF January 31, 2017									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 1/31/2017	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015
1	304 EVESHAM	*	0	0	0.00	1.58	5.01	1 EVESHAM	2.90
2	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	1.05	2.82	2 EVESHAM TOWNSHIP I	1.96
3	306 MAPLE SHADE		0	0	0.00	0.78	1.50	3 MAPLE SHADE	1.11
4	307 MOORESTOWN		0	0	0.00	1.39	2.08	4 MOORESTOWN	1.67
5	308 WILLINGBORD		0	0	0.00	2.34	5.46	5 WILLINGBORD	3.74
Totals:			#N/A	#N/A	0.00	1.66	3.92		2.66
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									
2016 Loss Time Accident Frequency as of			January 31, 2016		0.00				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :		March 21, 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 March 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	To be Filed
<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. 17-10

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MARCH 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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001016			
001016	APEX INS SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 10F2 INSTALL	1,067.50
			1,067.50
001017			
001017	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 03/2017	11,094.05
			11,094.05
001018			
001018	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2017	1,446.52
			1,446.52
001019			
001019	PERMA	POSTAGE FEE 02/2017	3.08
001019	PERMA	EXECUTIVE DIRECTOR FEE 03/2017	10,681.17
			10,684.25
001020			
001020	THE ACTUARIAL ADVANTAGE	ACUARY MONTHLY FEE FEB & MAR 2017	6,294.50
			6,294.50
001021			
001021	QUALCARE, INC.	MANAGED CARE SERVICES - 03/2017	6,929.34
			6,929.34
001022			
001022	THOMAS TONTARSKI	TREASURER SERVICES - 03/2017	1,430.67
			1,430.67
001023			
001023	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 03/2017	1,409.82
001023	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 03/2017	1,655.08
			3,064.90
001024			
001024	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 2/28/17	59.57
			59.57
001025			
001025	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 03/2017	478.67
			478.67
001026			
001026	SENSATIONAL HOST CATERERS INC	BALANCE VENUE FOR 03/17 MTG & LUNCHEON	813.16
			813.16

Total Payments FY 2017

43,363.13

TOTAL PAYMENTS ALL FUND YEARS \$ 43,363.13

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

March 17, 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 February 28, 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 \$ 3,547.80. This generated an average annual yield of .72%. However, we have an unrealized net gain of \$ 430.00 adjusting the reported yield to .81% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$19,185.00 as it relates to the market value of \$2,480,815.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 00
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 111 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 \$ 63,858.17.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 6,058,490.62 to a closing balance of \$ 5,752,383.75 showing a decrease in the fund of \$ 306,087.17.

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

Current Fund Year: 2017 Month Ending: February											
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL	
OPEN BALANCE	383,616.86	1,800,573.93	265,496.31	2,465,814.22	0.00	139,526.31	28,844.56	248,353.97	726,264.46	6,058,490.62	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.29	1,415.29	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.29	1,415.29	
Other *	0.00	0.00	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	1,415.29	1,415.29	
EXPENSES											
Claims Transfers	8,537.71	16,244.40	785.00	38,291.06	0.00	0.00	0.00	0.00	0.00	63,858.17	
Expenses	0.00	0.00	0.00	0.00	0.00	146,501.00	61,266.93	0.00	35,896.06	243,663.99	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	8,537.71	16,244.40	785.00	38,291.06	0.00	146,501.00	61,266.93	0.00	35,896.06	307,522.16	
END BALANCE	375,079.15	1,784,329.53	264,711.31	2,427,523.16	0.00	(6,974.69)	(32,422.37)	248,353.97	691,783.69	5,752,383.75	

Report Month February

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

ALL FUND YEARS COMBINED											
CURRENT MONTH											
February											
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 AC	CASH MGMT	INVEST ACCT	ASSET MGR	CLAIMS AC	EXPENSE AC	OPERATING AC	CLAIMS ACC	ADMIN. EXPEN		
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0	0
TOTAL for All											
Accts & instruments											
Opening Cash & Investment Balance	\$6,058,491.12	1624696.81	-1.7235E-10	24657.6	2480385	0	2.32831E-10	1827751.71	100000	1000	
Opening Interest Accrual Balance	\$5,433.33	0	0	0	5433.33	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$2,562.50	\$0.00	\$0.00	\$0.00	\$2,562.50	\$0.00	\$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	\$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	\$0.00
4 Accretion	\$0.00	\$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	\$985.30	\$128.25	\$0.00	(\$113.68)	\$0.00	\$0.00	\$0.00	\$970.73	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$430.00	\$0.00	\$0.00	\$0.00	\$430.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$3,977.80	\$128.25	\$0.00	(\$113.68)	\$2,992.50	\$0.00	\$0.00	\$970.73	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$401,635.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$94,113.78	\$63,858.17	\$243,663.99	
10 (Withdrawals - Sales)	(\$709,158.10)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$401,635.94)	(\$63,858.17)	(\$243,663.99)	
Ending Cash & Investment Balance	\$5,752,384.26	\$1,624,825.06	(\$0.00)	\$24,543.92	\$2,480,815.00	\$0.00	\$0.00	\$1,521,200.28	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$7,995.83	\$0.00	\$0.00	\$0.00	\$7,995.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$281,586.05	\$0.00	\$0.00	\$0.00	\$0.00	\$2,014.50	\$0.00	\$0.00	\$35,907.56	\$243,663.99	
(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	\$6,033,970.31	\$1,624,825.06	(\$0.00)	\$24,543.92	\$2,480,815.00	\$2,014.50	\$0.00	\$1,521,200.28	\$135,907.56	\$244,663.99	

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

Month		February								
Current Fund Year		2017								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This	
		Last Month	February	February	February	February	Reconciled	Variance From	Month	
2017	Prop	0.00	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	0.00
	Auto	0.00	650.00	0.00	650.00	650.00	0.00	0.00	0.00	0.00
	WC	0.00	3,501.91	0.00	3,501.91	3,501.91	0.00	0.00	0.00	0.00
	Total	0.00	4,151.91	0.00	4,151.91	4,151.91	0.00	0.00	0.00	0.00
2016	Prop	73,473.69	8,537.71	0.00	82,011.40	82,011.40	0.00	0.00	0.00	0.00
	Liab	7,467.83	0.00	0.00	7,467.83	7,467.83	0.00	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	0.00
	WC	282,644.71	24,956.40	0.00	307,601.11	307,601.11	0.00	0.00	0.00	0.00
	Total	369,593.82	33,494.11	0.00	403,087.93	403,087.93	0.00	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	0.00
	Liab	20,423.25	0.00	0.00	20,423.25	20,423.25	0.00	0.00	0.00	0.00
	Auto	23,611.47	135.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00	0.00
	WC	626,685.09	2,683.45	0.00	629,368.54	629,368.54	0.00	0.00	0.00	(0.00)
	Total	735,830.02	2,818.45	0.00	738,648.47	738,648.47	0.00	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	0.00
	Liab	138,249.73	12,676.08	0.00	150,925.81	150,925.81	0.00	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	0.00
	WC	1,102,037.89	3,060.40	0.00	1,105,098.29	1,105,098.29	0.00	0.00	0.00	(0.00)
	Total	1,402,010.73	15,736.48	0.00	1,417,747.21	1,417,747.21	0.00	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	0.00
	Liab	179,031.89	3,568.32	0.00	182,600.21	182,600.21	0.00	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	0.00
	WC	1,136,141.91	4,088.90	0.00	1,140,230.81	1,140,230.81	(0.00)	0.00	0.00	(0.00)
	Total	1,458,399.39	7,657.22	0.00	1,466,056.61	1,466,056.61	(0.00)	0.00	0.00	(0.00)
Closed	Prop	0.00	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	0.00
	Auto	0.00	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	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		3,965,833.96	63,858.17	0.00	4,029,692.13	4,029,692.13	(0.00)	0.00	0.00	(0.00)

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Wednesday, February 22, 2017

From 1/22/2017 To 2/22/2017

Holder (H) / Insured Name (I) Coverag	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<p><u>PMM JIF</u> H- NJ Transit AU WC I- Township of Maple Shade</p>	Attn: Greystone Management Solutions One Penn Plaza East Newark, NJ 07105 PO Box 368 Maple Shade, NJ 08052	6749	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Lease #L0339-0720-02, RR station 1 East Front Street.	2/2/2017 GL EX
<p>H- SealMaster I- Township of Willingboro</p>	6853 Ruppsville Rd Allentown, PA 18106 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	18514	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 rental of a 2013 Sealmaster, model CP260, vin #41S9P31728D0420041.	2/13/2017 GI EX
<p>H- South Jersey Independent AU WC I- Township of Willingboro</p>	Youth Football Association 6 Surrey Lane Burlington, NJ20963 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046		Evidence of insurance as respects to sports events for Panthers Football League.	2/3/2017 GL EX

H- Burlington County Bridge Commission WC PR	1300 Route 73 North PO Box 6 Palmyra, NJ 08065-109 22138		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)with respect to Governmental Leasing Program Series 2002 - property limit per fund - \$2,502,250.	2/10/2017 GL EX
I- Township of Willingboro	Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046			
H- Burlington County Board of Chosen Freeholders AU WC	49 Rancocas Road; P.O. Box 6000 Southampton, NJ 24759 08060		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 events attached.	2/15/2017 GL EX
I- Township of Maple Shade	PO Box 368 Maple Shade, NJ 08052			
H- Assured Partners of New Jersey LLC I- Township of Moorestown	1317 Route 73, Suite 101 Mt. Laurel, NJ 08054 111 W. Second St. Moorestown, NJ 08057	24847	Evidence of Insurance Auto Physical Damage: Policy #PMM170704-87; Policy Period: 1/012017 - 1/01/2018; Actual Cash Value; \$1,000 Comp/\$1,000 Collision Deductible	1/30/2017 ALL
H- Assured Partners of New Jersey LLC I- Township of Evesham	1317 Route 73, Suite 101 Mt. Laurel, NJ 08054 984 Tuckerton Road Marlton, NJ 08053	24847	Evidence of Insurance Auto Physical Damage: Policy #PMM170704-87; Policy Period: 1/012017 - 1/01/2018; Actual Cash Value; \$1,000 Comp/\$1,000 Collision Deductible	1/30/2017 ALL
H- Assured Partners of New Jersey LLC AU POL I- Township of Moorestown	1317 Route 73, Suite 101 Mt. Laurel, NJ 08054 111 W. Second St. Moorestown, NJ 08057	24847	Evidence of Insurance	1/30/2017 GL EX
H- Assured Partners of New Jersey LLC I- Township of Moorestown	1317 Route 73, Suite 101 Mt. Laurel, NJ 08054 111 W. Second St. Moorestown, NJ 08057	24847	Evidence of Insurance	1/30/2017 ALL

Total # of Holders = 9

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 3, 2017

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899
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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- No survey's conducted for the month of February

MEETINGS ATTENDED

- Fund Commissioner Meeting – February 27

UPCOMING EVENTS

- Fund Commissioner Meeting – March 27
- Safety Kickoff Luncheon – March 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - 2017 Safety Contract – February 3

- PMM JIF - Message from the Safety Director – Drones – February 6
- PMM JIF - Message from your Safety Director- S:ERVE – February 13
- PMM JIF - SD Bulletin - "First Responders - Safe Lifting and Moving of Patients" – February 21

MEL VIDEO LIBRARY

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

The following members utilized the Video Library during the month of February 2017.

No videos were utilized for the month of February.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **March, April and May 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
3/9/17	Deptford Township MUA	Jetter/Vacuum Safety	9:00 - 11:00 am
3/9/17	Deptford Township MUA	Asbestos, Lead, Silica Health Overview	11:15 - 12:15 pm
3/10/17	Borough of Clementon #3	Fire Safety	8:30 - 9:30 am
3/10/17	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
3/13/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/17	Township of Washington	LOTO	8:30 - 10:30 am
3/14/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
3/14/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
3/21/17	Borough of Clementon #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/21/17	Borough of Clementon #3	BBP	11:45 - 12:45 pm

DATE	LOCATION	TOPIC	TIME
3/23/17	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/24/17	Township of Evesham #4	Landscape Safety	8:30 - 11:30 am
3/27/17	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
3/29/17	City of Burlington #2	Driving Safety Awareness	8:30 - 10:00 am
3/31/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/31/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
4/3/17	Township of Pemberton	Landscape Safety	8:00 - 11:00 am
4/4/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
4/4/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
4/5/17	Township of Burlington #3	BBP	8:00 - 9:00 am
4/5/17	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
4/6/17	Township of Winslow	LOTO	8:30 - 10:30 am
4/7/17	Township of Willingboro	Flagger/Work Zone	8:30 - 12:30 pm
4/10/17	Borough of Glassboro #1	Driving Safety Awareness	8:00 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Safety	8:30 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Extinguisher	9:45 - 10:45 am
4/12/17	Evesham Township MUA	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
4/17/17	Township of Cherry Hill #4	Heavy Equipment	8:30 - 11:30 am
4/18/17	Borough of Clementon #3	Special Events Management	8:30 - 10:30 am
4/19/17	Township of Washington	Flagger/Work Zone	8:30 - 12:30 pm
4/20/17	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:30 pm w/lunch brk
4/21/17	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/24/17	Township of Winslow	DDC-6	8:30 - 3:00 pm w/lunch

DATE	LOCATION	TOPIC	TIME
			brk
4/24/17	Township of Cherry Hill #4	Jetter/Vacuum Safety	8:30 - 10:30 am
4/25/17	Township of Washington	Landscape Safety	8:30 - 11:30 am
4/25/17	Township of Washington	Playground Safety Inspections	12:00 - 2:00 pm
4/26/17	City of Burlington #2	HazMat Awareness w/HazCom	8:30 - 11:30 am
4/28/17	Township of Evesham #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/28/17	Township of Evesham #4	Back Safety / Material Handling	10:15 - 11:15 am
4/28/17	Township of Evesham #4	Shop & Tool Safety	11:30 - 12:30 pm
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/8/17	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	BBP	12:30 - 1:30 pm
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am

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			

S:ERVE

First-responder online driver simulation training.



Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, EMS and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations.

Three separate driver training modules are available for Police, Fire and EMS. Please refer to your JIFs log on Instructions to take the course.

S:ERVE lesson plans include:

Intersection Approach

- Recognize risks associated with intersection negotiation.

Intersection Assessment

- Prioritize and categorize all potential intersection hazards.

Clearing the Intersection (Basic)

- Decipher appropriate techniques and learn the dangers of intersection clearing.

Clearing the Intersection (Advanced)

- Review and reinforce awareness of risk factors when clearing an intersection.

Intersection Departure

- Learn the steps for safely departing an intersection.

Course Summary

- Complete course review.





First Responders - Safe Lifting and Moving of Patients



When an individual calls 911 for a medical emergency, the dispatch center will dispatch the local ambulance, and in some cases, the local fire and / or police departments will also be notified to assist. In the course of providing patient care, many EMT's, police officers, and firefighters are injured while lifting and moving patients. This Bulletin offers actionable points to help leaders and responders of those departments protect their crews.

The decision of when and how to move a patient is determined by many factors. In general, a patient should only be moved immediately (an emergency move) when there is an imminent life hazard to the patient or rescuer. When there is not an imminent threat, rescuers should pause to develop a plan for safely lifting and moving the patient.

Patient lifting and moving are critical skills that range from a routine procedure to a complex operation. Responders must consider two primary factors when making their plan; 1) how to move the patient while protecting the patient from further injury, and 2) how to protect themselves.

Have a Plan for Patient Lifts

Routine lifting and moving skills can be improved through practice. However, other emergency scenes require quick thinking and ingenuity. All responders must be on the same page when moving such a patient.

Pre-lift considerations include:

- The weight of the patient, and availability and response time of help versus the condition of the patient. Use a rough guideline of 1 rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What lifting equipment is available? Which would best protect the patient and the rescuers?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew slide the patient to a better location before attempting the lift?
- Once the patient is lifted, what is the best route to the ambulance? Is the pathway clear?
- How will rescuers move a patient sitting in a vehicle or other difficult or limited-access position?
- What if the initial plan does not work?

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.

Prepare for Patient Lifts

Muscular-skeletal injuries from repetitive and heavy lifting are the most common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following strategies to better prepare their personnel:

- Train and retrain on safe lifting techniques. Appropriate training time should be committed to developing skills and decision-making in areas where employees are being injured.
- Train with support agencies such as police and fire departments.
- Photograph or videotape patient handling drills to study body mechanics.
- Use situational drills and tabletop exercises to practice decision-making for patient handling.
- Periodically evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc. New equipment and options are introduced each year.
- Debrief every significant patient handling incident. Even informal post-incident conversation with the crew can have a significant impact.

Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it locked in its natural S-shape and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Get a stable and wide stance. When conditions permit, have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Check condition for the best footing. Be alert for surface conditions such as ice or oil, and obstacles such as curbs or small pets.
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient.
- Grasp the equipment you are using with your hands, palms facing upward.
- Keep the weight of the patient as close to your body as possible.
- Lift with your legs, not your back.
- Minimize twisting while lifting by selecting the best starting position.

Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many career public safety agencies for good reason. Studies show that a department-wide fitness and wellness program coupled with training on proper body mechanics and lifting techniques result in fewer injuries. Volunteer rescuers should commit to a personal program of exercise and stretching to withstand the physical demands of the job.

Unfortunately, first responders have been injured during training. Leaders of emergency response agencies should consider bringing in qualified trainers to demonstrate proper exercise form and to establish a comprehensive physical training program that targets the needs of rescuers.

Helping others in their times of need is an exciting and fulfilling career. Department leaders and a responders' sense of personal accountability can make it a safer career.



PMM JIF
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					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	183	\$168,100.08	\$47,368.14	\$120,731.94	71.8%

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	\$75,857.84	\$31,805.84	\$44,052.00	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	848	\$848,807.28	\$334,960.41	\$513,846.86	60.7%

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,756.02	\$74,554.08	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	\$105,502.78	\$31,989.55	\$73,513.23	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	1648	\$1,244,788.84	\$488,981.40	\$755,807.44	60.8%



PMM JIF
Top 10 Providers By Charges
PAR/ NonPAR /MCCI
February 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
Participating Provider	\$42,973.94	\$13,949.47	\$29,024.47	67.5%	
HAND SURGERY AND REHAB CENTER OF NJ	\$17,927.52	\$7,193.63	\$10,733.89	59.9%	Hand Surgery
IVY REHAB NETWORK, INC	\$16,024.00	\$3,065.00	\$12,959.00	80.9%	Physical Therapy
U.S. HEALTHWORKS MEDICAL GROUP OF NJ	\$2,566.42	\$1,191.51	\$1,374.91	53.6%	Occupational Medicine
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	\$1,467.00	\$752.80	\$714.20	48.7%	Urgent Care
LOURDES ANESTHESIA ASSOC PA	\$1,200.00	\$390.00	\$810.00	67.5%	Anesthesia
REHAB EXCELLENCE CENTER, LLC	\$1,142.00	\$279.00	\$863.00	75.6%	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$975.00	\$352.29	\$622.71	63.9%	Orthopedic Surgery
STRIVE PHYSICAL THERAPY AND SPORTS REHAB	\$785.00	\$189.00	\$596.00	75.9%	Physical Therapy
ROTHMAN INSTITUTE OF NEW JERSEY	\$597.00	\$434.74	\$162.26	27.2%	Orthopedic Surgery
OUR LADY OF LOURDES MEDICAL CENTER	\$290.00	\$101.50	\$188.50	65.0%	Hospital
Out Of Network	\$445.00	\$322.00	\$123.00	27.6%	
GARY M. GLASS MD	\$225.00	\$150.00	\$75.00	33.3%	Behavioral Health
JOHN MCGOWAN PHD	\$160.00	\$125.00	\$35.00	21.9%	Behavioral Health
LOURDES IMAGING ASSOC, PA	\$60.00	\$47.00	\$13.00	21.7%	MRI/Radiology
Grand Total	\$43,418.94	\$14,271.47	\$29,147.47	67.1%	



**PMM JIF
CHARGES/SAVINGS BY SPECIALTY
FEBRUARY 2017**

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Ambulatory Surgical Center	\$11,250.65	\$2,741.00	\$8,509.65	75.6%
Anesthesiology	\$1,200.00	\$390.00	\$810.00	67.5%
Behavioral Health	\$385.00	\$275.00	\$110.00	28.6%
Cardiology	\$25.00	\$14.95	\$10.05	40.2%
Family Practice	\$1,467.00	\$752.80	\$714.20	48.7%
Hand Surgery	\$5,590.97	\$3,672.27	\$1,918.70	34.3%
Hospital	\$290.00	\$101.50	\$188.50	65.0%
MRI/Radiology	\$60.00	\$47.00	\$13.00	21.7%
Occupational Medicine	\$2,566.42	\$1,191.51	\$1,374.91	53.6%
Orthopedic Surgery	\$1,749.00	\$877.44	\$871.56	49.8%
Physical Medicine & Rehabilitation	\$1,085.90	\$780.36	\$305.54	28.1%
Physical Therapy	\$17,951.00	\$3,533.00	\$14,418.00	80.3%
Grand Total	\$43,620.94	\$14,376.83	\$29,244.11	67.0%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 27, 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	Present
Joseph Andl	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Nelson Wiest	Township of Maple Shade	Present
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APPOINTED OFFICIALS PRESENT:

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

Nelson Wiest, Maple Shade Township
George Gravenstine, AJM Insurance

Joe Razzano, Fairview Insurance
George D. Haeuben, Moorestown Township

APPROVAL OF MINUTES: JANUARY 23, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 23, 2017

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays – 1 Abstain

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2017 Cyber Coverage Options – At last month’s meeting, the Underwriting Manager presented higher options for the Fund’s cyber coverage. Currently the fund members share a \$6,000,000 aggregate limit with the 5 members with XL Catlin – option #2. Many of the MEL affiliated JIF’s are going with a \$12,000,000 JIF aggregate. The cost per member would be \$509.00 or \$2,545.00 for all members.

MOTION TO APPROVE THE PURCHASE OF EXCESS CYBER COVERAGE

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

2017 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4–7. Resolution 17-8, authorizing travel expenses, was included in the agenda.

MOTION TO ADOPT RESOLUTION 17-8 AUTHORIZING CONFERENCE ATTENDANCE

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

The Executive Director advised any commissioners interested in attending to notify his office and there is a \$100 discount for early registration.

Elected Officials Training: This year’s elected officials training program will focus on Risk Management for Public Officials. A session will be scheduled through Mr. Kearns office. The on-line version is also available; enclosed in the agenda were directions for the course.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL’s \$250 credit for each elected official and municipal administrator/manager.

2017 MEL & MR HIF Educational Seminar: The 7th annual seminar is scheduled for Friday, April 21st, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Included in the agenda was the enrollment form which will also be distributed by email to fund commissioners and risk managers.

League Magazine – Enclosed in the agenda was the latest in the series of “Power of Collaboration: to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

Inclement Weather Procedure: As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

MEL/EJIF/RCF PMM Representative: The Executive Director advised that Scott Carew was the previously appointed PMM Representative, with Tom Czerniecki as the alternate, for the MEL, EJIF and RCF meetings. For this year a new representative will need to be appointed for these meetings.

**MOTION TO APPOINT TOM CZERNIECKI AS PMM REPRESENTATIVE FOR
MEL/EJIF/RCF AND TOM MERCHEL AS ALTERNATE**

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

ICMA: The Executive Director advised that the fund was still exploring possible membership in the ICMA, and the ability to use that as a marketing tool to interest other towns. Mr. Czerniecki will gather more information and advise the fund for our next meeting.

MARCH MEETING: The Executive Director advised that the March meeting will be a luncheon held at the Sensational Host.

Due Diligence Reports: The Executive Director advised both the FFT for December showed the fund's surplus at over 2 million. The remaining reports are unavailable as Qual lynx is transitioning their software to their new program. These reports should be available by next month. The EPL Compliance Report shows the primary members are up to date, the fire district is still lagging.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: No report.

TREASURER:

Payment of February 2017 Vouchers Resolution 17-9

Fund Year 2016	14.95
Fund Year 2017	243,649.04
Total	243,663.99

MOTION TO APPROVE RESOLUTUION 17-9 VOUCHER LIST FOR THE MONTH OF FEBRUARY AS SUBMITTED

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

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

2013	75,008.42
2014	36,026.80
2015	13,597.68
2016	90,624.18
2017	0.00
Closed	0.00
TOTAL	149,345.93

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 34 certificates that were issued for renewal, from 1/1/2017 to 1/20/2017.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of January, as well as a list of MSI Training and Fast Track training information. Included in the agenda were 2 safety director bulletins, Best Practices for Snow Emergencies, Conducting Motor Vehicle Record Checks and OSHA Recordkeeping – Annual Reminder. 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: Stephen McNamara advised January’s reports were included in the agenda. Mr. McNamara reported there were 90 bills during the month of January totaling \$124,479.14, of that amount \$32,991.31 was paid for a savings of \$91,487.83 which is a 73.5% 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**

Motion: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Andl
Second: Commissioner Brevogel
Vote: Unanimous

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

Motion: Commissioner Merchel
Second: Commissioner Andl
Roll Call Vote: 4 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Brevogel advised that Willingboro is part of a state program to run MVR searches and can run up to 5,000 searches. Perhaps there was some way to join together to run all searches under on account, rather than each member paying for separate services. The Safety Director advised he would look into the matter and advise the fund at the next meeting.

Chairman Czerniecki advised that his staff will be assisting the Covenant House of South Jersey, which is a shelter for homeless teenagers who are need of mentoring. He will be hosting a workshop and if any of the members would also like to be a part of the program to let him know.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 1:52pm

NEXT REGULAR MEETING: March 27, 2017
Sensational Host 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

***APPENDIX II – MEL, RCF & EJIF
REPORTS***



Municipal Excess Liability Joint Insurance Fund

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

Date: March 1, 2017

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Thomas Czerniecki, Commissioner

Subject: March MEL Meeting

MEL Financials: Executive Director distributed the Financial Fast Track report, which reflects the Actuary's year-end financial review. The MEL's statutory surplus increased by \$6 million dollars during 2016. As of 12/31/2016, the MEL's statutory surplus stands at \$21 million. Executive Director said increase in profit is likely the result of safety, good weather, claims control and teamwork.

Coverage Committee: Minutes of the Coverage Committee's February 16th distributed and reviewed. Committee discussed several on-going items, including professional liability for shared services, quasi-municipal entities, underground piping and valuation for fire trucks.

At this time, the Board tabled the amendment to the "client's property endorsement" endorsement Coverage Committee had recommended concerning statutory bond coverage when towns engage independent contractors for statutory positions in response to suggestion that independent contractors be required to provide their own insurance. Executive Director said there could be difficulty with the determination that some independent contractors might actually be considered employees. Matter referred back to the Coverage Committee. (Committee agreed to endorse the specific persons in Morris JIF's member documents while matter is continued).

In addition, the Board referred review of the Coverage Committee Charter to the Management Committee with suggestion that committee be reduced in size (or a working sub-group can be formed) and effort be made to include more Fund Commissioners.

2017 Risk Management Plan – Amendment: Board accepted the recommendation of the Underwriting Manager and adopted a revision to the Risk Management Plan to reflect a requirement of the New Jersey Housing & Mortgage Finance Agency (HMFA) that impact members of NJPHA JIF.

Risk Management Information/Operating System: The Ad-hoc Committee, appointed to review the proposals recommends awarding the contract to Origami, which was the lowest cost responder and was the only responder with operational experience with the system contemplated in the MEL's

RFQ. Ad-hoc Committee gave its report to the Management Committee during its February 27th conference call.

Board of Fund Commissioners accepted the recommendation as outlined in a memorandum submitted by the Ad-hoc Committee's Task Force. In addition, the Board agreed to extend its contract with Exigis to the end of the year, based on the fee submitted in its RFQ. This will allow an underwriting system to be in place while Origami implements its new underwriting and claims database.

RCF January Report: Enclosed is a copy of Commissioner Cottman's report on the RCF's January Reorganization.

Mr. Cottman is no longer serving as a Housing Authority Fund Commissioner; therefore, it would be appropriate to elect a Fund Commissioner to serve as the MEL's representative on the RCF Board. The Board elected John Clarke, NJPHA, to serve as the 2017 representative to the RCF.

June 2017 meeting: This year's PRIMA conference is scheduled from June 4-7th and may conflict with the scheduled June MEL meeting. The Board agreed to reschedule its June 7th meeting to Thursday, June 1st – Forsgate Country Club will remain as the meeting location.

Cyber Liability: The MEL had already awarded a contract to Marc Pfeiffer, Rutgers, for the next phase in Cyber Liability Risk Control. Based on recent "ransomware" activity, the MEL is worked with Marc to refocus the services and priorities (as per attached revised scope of services). Marc will be working closely with the Underwriting Manager's office; Commissioner Rheinhardt, Joe Hrubash & Paul Forlenza on risk control and to make sure all insurer resources are utilized. In addition, representatives from the MEL met with several vendors that provide risk control for this emerging risk.

Underwriting Manager said the first objective of the committee will be education on what to do when compromised and what resources are available – delivered via webinars.

Marketing Committee: In January, the Board appointed Princeton Strategic Communications and Acrisure to the new Marketing Consultant & Marketing Manager positions. The local JIF Executive Directors met with both firms on February 14th beginning the process of identifying goals, which includes new membership, membership retention and rebranding. Chairman Landolfi had suggested this committee include Fund Commissioners. Chairman Landolfi and Commissioners Cuccia and Hirsch volunteered to serve on this committee.

Safety & Education Committee: Minutes of the Committee's January 27th distributed to the Board of Fund Commissioners.

A Request for Qualifications was issued for Management & Supervisory Training Consultant with a deadline to respond by February 28th at 2PM; only response received was from current consultant – LaMendola Associates to develop and conduct 5 training sessions for beginning level managers and 5 training sessions for senior supervisors– each for 3 days at hourly rate of \$150 plus \$75 per hour for travel.

Executive Director said this year's annual grant to Rutgers for Crossing Guard Programs will be used towards the production of a video titled "Challenging School Crossings" providing guidance on protocols and practices for crossings at state highways, multi-lane crossings, crossings with challenging turning movements, rail crossings and any other crossings identified by the working group on this project.

Executive Director said prior to issuing an annual grant to Rutgers, the MEL was writing and producing these courses and spent a good deal more on these projects.

Committee also recommended the MEL purchase additional credits from FirstNet to support member's use of the camp counselor suite. Cost to purchase 10,000 credits total \$42,500.

Legislative Committee: Minutes of the Committee's January 18, 2017 submitted for information.

Committee Chairman Cuccia said the bill that would allow the JIFs to expand investment opportunities has not been posted for a vote in the Assembly & urged members and JIFs to adopt Resolutions in support of this legislation. A memorandum has been distributed to members urging MEL members to contact the Assembly to support legislation that will allow the Joint Insurance Funds to expand their investment opportunities.

Executive Director said representatives from the Committee also met with Assemblyman Troy Singleton to discuss A4479, which would create the presumption that certain firefighters who develop cancer are eligible for workers' compensation and accidental disability benefits. Executive Director said he is optimistic that the Assemblyman will draft a bill that the MEL can support.

Audit Committee: A meeting of the Audit Committee has been scheduled for March 23rd to review Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP.

2017 MEL & MR HIF Educational Seminar: The 7th annual seminar is scheduled for Friday, April 21st beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Attached is the enrollment form.

Elected Officials Training: Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each elected official completing the course by May 1st. This course is now available online.

League Magazine: The latest in the series of "Power of Collaboration: to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

Claims Committee: The Claims Review Committee met on January 4, 2017 and is scheduled to meet immediately following the Board meeting. Minutes of the January meeting were distributed to the Board.

Kathy Kissane introduced herself to the Board and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

2017 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an MEL Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Fund Attorney: Fund Attorney provided the Board with a summary of a school board claim where school board was third partied into a claim against an amusement pier. Since allowing that claim to continue bypasses Title 59 immunities requiring claimant to provide Notice of Intent to sue within 90 days, the MEL submitted an Amicus Brief in support of the school board. Fund Attorney will keep the Board apprised.



Municipal Excess Liability Residual Claims Fund

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

March 1, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Thomas Czerniecki, Commissioner

Re: Topics Discussed at the RCF March Meeting

2017 Fiscal Management Plan - Amendment: Due to a personnel change, the previously adopted Fiscal Management Plan required an amendment to reflect the updated Claims Administrators for AmeriHealth Casualty Services, which services the Camden JIF. In addition, the firm for Robert Fisher, Esq. should reflect CB Claims LLC. The Board of Fund Commissioners approved the amendments to 2017 Fiscal Management Plan as presented; a filing will be made with State advising of the changes.

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

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Claims Committee: The Claims Review Committee met on January 4, 2017 and met the morning of the Commissioner's meeting. Minutes of the January meeting were distributed to the Board. Kathy Kissane introduced herself and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

Claims Audit: Executive Director reported as part of the MEL Audit Universe there are a number of internal audits that completed recently including the claims audit focuses on certain MEL and RCF fund years. The results of the audit, once finalized, will be shared with the RCF JIF. The MEL Audit Committee is meeting on the 23rd of March to review the results.

June 2017 meeting: This year's PRIMA conference is scheduled from June 4-7th and may conflict with the scheduled June meeting. The Board of Fund Commissioners agreed to change the meeting date to Thursday June 1, 2017 - Forsgate Country Club will remain the location and the fund office will advertise the notice.

2017 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an RCF Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Fund Attorney: Fund Attorney reported that one of the last remaining EPL/POL claims is progressing towards closure, which is down from approximately 300 that were left to be settled since that line of coverage was transferred out of the MEL.

Next Meeting: The next meeting of the RCF will be Thursday June 1, 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: March 1, 2017

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Thomas Czerniecki, Commissioner

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2016.

ENVIRONMENTAL ENGINEER CONTRACT ADDENDUM – Several years ago, the Executive Committee approved the expansion of services by the Fund’s Environmental Engineers to assist membership with inspections of foreclosed properties and acquisitions. However, this wording did not make its way into their contract. The Executive Committee passed a motion approving a contract addendum to the Environmental Engineer’s contract noting that the assistance with inspections of foreclosed properties and acquisitions was to be an add on service and would not erode their not to exceed cap.

LEGISLATIVE AGENT RFQ – The contract between the E-JIF and its Legislative Agent expired 12/31/16. A motion authorizing the Executive Director to issue an RFQ for the position of Legislative Agent was passed by the Executive Committee.

LEAGUE MAGAZINE ARTICLE - The latest in the series of “Power of Collaboration” to appear in the League magazine highlights the services that the E-JIF provides to its membership. A copy of the article is attached to this report.

E-JIF JUNE MEETING (DATE CHANGE)- A motion was passed changing the date of the June 2017 meeting. The next meeting of the EJIF is scheduled for Thursday, June 1, 2017 at the Forsgate CC, Jamesburg.