

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MARCH 28, 2016 – 12:00 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/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: MARCH 28, 2016
THE SENSATIONAL HOST**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**
- APPROVAL OF MINUTES:** February 22, 2016 Open Minutes.....**Appendix I**
February 22, 2016 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.March 2016 Voucher List - Resolution No. 16-10 **Page 19**
.Treasurer’s Reports..... **Page 21**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 27**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 28**
- MANAGED CARE – Qual Care**
.Monthly Report..... **Page 38**
- 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 28, 2016

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Cyber Liability** – At January’s meeting, the Underwriter had presented an option at higher cyber liability limits however, it came with a \$25,000 deductible. Caitlin Insurance, the Fund’s Cyber Liability carrier, has agreed to offer a revised option with the higher limits at our current deductible of \$10,000. The increase in premiums would be \$246.00 per member; \$1,230.00 total.

	Per Member	Total Premium
Current Program	\$600.00	\$3,000.00
Revised Option 2	\$846.00	\$4,230.00

- MEL Crime & Casualty Policy Endorsements** – The MEL Coverage Committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include “small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements”. The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

The Endorsements appear on **Pages 11 & 12**, if the Fund Commissioners agree with these endorsements, a motion would be in order to accept.

Motion to Accept the Policy Endorsements approved by the MEL

- 2016 MEL & MR HIF Educational Seminar** – The 6th annual seminar is scheduled for Friday April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with eh MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Attached on **Page 10** is the registration form.

- ❑ **Employment Practices Program:** There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL has revised several sections of the Model Personnel Manual. An email was sent to all members and the updates have been posted to the MEL webpage – njmel.org.
(Page 13)

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 notice will be distributed to members once the classes are 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 is presenting several sessions in the JIF,. 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. **(Page 18)**

- ❑ **MEL Meeting** - The MEL met on March 2, 2016 at the Forsgate. A copy of Commissioner Carew's report of that meeting is included for your review. **(Appendix II)**
- ❑ **Residual Claims Fund** - The RCF met on March 2, 2016. A copy of Commissioner Carew's report of that meeting is included for your review. **(Appendix II)**
- ❑ **E-JIF Meeting** - The E-JIF also met on March 2, 2016. A copy of Commissioner Carew's report of that meeting is included for your review. **(Appendix II)**
- ❑ **2016 PRIMA Conference** – 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 Atlanta from June 5–8. Please notify the Fund office if you are interested in attending.
- ❑ **2016 Financial Disclosure Forms** – In 2014, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received 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:

<input type="checkbox"/> Financial Fast Track	Not Available
<input type="checkbox"/> Interest Rate Summary Comparison Report	Page 4
<input type="checkbox"/> Expected Loss Ratio Analysis	Page 5
<input type="checkbox"/> Claim Activity Report	Page 6
<input type="checkbox"/> Lost Time Accident Frequency Report	Page 7
<input type="checkbox"/> 2016 EPL/POL Status	Page 8
<input type="checkbox"/> Regulatory Affairs Checklist	Page 9

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	1/31/2016	
	2013	2014	2015		Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)	3.69	3.45	3.66		3.66	5.27
Fixed Income Portfolio TD						
Investments (millions), Book Value	2.00	2.00	2.00		2.00	2.00
Avg maturity (years)	2.99	1.99	2.08		2.08	2.00
Unrealized gain/(loss) (%)	-0.23	-0.10	0.09		0.09	0.23
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		1.19	1.33
M E L PORTFOLIO						
Total Cash Balance (millions)	64.22	72.15	80.36		80.36	74.49
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value	50.13	48.09	48.09		62.30	62.31
Avg maturity (years) ***	2.04	1.90	1.58		1.58	1.51
Unrealized gain/(loss) (%)	-0.30	-0.06	0.12		-0.27	0.22
Purchase/Book yield (%)	0.65	0.82	0.82		0.92	0.91
Realized gain/(loss) (%)	0.00	0.00	0.00		0.00	0.00
Total Yield (Market)	0.35	0.76	0.94		0.65	1.13
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *	0.06	0.69	0.10		0.19	0.29
TD Money Market	0.01	0.01	0.01		0.01	0.01
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **		Unavailable **	Unavailable **
Treasury Issues						
1 year bills	0.13	0.12	0.32		0.65	0.54
3 year notes	0.54	0.90	1.02		1.28	1.14
5 year notes	1.17	1.64	1.53		1.70	1.52
Merrill Lynch US Govt 1-3 years ^	0.37	0.63	0.56		0.56	0.61

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

AS OF **February 29, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	105.99%	100.00%
GEN LIABILITY	430,777	520,094	120.73%	96.23%	120.73%	95.99%	85.31%	91.38%
AUTO LIABILITY	100,941	9,647	9.56%	93.27%	9.56%	92.93%	9.56%	88.30%
WORKER'S COMP	1,214,370	597,058	49.17%	99.52%	49.20%	99.46%	61.43%	98.43%
TOTAL ALL LINES	1,875,073	1,267,832	67.62%	98.46%	67.64%	98.35%	67.19%	96.37%
NET PAYOUT %	\$1,142,577		60.94%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-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%	91.38%	44.23%	90.78%	76.31%	81.65%
AUTO LIABILITY	89,158	31,841	35.71%	88.30%	35.71%	87.77%	35.71%	78.92%
WORKER'S COMP	1,209,207	1,307,436	108.12%	98.43%	104.87%	98.27%	123.05%	94.80%
TOTAL ALL LINES	1,912,756	1,647,059	86.11%	96.34%	84.68%	96.06%	104.08%	91.21%
NET PAYOUT %	\$1,259,888		65.87%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	184,000	131,024	71.21%	100.00%	74.15%	100.00%	115.06%	96.03%
GEN LIABILITY	473,408	400,452	84.59%	81.65%	89.15%	80.55%	52.05%	64.20%
AUTO LIABILITY	89,385	18,356	20.54%	78.92%	20.54%	77.72%	27.19%	56.96%
WORKER'S COMP	1,210,000	1,680,931	138.92%	94.80%	138.92%	94.20%	129.24%	74.88%
TOTAL ALL LINES	1,956,793	2,230,764	114.00%	91.38%	115.38%	90.69%	104.57%	73.47%
NET PAYOUT %	\$1,138,528		58.18%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	191,000	86,971	45.53%	96.03%	48.76%	95.63%	12.20%	13.00%
GEN LIABILITY	471,685	104,798	22.22%	64.20%	13.92%	62.24%	0.53%	2.50%
AUTO LIABILITY	75,666	21,854	28.88%	56.96%	27.46%	54.16%	1.45%	2.50%
WORKER'S COMP	1,241,000	1,147,800	92.49%	74.88%	91.68%	70.13%	7.83%	2.00%
TOTAL ALL LINES	1,979,351	1,361,424	68.78%	73.69%	66.55%	70.10%	6.27%	3.20%
NET PAYOUT %	\$516,578		26.10%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	175,205	3,500	2.00%	13.00%	0.00%	6.00%	N/A	N/A
GEN LIABILITY	485,444	10,565	2.18%	2.50%	0.00%	1.00%	N/A	N/A
AUTO LIABILITY	63,974	2,000	3.13%	2.50%	2.54%	1.00%	N/A	N/A
WORKER'S COMP	1,288,669	73,610	5.71%	2.00%	0.27%	0.50%	N/A	N/A
TOTAL ALL LINES	2,013,291	89,675	4.45%	3.09%	0.25%	1.12%	N/A	N/A
NET PAYOUT %	\$2,841		0.14%					

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

February 29, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	1	1	2	12	0	16
February-16	1	1	1	9	1	13
NET CHGE	0	0	-1	-3	1	-3
Limited Reserves						\$4,253
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$59,742	\$0	\$59,742
February-16	\$0	\$0	\$0	\$51,784	\$3,500	\$55,284
NET CHGE	\$0	\$0	\$0	(\$7,958)	\$3,500	(\$4,458)
Ltd Incurred	\$141,032	\$111,385	\$131,024	\$86,971	\$3,500	\$473,912
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	2	3	18	24	0	47
February-16	2	2	18	23	9	54
NET CHGE	0	-1	0	-1	9	7
Limited Reserves						\$10,980
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$100,493	\$65,449	\$358,310	\$58,496	\$0	\$582,747
February-16	\$95,999	\$52,095	\$336,686	\$97,570	\$10,565	\$592,915
NET CHGE	(\$4,494)	(\$13,353)	(\$21,623)	\$39,074	\$10,565	\$10,168
Ltd Incurred	\$520,094	\$196,397	\$400,452	\$104,798	\$10,565	\$1,232,307
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	8	2	10
February-16	0	0	0	6	3	9
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$1,819
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$14,225	\$1,625	\$15,850
February-16	\$0	\$0	\$0	\$15,125	\$1,250	\$16,375
NET CHGE	\$0	\$0	\$0	\$900	(\$375)	\$525
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$21,854	\$2,000	\$83,698
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	1	14	14	37	4	70
February-16	2	14	14	37	8	75
NET CHGE	1	0	0	0	4	5
Limited Reserves						\$24,957
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$28,606	\$300,810	\$757,747	\$696,770	\$3,480	\$1,787,412
February-16	\$29,256	\$335,075	\$755,550	\$680,368	\$71,520	\$1,871,768
NET CHGE	\$650	\$34,266	(\$2,198)	(\$16,402)	\$68,040	\$84,356
Ltd Incurred	\$597,058	\$1,307,436	\$1,680,931	\$1,147,800	\$73,610	\$4,806,836
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	4	18	34	81	6	143
February-16	5	17	33	75	21	151
NET CHGE	1	-1	-1	-6	15	8
Limited Reserves						\$16,797
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$129,098	\$366,259	\$1,116,057	\$829,232	\$5,105	\$2,445,751
February-16	\$125,254	\$387,171	\$1,092,236	\$844,846	\$86,835	\$2,536,342
NET CHGE	(\$3,844)	\$20,912	(\$23,821)	\$15,614	\$81,730	\$90,591
Ltd Incurred	\$1,267,832	\$1,647,059	\$2,230,764	\$1,361,424	\$89,675	\$6,596,753

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		February 29, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
PROF MUN MGMT	0.62	3.70	2.37	2.83
SUBURBAN MUNICIPAL	0.71	2.37	1.76	1.96
CENTRAL	0.82	1.76	2.52	2.05
BERGEN	0.85	2.31	2.46	2.26
SUBURBAN ESSEX	1.23	2.01	2.48	2.18
ATLANTIC	1.25	2.30	2.98	2.56
BURLINGTON	1.25	1.66	1.81	1.70
MONMOUTH	1.25	2.19	2.19	2.12
NJ PUBLIC HOUSING	1.28	1.60	2.72	2.10
MORRIS	1.51	1.95	2.01	1.95
N.J.U.A.	1.56	2.28	2.94	2.53
SOUTH BERGEN	1.62	2.41	2.19	2.25
CAMDEN	2.02	2.40	2.04	2.19
TRI-COUNTY	2.27	1.83	2.03	1.95
OCEAN	2.55	2.14	2.39	2.29
AVERAGE	1.39	2.19	2.32	2.19

Professional Municipal Mgmt Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF February 29, 2016									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	2/29/2016	ACCIDENTS					2016 - 2014
1	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I 2.16
2	306 MAPLE SHADE			0	0	0.00	1.50	0.00	2 MAPLE SHADE 0.69
3	307 MOORESTOWN			0	0	0.00	2.08	1.36	3 MOORESTOWN 1.58
4	308 WILLINGBORD			0	0	0.00	5.16	2.76	4 WILLINGBORD 3.65
5	304 EVESHAM			1	1	2.37	4.46	4.69	5 EVESHAM 4.33
Totals:				1	1	0.62	3.70	2.37	2.83
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 *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2015 Loss Time Accident Frequency as of February 28, 2015 3.36									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :		March 16, 2016		
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	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 2016 as of March 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	To be Filed
<input type="checkbox"/> Unaudited Financials	To be 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

2016 MEL & MRHIF Educational Seminar

Friday, April 15, 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 6th 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: How to Prepare and Respond to Active Shooter Incidents
- Healthcare Reform, an Update
- Cyber Liability Risk Control
- Personal Liability of Local Officials:
- Local Government Officials Ethics Act:
- Trends in Collective Bargaining for Public Entities

REGISTRATION: RSVP by Tuesday, April 12

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to Karen Kamprath, PERMA: kkamprath@permainc.com

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

MEL CRIME POLICY

ENDORSEMENT
Volunteer Library Treasurers Endorsement

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy relating to the following:

COVERAGE PART III: Statutory Position Bond Coverage

With regard to coverage for Library Treasurers who serve on a volunteer basis, this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

- A. The following is added to the GENERAL DEFINITIONS, **Definition 1. Employee** for Coverage Part III only:

In addition, for Library Treasurers who serve in a volunteer position, and are individually bonded, the definition of **employee** also includes Library Treasurers, who are not compensated by salary, wages or commissions; while in your service (and for 90 days after termination of service); and whom you have the right to direct and control while performing services for you as volunteer Library Treasurers.

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this Policy. All other terms and CONDITIONS of this Policy remain unchanged.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

JIF CASUALTY POLICY
ENDORSEMENT – COVERAGE PART I:
COMMERCIAL GENERAL LIABILITY INSURANCE AMENDMENT TO
ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational
Exposures

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

In addition, this insurance does not apply to:

The following language is added to ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures:

Mechanical Amusement Devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.

All other terms and CONDITIONS of this Policy remain unchanged.



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: February 15, 2016

Re: 2017-2018 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for premium and deductible incentives. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. (See note below concerning members with adverse EPL claims experience).

To qualify for the incentive, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2015-2016 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2016 will qualify or continue to qualify for the deductible incentives effective January 1, 2017. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2016 liability premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2016. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 25% of the member's liability claims fund. The MEL webpage will post a listing of courses scheduled throughout the state. In addition, the course can also be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into

consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.

- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 14-minute on-line Employee Orientation found on www.njmel.org. Attached are the instructions to access this program.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Personnel Policy Committee (“Committee”) convened to consider changes to the Model Personnel Policies and Procedures (“Manual”) for the 2017 Policy Year. In order to be eligible for deductible and co-pay incentives, members must adopt the recommended changes by **October 1, 2016**.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Adopted Changes:

- A. Change One:** Modification to Anti-Discrimination Policy/ American’s with Disabilities Act Policy (Section 1 of Manual) and Employment Application to comply with the New Jersey Pregnant Worker’s Fairness Act. The foregoing referenced policies and application were amended to comply with the New Jersey Pregnant Worker’s Fairness Act, which amended the Law Against Discrimination to prevent discrimination based upon pregnancy, childbirth or pregnancy medial related condition. It also requires employers to provide reasonable accommodation.

- B. Change Two:** Modification to the Social Media Policy portion of the **Communication Media Policy (Section 2 of the Manual)** to reflect changes in technology and practices of government. Note: In this section, we have a note provided by a member of the Committee. To accommodate his comments, we have also included alternative wording.

- C. Change Three:** Addition of Employee Dating Policy to Section 2 of the Manual. This policy is adopted as an optional policy to require supervisor/ subordinate dating to notify human resources.

- D. Change Four:** Addition of I9 language to Employment Procedure in Section 5

- E. Change Five:** Modification to Open Public Meetings Act Procedures concerning Personnel Matters.

- F. Change Six:** Model Employment Application to be Compliant with Ban the Box Legislation. In March of 2015, New Jersey’s Ban the Box Legislation become effective, which prohibits employers from asking on an employment application about a candidate’s criminal background. Therefore, we have eliminated the question from the standard job application.

- G. Change Seven:** CEPA Notice. Removed outdated CEPA notice and replaced with most current version.

Checklist for Members with Currently Approved Risk Control Plans

2017-2018 MEL EMPLOYMENT PRACTICES RISK CONTROL UPDATE CHECKLIST

Name of Municipality or Authority: _____

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

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

Signature: _____

Date: _____ Telephone: _____

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



2015-2016 Elected Officials Online Training Instructions

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, 2016.

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 "Risk Management for Officials 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 "Risk Management for Officials 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.

RESOLUTION NO. 16-10

**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 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004946			
004946	QUAL-LYNX	CLAIMS ADMIN - 03/2016	10,876.51
			10,876.51
004947			
004947	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 03/2016	1,418.17
			1,418.17
004948			
004948	PERMA	POSTAGE FEE 02/2016	7.89
004948	PERMA	EXECUTIVE DIRECTOR FEE 03/2016	9,975.00
			9,982.89
004949			
004949	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE FEB & MAR 2016	6,171.00
			6,171.00
004950			
004950	QUALCARE, INC.	MANANGED CARE - 03/2016	6,793.42
			6,793.42
004951			
004951	THOMAS TONTARSKI	TREASURER FEE 03/2016	1,402.58
			1,402.58
004952			
004952	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 03/2016	1,382.18
004952	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 03/2016	1,622.63
			3,004.81
004953			
004953	SPARK CREATIVE GROUP	SITE UPDATE 2016/SETUP/MAINTENANCE	142.50
			142.50
004954			
004954	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 02/29/2016	32.06
004954	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 01/31/2016	32.06
			64.12
004955			
004955	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 03/2016	469.23
			469.23
004956			
004956	SENSATIONAL HOST CATERERS INC	BALANCE VENUE 3/16 MTG & ANNL LUNCHEON	551.97
			551.97

TOTAL PAYMENTS ALL FUND YEARS \$ 40,877.20

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

March 12, 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 February 29, 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 \$ 1,858.66. This generated an average annual yield of .44%. However, we have an unrealized net loss of \$ 780.00 adjusting the reported yield to .25% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$3,740.00 as it relates to the market value of \$2,003,740.00 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 \$13,716.28 w/YTD of \$ 27,820.28 (detailed in my report)
Overpayment Reimbursements \$ 1,850.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 78 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 \$ 53,476.94.

Loss Payments	\$	41,853.57
Expense Payments	\$	1,047.18
Legal Payments	\$	10,576.19

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 5,270,454.02 to a closing balance of \$4,982,838.39 showing a decrease in the fund of \$ 287,615.63.

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

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

Current Fund Year: 2016										
Month Ending: February										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	296,833.03	1,468,514.99	323,145.54	2,639,206.40	0.00	139,234.54	29,564.76	222,427.93	151,526.83	5,270,454.02
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	13,664.28	0.00	0.00	1,902.00	0.00	0.00	0.00	0.00	0.00	15,566.28
Invest Pymnts	(37.68)	(179.13)	(39.42)	(321.94)	0.00	(16.99)	(6.01)	(27.36)	(42.82)	(671.35)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(37.68)	(179.13)	(39.42)	(321.94)	0.00	(16.99)	(6.01)	(27.36)	(42.82)	(671.35)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,626.60	(179.13)	(39.42)	1,580.06	0.00	(16.99)	(6.01)	(27.36)	(42.82)	14,894.93
EXPENSES										
Claims Transfers	10,057.34	5,900.62	930.00	36,588.98	0.00	0.00	0.00	0.00	0.00	53,476.94
Expenses	0.00	0.00	0.00	0.00	0.00	139,062.00	60,691.59	0.00	49,280.03	249,033.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,057.34	5,900.62	930.00	36,588.98	0.00	139,062.00	60,691.59	0.00	49,280.03	302,510.56
END BALANCE	300,402.29	1,462,435.24	322,176.12	2,604,197.48	0.00	155.55	(31,132.84)	222,400.57	102,203.98	4,982,838.39

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	February							
CURRENT FUND YEAR	2016							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMTN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
	Maturity (Yrs)	0	0	0	0	0	0	
	Purchase Yield:	0	0	0	0	0	0	
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$5,270,454.52	2928269.93	2562.06	205948.1	2004520	128654.43	500	
Opening Interest Accrual Balance	\$116.66	0	0	0	116.66	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	\$108.66	\$200.41	\$0.12	(\$91.87)	\$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)	(\$780.00)	\$0.00	\$0.00	\$0.00	(\$780.00)	\$0.00	\$0.00
8	Net Investment Income	\$1,078.66	\$200.41	\$0.12	(\$91.87)	\$970.00	\$0.00	\$0.00
9	Deposits - Purchases	\$393,253.77	\$61,923.33	\$0.00	\$0.00	\$0.00	\$82,296.82	\$249,033.62
10	(Withdrawals - Sales)	(\$680,198.05)	(\$299,033.62)	\$0.00	\$0.00	\$0.00	(\$132,130.81)	(\$249,033.62)
	Ending Cash & Investment Balance	\$4,982,838.90	\$2,691,360.05	\$2,562.18	\$205,856.23	\$2,003,740.00	\$78,820.44	\$500.00
	Ending Interest Accrual Balance	\$1,866.66	\$0.00	\$0.00	\$0.00	\$1,866.66	\$0.00	\$0.00
	Plus Outstanding Checks	\$79,411.56	\$0.00	\$0.00	\$0.00	\$0.00	\$11,329.18	\$68,082.38
	(Less Deposits in Transit)	(\$5,455.11)	(\$5,455.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,056,795.35	\$2,685,904.94	\$2,562.18	\$205,856.23	\$2,003,740.00	\$90,149.62	\$68,582.38

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

Month		February							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	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	750.00	0.00	750.00	750.00	0.00	0.00	0.00
	WC	20.00	2,070.50	0.00	2,090.50	2,090.50	0.00	0.00	0.00
	Total	20.00	2,820.50	0.00	2,840.50	2,840.50	0.00	0.00	0.00
2015	Prop	33,391.12	10,057.34	8,261.17	35,187.29	35,187.29	(0.00)	(0.00)	0.00
	Liab	7,147.20	81.00	0.00	7,228.20	7,228.20	0.00	0.00	0.00
	Auto	6,549.49	180.00	0.00	6,729.49	6,729.49	0.00	0.00	0.00
	WC	441,024.28	26,163.89	(244.48)	467,432.65	467,432.65	0.00	0.00	0.00
	Total	488,112.09	36,482.23	8,016.69	516,577.63	516,577.63	(0.00)	(0.00)	0.00
2014	Prop	148,770.26	0.00	5,403.11	143,367.15	143,367.15	0.00	(0.00)	0.00
	Liab	63,727.05	38.74	0.00	63,765.79	63,765.79	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	923,184.21	2,197.52	0.00	925,381.73	925,381.73	0.00	0.00	0.00
	Total	1,154,037.48	2,236.26	5,403.11	1,150,870.63	1,150,870.63	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	143,014.89	1,287.00	0.00	144,301.89	144,301.89	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	967,237.46	6,157.07	1,033.98	972,360.55	972,360.55	(0.00)	(0.00)	(0.00)
	Total	1,253,477.94	7,444.07	1,033.98	1,259,888.03	1,259,888.03	(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	419,601.48	4,493.88	0.00	424,095.36	424,095.36	0.00	0.00	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	568,915.27	0.00	1,112.50	567,802.77	567,802.77	0.00	0.00	0.00
	Total	1,139,195.79	4,493.88	1,112.50	1,142,577.17	1,142,577.17	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		4,034,843.30	53,476.94	15,566.28	4,072,753.96	4,072,753.96	0.00	0.00	(0.00)

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Thursday, February 18, 2016

From 1/16/2016 To 2/17/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County	Board of Chosen Freeholders Attn: Risk Management. 3642 PO Box 6000, 49 Rancocas Rd. Mt. Holly, NJ 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) Road Opening Permits for 2016.	1/20/2016	GL EX AU WC
I- Township of Moorestown	111 W. Second St. Moorestown, NJ 08057				

Total # of Holders = 1

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 2, 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

FEBRUARY 2016 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Moorestown – Attended a Recreation Meeting on – February 23

JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting – February 22

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - S:ERVE - Safety: Emergency Responder Vehicle Education – February 8
- PMM JIF - New MSI Online Training Program - Cybersecurity for Public Entity Employees – February 1
- PMM JIF - SD Bulletin - Automated External Defibrillators (AED) in Public Settings – February 22
- PMM JIF - Did You Know? – MSI Training Schedule – March 2016. – February 24

MEL VIDEO LIBRARY

There were no members who utilized the MEL Video Library in February.

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 March, April & May 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	Territory	Location	Topic	Time
3/1/16	5	Borough of Clementon #3	Safety Committee Practices	9:00 - 10:30 am
3/1/16	5	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/2/16	5	Township of Florence	Fire Safety	8:30 - 9:30 am
3/2/16	5	Township of Florence	Fire Extinguisher	9:45 - 10:45 am
3/2/16	5	Township of Florence	Hearing Conservation	11:00 - 12:00 pm
3/3/16	5	Township of Westampton	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/16	5	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/4/16	5	Township of Bordentown	Fall Protection Awareness	1:00 - 3:00 pm
3/7/16	5	Township of Winslow	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/8/16	5	Township of Cherry Hill #6	Landscape Safety	8:30 - 11:30 am
3/9/16	5	Township of Burlington #3	LOTO	8:00 - 10:00 am
3/10/16	5	Deptford Twp. MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/11/16	5	Borough of Runnemede	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
3/11/16	5	Borough of Somerdale	PPE	12:00 - 2:00 pm
3/14/16	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/16	5	Borough of Glassboro #1 (Fire Dept.)	Confined Space Awareness-Evening	7:00 - 8:00 pm
3/16/16	5	Borough of Paulsboro #1	HazCom w/GHS	8:30 - 10:00 am
3/16/16	5	Borough of Paulsboro #1	Hearing Conservation	10:15 - 11:15 am
3/17/16	5	Borough of Somerdale	Bloodborne Pathogens Train-the-Trainer	12:00 - 3:00 pm
3/22/16	5	Township of Florence	Heavy Equipment	8:30 - 11:30 am
3/22/16	5	Township of Florence	Back Safety/Material Handling	11:45 - 12:45 pm
3/23/16	5	Borough of Pitman	Employee Conduct/Violence Prevention	1:00 - 2:30 pm
3/29/16	5	Township of Mt. Laurel #2	Driving Safety Awareness	8:30 - 10:00 am
3/30/16	5	Evesham Twp. MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/30/16	5	Mantua MUA	DDC-6	8:30 - 3:00 pm w/lunch brk
3/31/16	5	Township of Delran	CMVO	8:00 - 12:00 pm
4/1/16	5	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/1/16	5	Township of Franklin #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
4/4/16	5	Borough of Magnolia	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
4/4/16	5	Borough of Glassboro #1	CMVO	8:00 - 12:00 pm
4/5/16	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/6/16	5	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
4/6/16	5	Township of Waterford	Respiratory Protection	9:45 - 10:45 am
4/7/16	5	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/8/16	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/8/16	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am

Date	Territory	Location	Topic	Time
4/11/16	5	Borough of Glassboro #1	LOTO	1:00 - 3:00 pm
4/12/16	5	Borough of Clementon #3	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
4/12/16	5	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
4/13/16	5	City of Burlington #2	Fall Protection Awareness	8:00 - 10:00 am
4/13/16	5	City of Burlington #2	Employee Conduct/Violence Prevention	10:15 - 11:45 am
4/14/16	5	Deptford Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/14/16	5	Deptford Twp. MUA #1	Respiratory Protection	9:45 - 10:45 am
4/15/16	5	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/15/16	5	Township of Monroe #3	Fall Protection Awareness	10:15 - 12:15 pm
4/18/16	5	Merchantville-Pennsauken WC #2	Office Safety	8:30 - 10:30 am
4/18/16	5	Merchantville-Pennsauken WC #2	Office Safety	10:45 - 12:45 pm
4/18/16	5	Borough of Glassboro #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/19/16	5	Township of Winslow	PPE	8:00 - 10:00 am
4/19/16	5	Township of Winslow	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
4/19/16	5	Township of Winslow	Hearing Conservation	11:30 - 12:30 pm
4/20/15	5	Township of Cherry Hill #5	Special Events Management	10:00 - 12:00 pm
4/22/16	5	Township of Evesham #4	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/16	5	Township of Delran	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/25/16	5	Township of Delran	BBP	10:15 - 11:15 am
4/25/16	5	Township of Delran	Confined Space Awareness	11:30 - 12:30 pm
4/26/16	5	Township of Florence	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/27/16	5	Borough of Pitman	Fire Extinguisher	12:30 - 1:30 pm
4/27/16	5	Borough of Pitman	Hearing Conservation	1:30 - 2:30 pm
4/29/16	5	Borough of Willingboro #2	CMVO	8:00 - 12:30 pm w/lunch brk
5/2/16	5	Township of Monroe #3	Landscape Safety	8:00 - 11:00 am
5/3/16	5	Township of Florence	Flagger/Work Zone	8:30 - 12:30 pm
5/4/16	5	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/4/16	5	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am
5/5/16	5	Borough of Paulsboro #1	LOTO	10:00 - 12:00 pm
5/6/16	5	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/6/16	5	Township of Bordentown	Fire Extinguisher	2:00 - 3:00 pm
5/9/16	5	Merchantville-Pennsauken SA #2	Heavy Equipment	8:30 - 11:30 am
5/10/16	5	Township of Waterford	DDC-6	8:30 - 3:00 pm w/lunch brk
5/11/16	5	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/11/16	5	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am
5/12/16	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/12/16	5	Borough of Collingswood	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/13/16	5	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/16/15	5	Merchantville-Pennsauken SA #2	Heavy Equipment	8:30 - 11:30 am
5/17/16	5	Township of Cherry Hill #6	Fire Safety	8:30 - 9:30 am
5/17/16	5	Township of Cherry Hill #6	Fire Extinguisher	9:45 - 10:45 am
5/18/16	5	Township of Burlington #3	Forklift Operator Certification	8:00 - 2:30 pm w/lunch brk
5/20/16	5	Township of Evesham #4	PPE	8:30 - 10:30 am
5/23/16	5	Borough of Magnolia	Playground Safety Inspection	10:00 - 12:00 pm
5/24/16	5	Deptford Twp. MUA #1	Fire Safety	8:00 - 9:00 am
5/24/16	5	Deptford Twp. MUA #1	Fire Extinguisher	9:15 - 10:15 am
5/24/16	5	Deptford Twp. MUA #1	Asbestos, Lead & Silica Health	10:30 - 11:30 am

Date	Territory	Location	Topic	Time
			Overview	

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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			

A message from the Safety Directors



The MEL is pleased to announce that S:ERVE - Safety: Emergency Responder Vehicle Education has been made available again to our members in 2016.

Traversing through intersections during emergency response is one of the most hazardous aspects of the job for emergency responders. S:ERVE is an on-line driver simulation and curriculum created to educate law enforcement, firefighters, EMS and other emergency responders to drive at their safest in emergency response scenarios in an effort to reduce collision rates.

This highly interactive on-line simulator guides users through a series of situations in which decision making is key. Users prioritize their vehicle handling and emergency task activities while experiencing situations related to typical emergency response or pursuit operations.

Three separate driver training modules are available for Police, Fire and EMS. An additional module on "Distracted Driving" was added to the program last year.

Please share the following information with your Police, Fire and EMS.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND JIF SPECIFIC CODES

POLICE	FIRE	EMS
CLASS ID# sn:meljif:pmm17p	CLASS ID# sn:meljif:pmm17f	CLASS ID# sn:meljif:pmm17e

Instructions for accessing website are listed below.

1. Click on this link to access the Safety National Learning Management Center.
<http://serve.evoc101web.com>
2. Enter your Class ID number.
3. Enter your Student Number (Please do not use Social Security Numbers or personal information.) Use the name of your City/ Borough/Town followed by a Station Number, radio designation number or badge number with the individual's three (3) **LOWER CASE** initials following. For example, format of the student number would be "Anytown1234abc". Note: This is important in order to generate town specific reports.
4. Enter First and Last Name.

Note: Individual trainees must use the same exact log-in information (Class ID, City/Borough/Town, student number, first name and last name) each time they log-in in order for the bookmarking feature to work and

produce an individual training record. Important – be sure to keep track of your log-in information as there is no automatic retrieval function for this element.

5. Complete all lessons. A final quiz must be answered after finishing Lesson 5.

- Use a sign-in sheet to track attendance if completing the course as a group*
- Complete the test either individually or as a group*
- When all lessons have been successfully completed, a link will appear that says “View Certificate”. When clicked, a Window will open with the certificate for printing. If the link cannot be accessed, you can also contact J. A. Montgomery Risk Control for blank certificates.*
- If training is completed in a classroom setting as a group, certificates of completion will have to be issued manually. Contact J. A. Montgomery Risk Control for blank certificates.*

6. Completion of a brief course evaluation at the end would be appreciated.

Contact person with any questions:

Robert Garish

J. A. Montgomery Risk Control

Risk Control Consultant

856-552-4650

A message from the JIF Safety Director's office:



Cyber Crime now poses a constant and serious threat to the security of government, corporations and individuals. The highly sophisticated, deceptive methods of cyber criminals put our confidential information, finances, and very ability to function at risk. Following the five simple steps presented in this program will go a long way to protecting you and the organizations so essential to our safety, financial security, and way of life.

How to access the “Cybersecurity” Course

MSI ONLINE TRAINING

1. Click on the MSI Online Training Arrow above to go to the MSI page.
2. Click on "MSI Login"
3. 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.
4. Once logged in, click on "MSI Online Training Courses."
5. Choose “Cybersecurity”.
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MSI Safety Institute can be accessed anytime by going to www.njmel.org.

Look for our logo!





February 2016cc

Automated External Defibrillators (AED) in Public Settings

Early defibrillation is a key step in the Chain of Survival, after activation of the emergency response system and early CPR. According to the American Heart Association, immediate cardiopulmonary resuscitation (CPR) and early defibrillation, with an automated external defibrillator (AED), can more than double a victim's chance of survival. New Jersey has enacted a number of laws to make AEDs more available to professional rescuers and laypersons. As of January 2016, AEDs are required:

- In airports & casinos
- In nursing homes & assisted living facilities
- In health clubs
- In public and private K-12 schools and at public & private K-12 school athletic events and practices

These facilities are also required to have staff members trained in CPR and the use of the AED. Training must be conducted by an instructor of a training organization recognized by the N.J. Department of Health and Senior Services, such as the American Red Cross (ARC), American Heart Association (AHA), or American Safety & Health Institute (ASHI).

AEDs programs fall into two categories; User and Public Access. User Defibrillation Programs are needed when the AED is provided by an entity for use by authorized employees. Examples are the AEDs in police vehicles, fire apparatus, or health club. Public Access Defibrillation (PAD) Programs refer to the placement of the AED in a public space, such as a municipal building lobby, for use by nearby persons who are trained in CPR / AED.

Whichever program is warranted, a written program is needed that delineates roles and responsibilities for the AED's selection, use, and care (inspection and maintenance) (NJSA Title 34 2A:62A-25 par. 3). Requirements include:

- An AED is a medical device that must have medical oversight. The entity that provides the AED must consult with the prescribing physician when developing their program.
- AEDs must be registered with the local emergency service provider.
- Conduct at least monthly (the Safety Director recommends weekly) visual inspection of the readiness of the device and availability of ancillary equipment, such as rubber gloves, barrier breathing device, and razor. A sample inspection form is available on the MEL website, (www.njmcl.org) under the SAFETY tab.
- The inspection should also verify the AED's battery and pads are not expired.
- Periodically checking for recall notices and program updates to current CPR guidelines.

To promote their wide-spread distribution and immediate use, New Jersey included strong immunities for persons or entities that prescribe, provide, train, and use an AED (NJSA Title 34 2A:62A-25 par. 5). The intent of lawmakers is clear. They recognized the lifesaving benefits of an immediately-available AED and provided the necessary immunities and guidance to encourage their placement in public settings where large numbers of residents, visitors, or spectators are anticipated.

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.

Automated External Defibrillator (AED) Monthly Inspection

FACILITY NAME _____

AED LOCATION _____

Date:		Time:		AED Model:		Serial #:	
Inspector name:				Inspector Signature:			
#	No See below	n/a	Yes	Write line # and comments on back for all “Needs Work” items			
1				Is the AED case accessible and highly visible? There should be nothing that obstructs or obscures the AED from quickly finding and accessing it for use.			
2				Does the AED case alarm properly? Check that the case sounds the alarm if opened, and if provided, sends a signal to a monitoring location.			
3				Is the AED intact and free of damage? Inspect the overall condition of the AED. Pay particular attention to connector sockets. AED should be clean.			
4				Is the AED and case clean? The outside of the AED can be cleaned with a soft cloth dampened with soapy water or 10% bleach solution. Clean case with soapy water.			
5				Is the AED battery properly charged? Expiration date: _____ A properly charged battery will show a black hourglass symbol or a green check mark or blinking light. If other indicators (often red) or no indicators are visible, check Owner’s Manual. Remove AED until ready status can be confirmed.			
6				Is the green Ready light blinking? A blinking green light indicates the AED passed its last self-test. A steady green Ready light indicates the AED is running a self-test or is in use. If the Ready light is off, see the troubleshooting guide in the Owner’s Manual.			
7				Are the AED pads and a spare set present, in good condition, and unexpired? Adult pads: # of packages _____, expiration date(s) _____ Pediatric pads / key: # of packages _____, expiration date(s) _____ Packages must be sealed. Visible wires and connections are in good condition.			
8				Is a spare battery present? Manufacturers often recommend a spare battery be kept in the AED case. If it is present, note the expiration date _____			
9				Are 2 pairs of rubber gloves, 1 barrier face piece, scissors, razor, and cloth / gauze pad present?			
10				Are the Quick Reference Guide present and all labels legible? The Quick Reference Guide should be visible in the clear window of the case. Check that all warning and informational labels are legible.			

Comments / Actions taken:



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF 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					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	165	\$143,693.73	\$53,291.17	\$90,402.56	62.9%

2015

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF 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	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$40,868.09	44.5%
JUNE	113	\$160,108.79	\$48,496.25	\$111,612.54	69.7%
JULY	104	\$48,047.89	\$17,328.32	\$30,719.57	63.9%
AUGUST	92	\$70,574.34	\$28,810.88	\$41,763.46	59.2%
SEPT	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
February 2016

Provider Name	Charges	Approved	Savings	% Savings	Specialty
NovaCare Rehabilitation	\$12,146.00	\$2,890.00	\$ 9,256.00	76.21%	Physical Therapy/Occupational Therapy
OUR LADY OF LOURDES MEDICAL CENTER	\$9,097.00	\$3,330.90	\$ 5,766.10	63.38%	Facility
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	\$4,641.32	\$2,164.27	\$ 2,477.05	53.37%	Occ Med/Primary Care
ONE CALL MEDICAL, INC.	\$4,308.63	\$1,045.00	\$ 3,263.63	75.75%	MRI/Radiology
VIRTUA HEALTH, INC.	\$3,152.60	\$1,420.00	\$ 1,732.60	54.96%	Facility
BURLINGTON ANESTHESIA ASSOCIATES, PA	\$2,945.00	\$1,494.00	\$ 1,451.00	49.27%	Anesthesia/Pain Management
TGZ ACQUISITION COMPANY LLC	\$2,574.00	\$992.78	\$ 1,581.22	61.43%	Durable Medical Equipment
CENTENNIAL SURGUNIT, LLC	\$1,875.00	\$713.37	\$ 1,161.63	61.95%	Facility
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$1,838.78	\$875.61	\$ 963.17	52.38%	Ortho/Neuro
COASTAL SPINE, PC.	\$1,350.00	\$630.27	\$ 719.73	53.31%	Ortho/Neuro
OUT OF NETWORK					
N/A					
MCCI NEGOTIATIONS					
N/A					



PMM JIF

**Charges/Savings by Specialty
February 2016**

<u>Specialty</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% Savings</u>
Facility	\$14,124.60	\$5,464.27	\$8,660.33	61%
Physical Therapy/Occupational Therapy	\$12,816.32	\$3,252.09	\$9,564.23	75%
Ortho/Neuro	\$6,399.80	\$3,568.35	\$2,831.45	44%
Other	\$5,864.37	\$3,353.53	\$2,510.84	43%
Occ Med/Primary Care	\$5,715.32	\$2,972.87	\$2,742.45	48%
MRI/Radiology	\$4,308.63	\$1,045.00	\$3,263.63	76%
Anesthesia/Pain Management	\$2,945.00	\$1,494.00	\$1,451.00	49%
Physician Fees	\$1,140.00	\$366.83	\$773.17	68%
Diagnostic Radiology	\$111.00	\$19.29	\$91.71	83%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – FEBRUARY 22, 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 (via telephone)
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

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2016 MEL & MR HIF Educational Seminar – The Executive Director advised the 6th annual seminar is scheduled for Friday April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Included in the agenda was the registration form.

Employment Practices Program: The Executive Director advised there are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. We will email all members when the updates have been posted to the MEL webpage – njmel.org.

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 notice will be distributed to members once the classes are 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 is presenting several sessions in the JIF, the registration form was included in the agenda. 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 PRIMA Conference – The Executive Director advised 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 Atlanta from June 5–8. The Resolution 16-7 authorizing travel expenses was included in the agenda.

MOTION TO ADOPT RESOLUTION 16-7

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

MEL Bulletin 16-01 – Enclosed in the agenda was the MEL Bulletin 15-01 that list all coverage bulletins for 2016. They are available on the MEL’s website at NJMEL.ORG

League Magazine: Enclosed in the agenda was the latest installment in the series of MEL advertisements to appear in the League magazine and covers the topic of Cyber Security. Each

advertisement in the “Power of Collaboration” series highlights activities of the MEL and JIFs as well as people who have rendered significant service.

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 Chairperson 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.

Safety Incentive Awards for 2015: The Executive Director advised included in the Bills List was the 2015 Safety Awards for the members of the fund.

Possible Merger of MUA into Township: The Executive Director reported there is a possible merger of the Evesham MUA into Evesham Township. Commissioner Czerniecki commented that this is in discussions with a possible July 1st merger date.

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 reported the fund currently has a surplus of \$967,000. The actuary had the fund projected at 1.12% and the fund is currently running at 0.25%. The PMM JIF is currently leading the state in PERMA JIFs for Lost Time Accident Frequency.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

APPROVAL OF MINUTES: JANUARY 25, 2016 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 25, 2016:

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

ATTORNEY: Mr. Kearns advised the Commission he will be sending out information regarding a decision made regarding OPRA in Cape May County.

TREASURER:

Payment of February 2016 Vouchers Resolution 16-8

Fund Year 2015	14,547.01
Fund Year 2016	234,344.61
Total	248,891.62

Payment of February 2016 Supplemental Vouchers Resolution 16-9

Fund Year 2016	142.00
Total	142.00

MOTION TO APPROVE RESOLUTIONS 16-8 AND 16-9 VOUCHER LISTS FOR THE MONTH OF FEBRUARY AS SUBMITTED

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

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

2016	20.00
2015	50,778.91
2014	7,308.43
2013	4,532.83
2012	526.85
Closed	0.00
TOTAL	63,167.02

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: The Underwriting Manager reported there were 68 certificates issued for the renewal of the policy period.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of January, as well as the schedule of MSI Training and Fast Track training information. The Safety Director also included three safety bulletins that were distributed in the month of January. 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 December's reports were included in the agenda. Mr. McNamara reported there were 77 bills during the month of January totaling \$90,269.69, of that amount \$31,754.94 was paid for a savings of \$58,514.75 which is a 64.8% savings. There were 5 new injuries in the month of January.

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: The Executive Director advised next month’s meeting will be held at the Sensational Host.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 1:37pm

**NEXT REGULAR MEETING: March 28, 2016
Sensational Host 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II
MEL, RCF & EJIF MINUTES



Municipal Excess Liability Joint Insurance Fund

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

Date: March 2, 2016

To: Executive Committee
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Subject: March MEL Report

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 19, 2016 in the Princeton Forrestal Marriott. Clark LaMendola, MEL Communications Consultant, prepared and distributed the attached report on the retreat.

Investment Committee: The Investment Committee met on January 21st; enclosed are the minutes of the meeting. The MEL and RCF are jointly exploring options to develop a new investment plan for consideration by DCA and DOBI. The Board adopted a revised MEL cash management plan with the proposed changes.

MEL Financial Advisor: As previously reported the MEL is exploring options for expanding the scope of investments. The MEL received one response from NW Financial Group for a Financial Advisor to assist with developing a new investment plan for consideration by DCA and DOBI. The Management Committee will negotiate with NW Financial Group to gauge the total cost of the project.

NJ Urban Centers Joint Insurance Fund: Executive Director said there will be a meeting with representatives from the City of Trenton to discuss the status of the formation of a NJ Urban Centers Joint Insurance Fund.

Coverage Committee: Coverage Committee met on February 5th; minutes of the meeting are attached. The committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include “small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements”. The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

Safety & Education Committee: The Board of Fund Commissioners accepted the recommendations of the Safety & Education on the following items:

Purchase 5,000 usage hits from FirstNet, the MEL's online training vendor, for use of their online training programs specific to recreation and summer camps at a cost not to exceed \$24,000. (there is also still a balance of available credits from 2016 purchases)

Amend the J.A. Montgomery 2016 compensation to include \$1.00 per user to manage on-line training added to the MEL Safety Institute but not developed by J.A. Montgomery program and offset any administrative fees (such as, camp counselor, elected officials seminar, cyber liability training).

Management of Special Events brochure – The MEL Safety & Education Committee worked with AJG RMS to update this brochure. We received three quotes for the printing and distribution of the brochure. The lowest quote submitted was from Drew & Rogers totaling \$3,500 to print & mail 2,000 brochures.

In addition, the contract with FirstNet, the MELs online Learning Management System provider, is set to expire at the end of this year. The Committee was authorized to release Request for Qualifications.

Insurance Industry Internship Program: At the recommendation of the Management Committee, the MEL released an RFQ for a consultant to spearhead its initiative for a program to improve minority access to careers in the insurance industry. The MEL also had discussions with DOBI and DCA – with both expressing interest in moving further with the concept – including the possibility of state grants for the program. The Board authorized the the Safety & Education Committee to finalize the appointment after a review of the response which was received from Risk & Loss Managers - not to exceed \$30,000.

Webpage – The MEL contracts with New Tech to manage the MEL's webpage. The Board accepted a recommendation to upgrade the MEL's webpage - since many new technologies have become available since the last upgrade, at a cost not to exceed \$9,500.

Legislative Committee: The committee reported to the board on its February 19th meeting. Chairman said the MEL is tracking 55 bills of interest to the fund. With only one seeing recent legislative action: A-1663 (Schaer) Requires county, municipal, and campus police departments to establish cultural diversity training course and plan. Released by the Assembly Law & Public Safety Committee and now pending before the Assembly Appropriations Committee (MEL is monitoring this bill).

EPL Compliance: A copy of the correspondence sent to members announcing the 2017 POL/EPL Program was distributed Members should visit the MEL's webpage – njmel.org for changes to the MEL's Model Personnel Committee and information on training program requirements. Members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives.

Elected Officials Seminars: Directions for elected officials to take this year's Elected Officials Seminar's "online" version were included in the POLEPL letter. Elected Officials and Chief Operating Officer have until May 1st to attend a seminar or complete the seminar on line to qualify for the \$250 credit against the member's liability claims fund assessment.

2016 MEL & MR HIF Educational Seminar: The 6th annual seminar is scheduled for Friday, April 15th 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.

MEL Coverage Bulletins: A copy of MEL Bulletin 16-01 was distributed. As indicated in the bulletin, all coverage bulletins and supporting attachments will be available on the MEL website www.njmel.org. (*Click on Coverage and then Coverage Bulletins*)

League Magazine: The latest installment in the series of MEL advertisements to appear in the League magazine covers the topic of Cyber Security. Each advertisement in the “Power of Collaboration” series highlights activities of the MEL and JIFs as well as people who have rendered significant service. The next installment will focus on Crossing Guards.

RCF: Commissioner Cottman submitted his report on the RCF’s January Reorganization was distributed. The RCF met again prior to the MEL’s meeting on March 2, 2016 at 10:30.

Claims Committee: Claims Review Committee submitted a report on its January meeting. Committee met again following the board’s meeting.

MEL Booth – Perma will work with AJG RMS to update the MEL Booth use for the League of Municipalities Conference.

Asset Manager & Banking Services: Fund Attorney is working with Wilmington Trust & Investors Bank on contract language.

LAMENDOLA ASSOCIATES INC.
MEMORANDUM

To: Dave Grubb
From: Clark LaMendola
Subject: Overview of MEL Commissioners Retreat 2/19/16
Date: 3/1/16

Charge to the Participants

Chairman Rheinhardt opened the session by summarizing the MEL's accomplishments and factors that contributed to the results. In particular he focused on the importance of the active involvement of Commissioners in the governance of the program.

Dave Grubb indicated that the challenge facing the MEL/RCF enterprise is to identify those strategic actions essential for it to continue to be the acknowledged leader in the provision of risk management and financing, responsive coverages, loss control and safety training. To do so, and to thrive, requires that MEL/RCF be ready to continually reinvent itself by identifying and responding to the challenges it faces, not only in the short-term, but also by forecasting those it will face in the longer term. The purpose of today's session is to identify those challenges.

Challenges

The presentations and discussions identified the following challenges that appear to be strategic in nature and require further consideration and action:

- Long term strategic planning is difficult to accomplish because of the short tenure and rapid turnover of local officials, who are key decision makers regarding MEL/RCF membership and whose primary concerns are often short term in nature based on election cycles.
- Because of the turnover in elected officials, key municipal employees and risk managers retained by public entities need information regarding the benefits of MEL/RCF membership that is packaged and available in formats that can be shared with elected officials on an ongoing, regular basis rather than only at the time of renewal.
- Because the current approach is that the MEL/RCF system is marketed at the JIF level, information regarding its benefits and accomplishments is unevenly available and varies in quality and scope.
- Competition is increasing and is more aggressive than in the past. It is amplified by the impact of taxpayer organizations questioning local bid processes and reinforces the need for increasing understanding of the MEL/RCF system and its benefits.
- Ease of accessibility to MEL and its products is a major factor in its competitive advantage. Continued investments in online accessibility to training and the full range of MEL developed products and coverages are essential.

- Although MEL risk management systems are now considered superior to competitors, a new generation of systems is on the horizon.
- State regulations limiting on investments is depriving JIF members of a significant return on assets. Currently, investment return is equivalent to only 6/10th %
- Collectively, however, the MEL/RCF asset base is currently \$450 million.
- MEL management of the Super Storm Sandy claims process demonstrated the power of the MEL/RCF system to produce exceptional results. The outcome was made possible because of MEL/RCF attributes: common ownership, trust, superior communication and problem solving skills, and collaboration.
- The cost of workers compensation claims is increasing, driven by medical and Rx costs. Of particular concern is the increase in law enforcement liability claims.
- Coverages require and are being given constant review in order to ensure responsiveness to member needs. Cyber security and drone coverages are demonstrations of the cutting edge responsiveness of MEL coverages.
- The outcome of the next gubernatorial election may increase the potential for legislation and regulatory changes that increase risk for MEL/RCF members. Chief among those risks is proposed legislation regarding cancer presumption for certain classes of public employees.
- Safety training and education offerings are essential to the effort to ensure low injury rates, increase awareness of MEL value, and differentiate it from competitors. Continued investment in ensuring quality, innovation and development of online accessibility will be required. Current offerings are comprehensive, well attended, and highly valued. Movement toward online training offerings is aggressive. Major efforts to increase training regarding cyber security and working collaboratively with public safety are being given priority.

Observations

The major challenges facing MEL in both the short and long range appear to be centered on developing a more robust marketing effort, continuing its effort to modify state regulations that limit its investment potential and developing strategies regarding pending legislation to moderate its impact on MEL exposures. Following are suggestions regarding actions that could be considered to address these challenges.

1. Develop a formal marketing plan that identifies target audiences, products, channels of communication, and strategies for increasing awareness, support and understanding. The plan should include a standard format and message strategy for use by local JIFs – perhaps in the form of marketing “tool kit”. The benefits of the MEL/RCF system should be the foundation for these information tools.
2. Increase investment in marketing at the MEL level by providing tools and professional expertise to JIFs needed to increase awareness and support from local elected officials. Tools could include information packets, development of a periodic newsletter emailed and hard

copy to the local governing body members, continuation of the MEL sponsored advertisement programs, development of a JIF annual report format that could be used to brief governing bodies.

3. Increase formal training and orientation opportunities for risk managers.
4. Increase training opportunities for elected officials.
5. Give priority to developing compromises that could be negotiated relative to legislative proposals regarding cancer presumption.
6. Increase efforts to modify regulations inhibiting the investment potential of MEL/RCF.
7. Conduct a formal review of information systems now becoming available to ensure that MEL approach remains cutting edge.
8. Continue current efforts to ensure that coverages are responsive, and that training is focused on development of a community-wide accident free culture. Increase public awareness of the value of these efforts.

To operationalize any of these suggestions, it might be useful for the MEL staff to develop specific, multi-year work plans that state goals and identify the major action steps required to achieve those goals.

Thanks again for the opportunity to participate and to comment.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

MEL CRIME POLICY

ENDORSEMENT
Volunteer Library Treasurers Endorsement

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy relating to the following:

COVERAGE PART III: Statutory Position Bond Coverage

With regard to coverage for Library Treasurers who serve on a volunteer basis, this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

B. The following is added to the GENERAL DEFINITIONS, **Definition 1. Employee** for Coverage Part III only:

In addition, for Library Treasurers who serve in a volunteer position, and are individually bonded, the definition of **employee** also includes Library Treasurers, who are not compensated by salary, wages or commissions; while in your service (and for 90 days after termination of service); and whom you have the right to direct and control while performing services for you as volunteer Library Treasurers.

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this Policy. All other terms and CONDITIONS of this Policy remain unchanged.

**JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054**

**JIF CASUALTY POLICY
ENDORSEMENT – COVERAGE PART I:
COMMERCIAL GENERAL LIABILITY INSURANCE AMENDMENT TO ADDITIONAL
EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures**

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

In addition, this insurance does not apply to:

The following language is added to ADDITIONAL EXCLUSIONS, EXCLUSION e.
Institutional/Operational Exposures:

Mechanical Amusement Devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.

All other terms and CONDITIONS of this Policy remain unchanged.

Effective Date:

Dated:



Municipal Excess Liability Residual Claims Fund

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

March 2, 2016

Memo to: Executive Committee
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF March Meeting

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 19, 2016 in the Princeton Forrestal Marriott. A synopsis of the presentations and discussions held was distributed for review.

RCF Cash Management Plan: The MEL and RCF are jointly exploring options to develop a new investment plan for consideration by DCA and DOBI. In order to proceed, the Board adopted proposed changes to the 2016 Cash Management Plan.

2016 MEL & MR HIF Educational Seminar: The 6th annual seminar is scheduled for Friday, April 15th 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.

Claims Committee: The Claims Review Committee met in January and met the morning of the Commissioner's meeting. Minutes of the January meeting were enclosed under separate cover.

2016 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.

2016 Budget: In accordance with the regulations, the budget adopted by the Fund has been filed with the State.

Next Meeting: The next meeting of the RCF will be June 1, 2016 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 2, 2016
TO: Executive Committee
Professional Municipal Management Joint Insurance Fund
FROM: Commissioner Scott Carew
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, 2015.

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 of acquiring properties. The Environmental Alert will be updated and re-issued to the entire E-JIF membership.

E-JIF JUNE MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 1, 2016 at the Forsgate CC, Jamesburg.

Environmental Alert



THE HIDDEN COST OF FREE PROPERTY

With NJ residents still recovering from Super Storm Sandy, coupled by a still struggling economy, many of our municipalities are dealing with a significant number of tax liens and foreclosures. Acquiring properties through foreclosure, or even a donation, should be approached cautiously. Properties, as they appear today, may look very different than they did many years ago and may have environmental liabilities which far exceed their assessed value. Many areas of our state have significant industrial history or historical agricultural use, both of which come with potential environmental concerns. Even a property that has always been used as a residence can have pesticide residues or impacts from a current or former underground storage tank. Prior to the acquisition of any property, the performance of proper due diligence is imperative to understanding the environmental issues associated with that property and to obtain protection from its liabilities.

Under the Federal Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), a prospective purchaser must perform a Phase I Environmental Site Assessment (Phase I or ESA) in accordance with the ASTM standards to gain protection as a bona fide prospective purchaser. In addition, in NJ a purchaser must also complete a Preliminary Assessment (PA) to be afforded protection (the innocent purchaser's defense) under the NJ Spill Compensation and Control Act (Spill Act). Although these efforts are similar, there are some minor differences as it relates to performing environmental due diligence to identify areas of environmental concern prior to purchase. Without the completion of the above due diligence, environmental liabilities can be assessed to both the former owners as well as the new owner.

As an included service with your membership, the EJIF's environmental consultants can assist you with the initial steps of property acquisition. The EJIF's consultant will perform a visual site inspection of the property to identify indicators of environmental concern, as well as utilize NJDEP DataMiner and iMapNJ services to review documented environmental concerns for the prospective property and its contiguous properties. Although these services do not comply with the full due diligence requirements under CERCLA or the Spill Act, they do provide an initial analysis of the risk associated with the parcel, that can assist your municipality with making a decision to further investigate the parcel or to terminate the inquiry. In addition, the EJIF excludes previously contaminated property and the use of this service is a good first step in the event you choose to move forward with the acquisition and require separate environmental impairment insurance.

If you are in a position of evaluating a property for acquisition, the EJIF urges you to contact your Risk Manager and our consultants to assist you with the initial assessments.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Christopher Gulics of T&M Associates at cgulics@tandmassociates.com or 732.671.6400 x9505.

Members of the Bergen, Morris, South Bergen, Suburban Essex and NUUA JIFs please contact Richard Erickson of First Environment at rerickson@firstenvironment.com or 973.334.0003.

