

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MAY 23, 2016 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: MAY 23, 2016
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**
- APPROVAL OF MINUTES:** March 28, 2016 Open MinutesAppendix I
March 28, 2016 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.April 2016 Voucher List - Resolution No. 16-13..... Page 25
.May 2016 Voucher List - Resolution No. 16-14..... Page 27
.Treasurer’s Reports Page 29
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate ReportPage 38
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 42
- MANAGED CARE – Qual Care**
.Monthly ReportPage 49
- 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: May 23, 2016

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **MEL Membership Renewal:** The Fund is scheduled to renew their MEL membership effective 7/1/16. Enclosed on **Page 14** is Resolution 16-11 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2016 through June 30, 2019.

- ❑ **Motion to Approve Membership in the Municipal Excess Liability Joint Insurance Fund**

- ❑ **MEL Crime Policy Endorsements** – The MEL Coverage Committee worked with the Technical Writer to develop two enhancing endorsements to the JIF Crime Policy. One is extending coverage for Social Engineering exposure and the other as an exception to the Failure to Obtain Insurance exclusion as respects to on line vendor exposure. On **Page 16** is a memorandum from the MEL Underwriting Manager.

The Endorsements appear on **Pages 17-19**, 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 Coverage Committee**

- ❑ **Risk Management Consultants** – As discussed at previous meetings, two members of the Fund would like to have the option to appoint Risk Management Consultants (RMC) to represent their municipalities. Risk Managers assist the members in a variety of task including providing assistance to the members safety program; evaluation of exposures and preparation of renewal applications. On **Page 20**, is Resolution 16-12 authorizing member municipalities to appoint RMC's if they desire.

- ❑ **Motion to Approve Resolution 16-12 Authorizing Member Entities to appoint Risk Management Consultants**

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

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

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

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A session is scheduled on May 25th at the Marlton Fire Station, the registration for that session is on **page 22**.

Additional sessions will be scheduled.

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

This course is also available on line. Enclosed are directions to take the class on line. **(Page 24)**

- 2016 Financial Disclosure Forms** – As previously reported, the fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the PMM JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline was April 30th. All Commissioners have filed.
- 2017 Renewal Online Underwriting Database:** Members will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016.
- 2016 2nd Assessment Bills** Statement of Accounts were sent out to members with a due date of May 30th.

Due Diligence Reports:

- | | |
|---|------------------------|
| <input type="checkbox"/> Financial Fast Track | Pages 3&4 |
| <input type="checkbox"/> Interest Rate Summary Comparison Report | Page 5 |
| <input type="checkbox"/> Expected Loss Ratio Analysis | Pages 6&7 |
| <input type="checkbox"/> Claim Activity Report | Pages 8&9 |
| <input type="checkbox"/> Lost Time Accident Frequency Report | Pages 10&11 |
| <input type="checkbox"/> 2016 EPL/POL Status | Page 12 |
| <input type="checkbox"/> Regulatory Affairs Checklist | Page 13 |

FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2016		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	318,785	637,571	70,379,304	71,016,875
2.	CLAIM EXPENSES				
	Paid Claims	51,575	114,742	33,476,871	33,591,613
	Case Reserves	90,591	134,957	2,401,384	2,536,341
	IBNR	84,614	265,381	1,208,367	1,473,748
	Recoveries	(13,664)	(27,768)	(215,688)	(243,456)
	TOTAL CLAIMS	213,115	487,312	36,870,935	37,358,247
3.	EXPENSES				
	Excess Premiums	103,080	206,160	18,586,111	18,792,271
	Administrative	45,372	85,641	9,493,839	9,579,480
	TOTAL EXPENSES	148,452	291,801	28,079,950	28,371,751
4.	UNDERWRITING PROFIT (1-2-3)	(42,782)	(141,543)	5,428,420	5,286,877
5.	INVESTMENT INCOME	1,079	5,527	4,841,616	4,847,143
6.	DIVIDEND INCOME	0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)	(41,703)	(136,015)	11,801,002	11,664,987
8.	DIVIDEND	0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)	(41,703)	(157,682)	967,056	809,375
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	0	(21,666)	13,251	(8,416)
	Aggregate Excess LFC	5,443	10,879	0	10,879
	2012	764	2,544	621,462	624,005
	2013	(26,442)	(69,449)	390,785	321,336
	2014	28,721	21,735	(291,669)	(269,934)
	2015	(52,125)	(105,888)	233,228	127,341
	2016	1,937	4,163		4,163
	TOTAL SURPLUS (DEFICITS)	(41,703)	(157,682)	967,056	809,375
	TOTAL CASH				4,982,836
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	29,275,404	29,275,404
	FUND YEAR 2012				
	Paid Claims	3,381	3,908	1,193,679	1,197,587
	Case Reserves	(3,844)	(4,371)	129,625	125,254
	IBNR	(147)	(1,028)	29,385	28,357
	Recoveries	0	0	(55,009)	(55,009)
	TOTAL FY 2012 CLAIMS	(609)	(1,491)	1,297,679	1,296,188
	FUND YEAR 2013				
	Paid Claims	6,410	10,943	1,350,303	1,361,246
	Case Reserves	20,912	75,757	311,413	387,170
	IBNR	(744)	(2,231)	148,762	146,531
	Recoveries	0	(14,104)	(87,255)	(101,359)
	TOTAL FY 2013 CLAIMS	26,578	70,364	1,723,224	1,793,588
	FUND YEAR 2014				
	Paid Claims	2,236	9,545	1,213,220	1,222,765
	Case Reserves	(23,821)	(21,229)	1,113,466	1,092,236
	IBNR	(1,568)	(3,527)	391,932	388,405
	Recoveries	(5,403)	(5,403)	(66,492)	(71,895)
	TOTAL FY 2014 CLAIMS	(28,556)	(20,615)	2,652,126	2,631,511
	FUND YEAR 2015				
	Paid Claims	36,727	87,506	444,265	531,771
	Case Reserves	15,614	(2,034)	846,880	844,846
	IBNR	3,848	26,296	638,288	664,584
	Recoveries	(8,261)	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS	47,928	103,506	1,922,501	2,026,007
	FUND YEAR 2016				
	Paid Claims	2,821	2,841		2,841
	Case Reserves	81,730	86,835		86,835
	IBNR	83,224	245,873		245,873
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	167,774	335,548		335,548
	COMBINED TOTAL CLAIMS	213,115	487,312	36,870,935	37,358,247

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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2016		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	366,158	1,003,728	70,379,304	71,383,032
2.	CLAIM EXPENSES				
	Paid Claims	85,799	200,541	33,476,871	33,677,412
	Case Reserves	(106,802)	28,155	2,401,384	2,429,540
	IBNR	(176,939)	88,442	1,208,367	1,296,809
	Recoveries	(25)	(27,793)	(215,688)	(243,481)
	TOTAL CLAIMS	(197,967)	289,345	36,870,935	37,160,280
3.	EXPENSES				
	Excess Premiums	102,804	308,964	18,586,111	18,895,075
	Administrative	36,404	122,045	9,493,839	9,615,884
	TOTAL EXPENSES	139,207	431,009	28,079,950	28,510,958
4.	UNDERWRITING PROFIT (1-2-3)	424,917	283,375	5,428,420	5,711,794
5.	INVESTMENT INCOME	1,606	7,133	4,841,616	4,848,749
6.	DIVIDEND INCOME	0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)	426,524	290,508	11,801,002	12,091,511
8.	DIVIDEND	0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)	426,524	268,842	967,056	1,235,898
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	0	(21,666)	13,251	(8,416)
	Aggregate Excess LFC	5,446	16,326	0	16,326
	2012	593	3,137	621,462	624,599
	2013	87,966	18,517	390,785	409,302
	2014	49,030	70,765	(291,669)	(220,905)
	2015	223,056	117,168	233,228	350,396
	2016	60,432	64,596		64,596
	TOTAL SURPLUS (DEFICITS)	426,524	268,842	967,056	1,235,898
	TOTAL CASH				4,856,041
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	29,275,404	29,275,404
	FUND YEAR 2012				
	Paid Claims	38	3,946	1,193,679	1,197,624
	Case Reserves	(138)	(4,508)	129,625	125,117
	IBNR	(409)	(1,437)	29,385	27,948
	Recoveries	0	0	(55,009)	(55,009)
	TOTAL FY 2012 CLAIMS	(509)	(2,000)	1,297,679	1,295,680
	FUND YEAR 2013				
	Paid Claims	2,750	13,693	1,350,303	1,363,996
	Case Reserves	(7,279)	68,478	311,413	379,892
	IBNR	(70,810)	(73,041)	148,762	75,721
	Recoveries	(25)	(14,129)	(87,255)	(101,384)
	TOTAL FY 2013 CLAIMS	(75,363)	(4,999)	1,723,224	1,718,225
	FUND YEAR 2014				
	Paid Claims	21,359	30,904	1,213,220	1,244,124
	Case Reserves	(70,238)	(91,468)	1,113,466	1,021,998
	IBNR	(60,909)	(64,436)	391,932	327,496
	Recoveries	0	(5,403)	(66,492)	(71,895)
	TOTAL FY 2014 CLAIMS	(109,788)	(130,403)	2,652,126	2,521,723
	FUND YEAR 2015				
	Paid Claims	45,310	132,816	444,265	577,081
	Case Reserves	(45,050)	(47,084)	846,880	799,796
	IBNR	(121,889)	(95,593)	638,288	542,695
	Recoveries	0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS	(121,628)	(18,122)	1,922,501	1,904,379
	FUND YEAR 2016				
	Paid Claims	16,342	19,182		19,182
	Case Reserves	15,903	102,737		102,737
	IBNR	77,076	322,949		322,949
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	109,321	444,869		444,869
	COMBINED TOTAL CLAIMS	(197,967)	289,345	36,870,935	37,160,280

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

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	3/31/2016	
		2013	2014	2015	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.69	3.45	3.66	4.98	4.86
Fixed Income Portfolio TD						
Investments (millions), Book Value		2.00	2.00	2.00	2.00	2.00
Avg maturity (years)		2.99	1.99	2.08	1.92	1.83
Unrealized gain/(loss) (%)		-0.23	-0.10	0.09	0.19	0.17
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	1.29	1.27
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	76.43	72.53
Fixed Income Portfolio Wells Fargo 2013-2016						
Investments (millions), Book Value		50.13	48.09	48.09	61.81	61.79
Avg maturity (years) ***		2.04	1.90	1.58	1.49	1.40
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.27	0.36
Purchase/Book yield (%)		0.65	0.82	0.82	0.90	0.90
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.17	1.26
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.32	0.36
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.53	0.66
3 year notes		0.54	0.90	1.02	0.90	1.04
5 year notes		1.17	1.64	1.53	1.22	1.38
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	0.72	0.90
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF **March 31, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	107.93%	100.00%
GEN LIABILITY	430,777	519,994	120.71%	96.38%	120.73%	96.23%	86.62%	91.95%
AUTO LIABILITY	100,941	9,647	9.56%	93.62%	9.56%	93.27%	9.56%	88.81%
WORKER'S COMP	1,214,470	597,058	49.17%	99.57%	49.17%	99.52%	61.07%	98.57%
TOTAL ALL LINES	1,875,073	1,267,732	67.61%	98.55%	67.62%	98.46%	67.39%	96.62%
NET PAYOUT %	\$1,142,615		60.94%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-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%	91.95%	41.67%	91.38%	76.33%	82.70%
AUTO LIABILITY	89,158	31,841	35.71%	88.81%	35.71%	88.30%	35.71%	80.03%
WORKER'S COMP	1,209,207	1,302,882	107.75%	98.57%	108.12%	98.43%	117.93%	95.33%
TOTAL ALL LINES	1,912,756	1,642,505	85.87%	96.59%	86.11%	96.34%	100.84%	91.85%
NET PAYOUT %	\$1,262,613		66.01%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	89.67%	96.43%
GEN LIABILITY	473,408	384,512	81.22%	82.70%	84.59%	81.65%	65.70%	66.07%
AUTO LIABILITY	89,385	18,356	20.54%	80.03%	20.54%	78.92%	26.74%	59.58%
WORKER'S COMP	1,210,000	1,647,992	136.20%	95.33%	138.92%	94.80%	128.05%	78.67%
TOTAL ALL LINES	1,956,793	2,194,227	112.13%	92.01%	114.63%	91.38%	104.73%	76.42%
NET PAYOUT %	\$1,172,230		59.91%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	191,000	64,379	33.71%	96.43%	45.53%	96.03%	12.20%	23.00%
GEN LIABILITY	471,685	102,698	21.77%	66.07%	22.22%	64.20%	4.27%	6.00%
AUTO LIABILITY	75,666	20,829	27.53%	59.58%	28.88%	56.96%	12.39%	6.00%
WORKER'S COMP	1,241,000	1,173,778	94.58%	78.67%	92.49%	74.88%	26.36%	3.00%
TOTAL ALL LINES	1,979,351	1,361,684	68.79%	76.65%	68.78%	73.69%	19.19%	5.76%
NET PAYOUT %	\$561,888		28.39%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	175,205	0	0.00%	23.00%	2.00%	13.00%	N/A	N/A
GEN LIABILITY	485,444	15,265	3.14%	6.00%	2.18%	2.50%	N/A	N/A
AUTO LIABILITY	63,974	5,750	8.99%	6.00%	3.13%	2.50%	N/A	N/A
WORKER'S COMP	1,288,669	100,905	7.83%	3.00%	5.71%	2.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	121,920	6.06%	5.56%	4.45%	3.09%	N/A	N/A
NET PAYOUT %	\$19,182		0.95%					

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

AS OF **April 30, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	107.93%	100.00%
GEN LIABILITY	430,777	518,789	120.43%	96.51%	120.71%	96.38%	91.15%	92.48%
AUTO LIABILITY	100,941	9,647	9.56%	93.94%	9.56%	93.62%	9.56%	89.30%
WORKER'S COMP	1,214,370	597,058	49.17%	99.62%	49.17%	99.57%	50.66%	98.70%
TOTAL ALL LINES	1,875,073	1,266,526	67.55%	98.63%	67.61%	98.55%	61.69%	96.85%
NET PAYOUT %	\$1,142,799		60.95%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.73%	100.00%
GEN LIABILITY	471,295	196,397	41.67%	92.48%	41.67%	91.95%	76.33%	83.56%
AUTO LIABILITY	89,158	31,841	35.71%	89.30%	35.71%	88.81%	35.71%	81.06%
WORKER'S COMP	1,209,207	1,302,893	107.75%	98.70%	107.75%	98.57%	117.91%	95.79%
TOTAL ALL LINES	1,912,756	1,642,516	85.87%	96.83%	85.87%	96.59%	100.83%	92.41%
NET PAYOUT %	\$1,268,557		66.32%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	85.92%	96.65%
GEN LIABILITY	473,408	403,894	85.32%	83.56%	81.22%	82.70%	65.72%	67.85%
AUTO LIABILITY	89,385	18,356	20.54%	81.06%	20.54%	80.03%	22.90%	62.03%
WORKER'S COMP	1,210,000	1,602,981	132.48%	95.79%	136.20%	95.33%	132.42%	81.73%
TOTAL ALL LINES	1,956,793	2,168,598	110.82%	92.56%	112.13%	92.01%	106.91%	78.87%
NET PAYOUT %	\$1,188,908		60.76%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	191,000	64,379	33.71%	96.65%	33.71%	96.43%	10.89%	30.00%
GEN LIABILITY	471,685	106,098	22.49%	67.85%	21.77%	66.07%	5.20%	10.00%
AUTO LIABILITY	75,666	20,402	26.96%	62.03%	27.53%	59.58%	13.55%	10.00%
WORKER'S COMP	1,241,000	1,207,865	97.33%	81.73%	94.58%	78.67%	31.82%	6.00%
TOTAL ALL LINES	1,979,351	1,398,744	70.67%	79.11%	68.79%	76.65%	22.76%	9.42%
NET PAYOUT %	\$581,508		29.38%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	175,205	9,200	5.25%	30.00%	0.00%	23.00%	N/A	N/A
GEN LIABILITY	485,444	15,818	3.26%	10.00%	3.14%	6.00%	N/A	N/A
AUTO LIABILITY	63,974	8,250	12.90%	10.00%	8.99%	6.00%	N/A	N/A
WORKER'S COMP	1,288,669	233,698	18.13%	6.00%	7.83%	3.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	266,966	13.26%	9.18%	6.06%	5.56%	N/A	N/A
NET PAYOUT %	\$48,248		2.40%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
March 31, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	1	1	1	9	1	13
March-16	1	1	1	6	0	9
NET CHGE	0	0	0	-3	-1	-4
Limited Reserves						\$1,722
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$51,784	\$3,500	\$55,284
March-16	\$0	\$0	\$0	\$15,501	\$0	\$15,501
NET CHGE	\$0	\$0	\$0	(\$36,283)	(\$3,500)	(\$39,783)
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$64,379	\$0	\$460,163
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	2	2	18	23	9	54
March-16	3	2	19	23	12	59
NET CHGE	1	0	1	0	3	5
Limited Reserves						\$9,669
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$95,999	\$52,095	\$336,686	\$97,570	\$10,565	\$592,915
March-16	\$95,872	\$52,075	\$316,492	\$93,459	\$12,554	\$570,451
NET CHGE	(\$127)	(\$21)	(\$20,194)	(\$4,111)	\$1,989	(\$22,464)
Ltd Incurred	\$519,994	\$196,397	\$384,512	\$102,698	\$15,265	\$1,218,867
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	6	3	9
March-16	0	0	0	3	3	6
NET CHGE	0	0	0	-3	0	-3
Limited Reserves						\$2,050
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$15,125	\$1,250	\$16,375
March-16	\$0	\$0	\$0	\$7,802	\$4,500	\$12,302
NET CHGE	\$0	\$0	\$0	(\$7,323)	\$3,250	(\$4,073)
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$20,829	\$5,750	\$86,423
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	2	14	14	37	8	75
March-16	2	13	13	32	15	75
NET CHGE	0	-1	-1	-5	7	0
Limited Reserves						\$24,417
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$29,256	\$335,075	\$755,550	\$680,368	\$71,520	\$1,871,768
March-16	\$29,245	\$327,817	\$705,506	\$683,034	\$85,683	\$1,831,286
NET CHGE	(\$10)	(\$7,258)	(\$50,044)	\$2,667	\$14,164	(\$40,482)
Ltd Incurred	\$597,058	\$1,302,882	\$1,647,992	\$1,173,778	\$100,905	\$4,822,615
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
February-16	5	17	33	75	21	151
March-16	6	16	33	64	30	149
NET CHGE	1	-1	0	-11	9	-2
Limited Reserves						\$16,306
Year	2012	2013	2014	2015	2016	TOTAL
February-16	\$125,254	\$387,171	\$1,092,236	\$844,846	\$86,835	\$2,536,342
March-16	\$125,117	\$379,892	\$1,021,998	\$799,796	\$102,737	\$2,429,540
NET CHGE	(\$138)	(\$7,279)	(\$70,238)	(\$45,050)	\$15,903	(\$106,802)
Ltd Incurred	\$1,267,732	\$1,642,505	\$2,194,227	\$1,361,684	\$121,920	\$6,588,068

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
April 30, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	1	1	1	6	0	9
April-16	1	1	1	6	1	10
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$1,652
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$0	\$0	\$15,501	\$0	\$15,501
April-16	\$0	\$0	\$0	\$15,501	\$1,024	\$16,525
NET CHGE	\$0	\$0	\$0	\$0	\$1,024	\$1,024
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$64,379	\$9,200	\$469,363
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	3	2	19	23	12	59
April-16	2	2	17	24	10	55
NET CHGE	-1	0	-2	1	-2	-4
Limited Reserves						\$10,566
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$95,872	\$52,075	\$316,492	\$93,459	\$12,554	\$570,451
April-16	\$94,632	\$48,187	\$328,342	\$96,849	\$13,107	\$581,117
NET CHGE	(\$1,239)	(\$3,888)	\$11,850	\$3,390	\$553	\$10,665
Ltd Incurred	\$518,789	\$196,397	\$403,894	\$106,098	\$15,818	\$1,240,996
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	0	0	0	3	3	6
April-16	0	0	0	1	4	5
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						\$2,058
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$0	\$0	\$7,802	\$4,500	\$12,302
April-16	\$0	\$0	\$0	\$3,290	\$7,000	\$10,290
NET CHGE	\$0	\$0	\$0	(\$4,512)	\$2,500	(\$2,012)
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$20,402	\$8,250	\$88,495
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	2	13	13	32	15	75
April-16	2	13	11	27	22	75
NET CHGE	0	0	-2	-5	7	0
Limited Reserves						\$25,405
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$29,245	\$327,817	\$705,506	\$683,034	\$85,683	\$1,831,286
April-16	\$29,095	\$325,772	\$651,348	\$701,597	\$197,587	\$1,905,399
NET CHGE	(\$151)	(\$2,045)	(\$54,158)	\$18,562	\$111,904	\$74,113
Ltd Incurred	\$597,058	\$1,302,893	\$1,602,981	\$1,207,865	\$233,698	\$4,944,495
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	6	16	33	64	30	149
April-16	5	16	29	58	37	145
NET CHGE	-1	0	-4	-6	7	-4
Limited Reserves						\$17,333
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$125,117	\$379,892	\$1,021,998	\$799,796	\$102,737	\$2,429,540
April-16	\$123,727	\$373,959	\$979,690	\$817,236	\$218,718	\$2,513,330
NET CHGE	(\$1,390)	(\$5,933)	(\$42,308)	\$17,440	\$115,981	\$83,790
Ltd Incurred	\$1,266,526	\$1,642,516	\$2,168,598	\$1,398,744	\$266,966	\$6,743,350

March 31, 2016				
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CENTRAL	0.77	1.80	2.52	2.03
PROF MUN MGMT	0.83	3.70	2.37	2.77
SUBURBAN MUNICIPAL	0.94	2.25	1.76	1.88
BURLINGTON	1.04	1.76	1.81	1.71
SUBURBAN ESSEX	1.14	2.12	2.52	2.20
MONMOUTH	1.17	2.17	2.21	2.08
BERGEN	1.20	2.31	2.46	2.25
N.J.U.A.	1.45	2.28	2.94	2.48
NJ PUBLIC HOUSING	1.49	1.70	2.77	2.16
ATLANTIC	1.58	2.32	2.98	2.56
MORRIS	1.64	1.95	2.01	1.95
SOUTH BERGEN	1.71	2.39	2.19	2.23
CAMDEN	1.83	2.44	2.04	2.17
OCEAN	2.11	2.14	2.39	2.25
TRI-COUNTY	2.20	1.86	2.03	1.97
AVERAGE	1.41	2.21	2.33	2.18

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
April 30, 2016				
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
PROF MUN MGMT	0.93	3.70	2.37	2.71
SUBURBAN ESSEX	0.98	2.12	2.52	2.15
BERGEN	1.04	2.36	2.44	2.20
CENTRAL	1.07	1.83	2.52	2.03
SUBURBAN MUNICIPAL	1.24	2.12	1.76	1.84
BURLINGTON	1.25	1.76	1.81	1.71
MONMOUTH	1.32	2.15	2.21	2.06
NJ PUBLIC HOUSING	1.44	1.70	2.77	2.13
CAMDEN	1.44	2.44	2.04	2.07
N.J.U.A.	1.56	2.28	2.94	2.46
MORRIS	1.66	1.96	2.01	1.95
SOUTH BERGEN	1.76	2.39	2.19	2.21
ATLANTIC	1.94	2.35	2.98	2.58
OCEAN	2.04	2.14	2.39	2.23
TRI-COUNTY	2.06	1.86	2.03	1.96
AVERAGE	1.45	2.21	2.33	2.15

Professional Municipal Mgmt Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF March 31, 2016									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
1	305 EVESHAM TOWNSHIP FIRE	*	3/31/2016	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	2.09
2	306 MAPLE SHADE			0	0.00	1.50	0.00	2 MAPLE SHADE	0.67
3	307 MOORESTOWN			0	0.00	2.08	1.36	3 MOORESTOWN	1.52
4	308 WILLINGBORO			1	1.17	5.16	2.76	4 WILLINGBORO	3.65
5	304 EVESHAM			0	1.58	4.46	4.69	5 EVESHAM	4.11
Totals:				1	2	0.83	3.70		2.77
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2015 Loss Time Accident Frequency as of			March 31, 2015		4.93				

Professional Municipal Mgmt Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF April 30, 2016									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
1	305 EVESHAM TOWNSHIP FIRE	*	4/30/2016	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	2.02
2	306 MAPLE SHADE			0	0.00	1.50	0.00	2 MAPLE SHADE	0.65
3	307 MOORESTOWN			0	0.00	2.08	1.36	3 MOORESTOWN	1.47
4	304 EVESHAM			0	1.19	4.46	4.69	4 EVESHAM	3.91
5	308 WILLINGBORO			1	2	5.16	2.76	5 WILLINGBORO	3.64
Totals:				1	3	0.93	3.70		2.71
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2015 Loss Time Accident Frequency as of			April 30, 2015		5.04				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	May 11, 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 May 1, 2016

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, the **Professional Municipal Management Joint Insurance Fund** has been organized to provide General Liability, Auto Liability, Property and Workers' Compensation coverage to its member municipalities.

WHEREAS, it has been determined that excess coverage is available from the **Municipal Excess Liability Fund**, hereinafter referred to as **MEL**, as created under Chapter C.372 Laws of 1983 (40A:10-36 et seq.); and,

WHEREAS, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a **FUND**; and

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** has determined that membership in the **MEL** is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to renew membership in the **MEL** for a period of three (3) years, the commencement of which shall be July 1, 2016, and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and, Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted.
Excess Property
Primary Statutory Position Bonds & Excess Public Officials Bonds

BE IT FURTHER RESOLVED that the **Professional Municipal Management Joint Insurance Fund** hereby adopts the Bylaws of the **MEL** and in accordance therewith, it is understood that coverage is not effective until membership is approved by the **MEL** Commissioners/Executive Committee, State Department of Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the **MEL's** Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the **MEL** including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Professional Municipal Management Joint Insurance Fund** in the MEL according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), NJAC 11:15-2 and any other statutes or regulations pertaining thereto.

ADOPTED: *this day before the Fund Commissioners*

Chairperson

Secretary

Date



Memorandum

To: Fund Commissioners
From: Ed Cooney – MEL Underwriting Manager
Date: May 6, 2016
Re: JIF Crime Endorsements

Social Engineering: As previously discussed, a new exposure and potential gap in Cyber Liability insurance coverage is when an employee intentionally transfers assets (such as money or security), but does so as a direct result of a “fraudulent transfer request” committed by a person purporting to be an employee, customer, client, or vendor. This scenario has been dubbed “social engineering”. Attached is the endorsement drafted by the MEL’s Technical Writer, reviewed and approved by the MEL Coverage Committee, which addresses this exposure via the Crime coverage. The JIF’s crime policy limit is \$50,000 and the MEL provides \$950,000 excess of the JIF.

Failure to Obtain Insurance: The JIF and MEL Crime Policy excludes coverage for: “Loss that is a direct or indirect result of **your** failure to procure, require, and/or obtain adequate insurance, bond, and/or similar instrument from a third party vendor, whether or not required by law, statute and/or ordinance”. The Coverage Committee was asked to consider providing coverage to member towns using vendors to provide online services, most notably collecting recreation registration fees. The Committee worked with the Technical Writer to draft an endorsement that would provide an exception to the exclusion to cover vendors that provide “online” service for member towns at a \$25,000 sub-limit.

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

**ENDORSEMENT
Cyber Social Engineering Coverages Endorsement for All
JIF Coverage Parts and All Forms of Property Loss**

This Cyber Social Engineering Coverages ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy:

FORGERY OR ALTERATION COVERAGE
THEFT, DISAPPEARANCE, AND DESTRUCTION COVERAGE
ROBBERY AND SAFE BURGLARY COVERAGE
COMPUTER FRAUD COVERAGE
PUBLIC DISHONESTY COVERAGE

With regard to this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

Coverage is provided for **loss** from the **Member Entity** resulting directly from having transferred, paid or delivered any **Covered Property, Covered Instrument, Property Other Than Money and Securities, and Securities**, as the direct result of a **Fraudulent Transfer Request** committed by a person purporting to be an **Employee**, customer, client, resident, or vendor.

We will only pay for such **loss** if: (1) with respect to a person purporting to be a customer, client, resident, or vendor, an **Employee**, other than the person who received the transfer request, verified the authenticity of such transfer request using the telephone number than was provided by such customer, client, resident, or vendor, when they opened the account for the **Member Entity**; or (ii) with respect to a person purporting to be an **Employee**, the authenticity of such transfer request is verified in accordance with the **Member Entity's** internal procedures.

The **Member Entity** must have written internal procedures requiring each and every transfer to be verified.

The **Member Entity** must provide a written warranty or sworn statement verifying the circumstances and/or the **Fraudulent Transfer Request** as well as how the **Member Entity** complied with its internal written procedures for verifying the transfer request and circumstances leading to the **Fraudulent Transfer Request**.

The following is added to **Definitions**.

Additional Definition

Fraudulent Transfer Request means the intentional misleading of an **Employee**, through a misrepresentation of a material fact which is relied upon by an **Employee**, sent via an email, text, instant message, social media related communication, or any other electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction, regardless of whether such misrepresentation is part of a phishing, spearphishing, social engineering, pretexting, diversion, or other confidence scheme.

Coverage provided under this ENDORSEMENT is excess over any and all other insurance.

If there is other insurance available, no stacking of limits is permitted at anytime.

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**

On-Line Vendors Endorsement

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

COMPUTER FRAUD COVERAGE

With regard to this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

- A. The following is added to D. GENERAL EXCLUSIONS, Exclusion 7. Failure to Obtain Insurance:

However, this Exclusion 7. Failure to Obtain Insurance will not apply where the **loss to Covered Property** results from the use of **On-Line vendor(s)** but under no circumstance, will coverage be provided for any **loss** in excess of \$25,000. **Member Entity** is subject to Item E. Deductible Amount.

For purposes of this ENDORSEMENT, use of **On-Line vendor** means the use by **Member Entity** of an on-line registration service, with **loss to Covered Property**.

- B. The following is added to D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS:

Additional EXCLUSION:

1.b. **Depository Failure:** This Exclusion does not apply to the **loss to Covered Property** **which** results from the use of **On-Line vendor(s)** but under no circumstance, will coverage be provided for any **loss** in excess of \$25,000. **Member Entity** is subject to Item C. Deductible Amount.

Additional DEFINITION:

3.d. **Depository:**

Depository includes **On-Line vendors**.

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

RESOLUTION NO. 16-12

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
AUTHORIZING MEMBER ENTITIES TO APPOINT
RISK MANAGEMENT CONSULTANTS**

WHEREAS, NJSA 40A:11-15 permits local units to join together to form a joint insurance fund and,

WHEREAS, said statute was designed to give local units the opportunity to use alternate risk management techniques and the option to appoint Risk Management Consultants and,

WHEREAS, the Professional Municipal Management Joint Insurance Fund is desirous to permit its members, at their sole discretion, to appoint Risk Managers for their respective municipalities and,

WHEREAS, duties of said Risk Mangers shall be established as follows:

1. Each member local unit may appoint an insurance producer as a Risk Management Consultant who shall not be a Fund Commissioner, nor shall said producer be employed by or under contract to the Fund as an Administrator or servicing organization unless notice or such interest has been provided to the Fund Commissioners and members.
2. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - a.) Evaluation of the member's exposures.
 - b.) Explanation of the various coverages available from the Fund and assisting the member in the selection of proper coverage.
 - c.) Preparation of applications, statements of values, etc. required by the Fund.
 - d.) Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - e.) Assisting in the claims settlement process.
 - f.) Review of losses and engineering reports and providing assistance to the member's safety committee.
 - g.) Attendance at the majority of meetings of the Fund Commissioners/Executive Committee.

- h.) Such other services as required by the members of the Fund.
- 3. The Risk Management Consultant(s) shall be appointed in conformance with the Local Public Contracts Law.
- 4. The Fund shall pay the Risk Management Consultant a fee out of the annual assessments of members served by the Risk Management Consultant. Said fee shall be determined by the member.

WHEREAS, the Board of Commissioners of the Fund have determined it is in the best interest of the member entities and the Fund to permit Risk Management Consultants and,

NOW, THEREFORE BE IT REVOLVED, that member entities of the Professional Municipal Management Joint Insurance Fund, shall be permitted at their sole discretion, to appoint Risk Management Consultants.

ADOPTED: *this day before the Fund Commissioners*

Chairperson

Secretary

Date

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Telephone (856) 552-6834 Fax (856) 552-6835

MEMO

TO: Honorable Mayor & Council
FROM: PERMA Risk Management Services
DATE: April 20, 2016
RE: Police Command Staff Training

As a follow up to our correspondence outlining the 2016/2017 Employment Practices Liability (EPL) Compliance Program, we have scheduled several training sessions for Police Chiefs, Captains and Lieutenants for members of the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund.

Police Departments are involved in a high percentage of employment related litigation, and the training offered is one of the required elements for the incentive under this program. Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program. We encourage the participation of as many command officers as possible.

To date, the following sessions have been scheduled:

May 25, 2016	9:00 am	Evesham Township Marlton Fire Station 26 E. Main Street Marlton, NJ 08053
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We ask that you please complete the attached registration sheet and return it to the Fund office at your earliest convenience. Should you have any questions, feel free to contact the Fund office.

Thank you.

**2016 POLICE TRAINING
REGISTRATION FORM**
Please Print

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to Rachel Chwastek at:

rchwastek@permainc.com or Fax: 856-552-6835

or

Rachel Chwastek

PERMA Risk Management Services

40 Lake Center Executive Park

401 Route 73 N

Marlton, NJ 08053



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. 16-12

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
APRIL 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>
004957			
004957	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2016	894.01
			894.01
004958			
004958	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY - 2ND QTR 2016	56,395.21
004958	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2016	165,371.24
			221,766.45
004959			
004959	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTALL'16	1,500.00
			1,500.00
004960			
004960	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 2 OF 2 INSTALLMENT 2016	136,468.00
004960	APEX INS SRVS c/oQBE SPECIALTY	VOLNTR EMERG SERVICES 2OF2 INSTALL'16	1,095.00
			137,563.00
004961			
004961	QUAL-LYNX	CLAIMS ADMIN - 04/2016	10,876.51
			10,876.51
004962			
004962	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2016	1,418.17
			1,418.17
004963			
004963	PERMA	POSTAGE FEE 03/2016	5.73
004963	PERMA	EXECUTIVE DIRECTOR FEE 04/2016	9,975.00
			9,980.73
004964			
004964	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 04/2016	3,085.50
			3,085.50
004965			
004965	QUALCARE, INC.	MANAGED CARE SERVICES - 04/2016	6,793.42
			6,793.42
004966			
004966	THOMAS TONTARSKI	TREASURER FEE 04/2016	1,402.58
			1,402.58
004967			

004967	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 04/2016	1,382.18
004967	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE - 04/2016	1,622.63
			3,004.81
004968			
004968	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2016	3,667.50
			3,667.50
004969			
004969	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 03/31/2016	32.06
			32.06
004970			
004970	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2016	469.23
			469.23
		Total Payments FY 2016	402,453.97

TOTAL PAYMENTS ALL FUND YEARS \$ 402,453.97

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

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

Treasurer

RESOLUTION NO. 16-13

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MAY 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>
004971			
004971	APEX INSURANCE SRVS c/o XL INS	ADDITIONAL PREMIUM - 2016	961.00
			961.00
004972			
004972	QUAL-LYNX	CLAIMS ADMIN - 05/2016	10,876.51
004972	QUAL-LYNX	PERFORMANCE BOND - 2016	100.00
			10,976.51
004973			
004973	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2016	1,418.17
			1,418.17
004974			
004974	PERMA	POSTAGE FEE 04/2016	4.61
004974	PERMA	EXECUTIVE DIRECTOR - 05/2016	9,975.00
			9,979.61
004975			
004975	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 05/2016	3,085.50
			3,085.50
004976			
004976	QUALCARE, INC.	MANAGED CARE SERVICES - 05/2016	6,793.42
			6,793.42
004977			
004977	THOMAS TONTARSKI	TREASURER FEE 05/2016	1,402.58
			1,402.58
004978			
004978	BACIO CATERING AND MARKETPLACE	MAY 2016 JIF MEETING	140.00
			140.00
004979			
004979	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 05/2016	1,382.18
004979	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE - 05/2016	1,622.63
			3,004.81
004980			
004980	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 04/30/2016	34.44
			34.44

004981			
004981	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/2016	469.23
004981	CONNER STRONG & BUCKELEW	POSITION BOND - 2016	1,113.00
			1,582.23
004982			
004982	COURIER TIMES INC.	ACCT: 8565524712 - 2/16/16 - MTG SCHDLE	59.56
			59.56
	Total Payments FY 2016	39,437.83	

TOTAL PAYMENTS ALL FUND YEARS \$ 39,437.83

SCOTT CAREW, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

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

Treasurer

May 16, 2016

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending April 30, 2016 for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 3,904.82. This generated an average annual yield of .50%. However, we have an unrealized net loss of \$ 1,300.00 adjusting the reported yield to .34% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$2,440.00 as it relates to the market value of \$2,002,440.00 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 \$1,184.20 w/YTD of \$ 29,004.48 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 193 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 \$ 158,600.78.

Loss Payments	\$ 135,230.84
Expense Payments	\$ 3,411.55
Legal Payments	\$ 19,958.39

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 4,982,838.41 to a closing balance of \$4,381,345.47 showing a decrease in the fund of \$ 601,492.94.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT**

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

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

Current Fund Year: 2016 Month Ending: March										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	299,718.46	1,458,687.24	321,356.34	2,597,857.65	0.00	58.90	(31,172.10)	221,503.31	114,828.61	4,982,838.41
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,159.20	0.00	0.00	25.00	0.00	0.00	0.00	0.00	0.00	1,184.20
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(143.89)	(143.89)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(143.89)	(143.89)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,159.20	0.00	0.00	25.00	0.00	0.00	0.00	0.00	(143.89)	1,040.31
EXPENSES										
Claims Transfers	14,849.97	9,024.30	6,798.14	56,285.71	0.00	0.00	0.00	0.00	0.00	86,958.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,877.20	40,877.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,849.97	9,024.30	6,798.14	56,285.71	0.00	0.00	0.00	0.00	40,877.20	127,835.32
END BALANCE	286,027.69	1,449,662.94	314,558.20	2,541,596.94	0.00	58.90	(31,172.10)	221,503.31	73,807.52	4,856,043.40

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	March							
CURRENT FUND YEAR	2016							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMN	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	\$4,982,838.90	2691360.05	2562.18	205856.23	2003740	78820.44	500	
Opening Interest Accrual Balance	\$1,866.66	0	0	0	1866.66	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	\$196.11	\$287.83	\$0.12	(\$91.84)	\$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)	(\$340.00)	\$0.00	\$0.00	\$0.00	(\$340.00)	\$0.00	\$0.00
8	Net Investment Income	\$1,606.11	\$287.83	\$0.12	(\$91.84)	\$1,410.00	\$0.00	\$0.00
9	Deposits - Purchases	\$154,784.79	\$1,184.20	\$0.00	\$0.00	\$0.00	\$112,723.39	\$40,877.20
10	(Withdrawals - Sales)	(\$281,435.91)	(\$127,836.32)	\$0.00	\$0.00	\$0.00	(\$112,722.39)	(\$40,877.20)
	Ending Cash & Investment Balance	\$4,856,043.89	\$2,564,995.76	\$2,562.30	\$205,764.39	\$2,003,400.00	\$78,821.44	\$500.00
	Ending Interest Accrual Balance	\$3,616.66	\$0.00	\$0.00	\$0.00	\$3,616.66	\$0.00	\$0.00
	Plus Outstanding Checks	\$61,125.49	\$25,765.27	\$0.00	\$0.00	\$0.00	\$14,593.75	\$20,766.47
	(Less Deposits in Transit)	(\$25,765.27)	\$0.00	\$0.00	\$0.00	\$0.00	(\$25,765.27)	\$0.00
	Balance per Bank	\$4,891,404.11	\$2,590,761.03	\$2,562.30	\$205,764.39	\$2,003,400.00	\$67,649.92	\$21,266.47

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

Month		March							
Current Fund Year		2016							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	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	2,711.25	0.00	2,711.25	2,711.25	0.00	0.00	0.00
	Auto	750.00	500.00	0.00	1,250.00	1,250.00	0.00	0.00	0.00
	WC	2,090.50	13,130.69	0.00	15,221.19	15,221.19	0.00	0.00	0.00
	Total	2,840.50	16,341.94	0.00	19,182.44	19,182.44	0.00	0.00	0.00
2015	Prop	35,187.29	14,849.97	1,159.20	48,878.06	48,878.06	0.00	(0.00)	0.00
	Liab	7,228.20	2,010.80	0.00	9,239.00	9,239.00	0.00	0.00	0.00
	Auto	6,729.49	6,298.14	0.00	13,027.63	13,027.63	0.00	0.00	0.00
	WC	467,432.65	23,310.65	0.00	490,743.30	490,743.30	0.00	0.00	0.00
	Total	516,577.63	46,469.56	1,159.20	561,887.99	561,887.99	0.00	(0.00)	0.00
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	63,765.79	4,254.50	0.00	68,020.29	68,020.29	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	925,381.73	17,104.43	0.00	942,486.16	942,486.16	0.00	0.00	0.00
	Total	1,150,870.63	21,358.93	0.00	1,172,229.56	1,172,229.56	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	144,301.89	20.50	0.00	144,322.39	144,322.39	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	972,360.55	2,729.69	25.00	975,065.24	975,065.24	(0.00)	(0.00)	0.00
	Total	1,259,888.03	2,750.19	25.00	1,262,613.22	1,262,613.22	(0.00)	(0.00)	0.00
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	424,095.36	27.25	0.00	424,122.61	424,122.61	0.00	0.00	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	567,802.77	10.25	0.00	567,813.02	567,813.02	0.00	0.00	0.00
	Total	1,142,577.17	37.50	0.00	1,142,614.67	1,142,614.67	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		4,072,753.96	86,958.12	1,184.20	4,158,527.88	4,158,527.88	0.00	0.00	0.00

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

Current Fund Year: 2016 Month Ending: April										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	286,027.69	1,449,662.94	314,558.20	2,541,596.94	0.00	58.90	(31,172.10)	221,503.31	73,807.52	4,856,043.40
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(751.30)	(751.30)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(751.30)	(751.30)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(751.30)	(751.30)
EXPENSES										
Claims Transfers	8,176.33	11,463.84	4,084.64	47,767.85	0.00	0.00	0.00	0.00	0.00	71,492.66
Expenses	894.01	0.00	0.00	0.00	0.00	139,063.00	0.00	221,766.45	40,730.51	402,453.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,070.34	11,463.84	4,084.64	47,767.85	0.00	139,063.00	0.00	221,766.45	40,730.51	473,946.63
END BALANCE	276,957.35	1,438,199.10	310,473.56	2,493,829.09	0.00	(139,004.10)	(31,172.10)	(263.14)	32,325.71	4,381,345.47

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	April						
CURRENT FUND YEAR	2016						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$4,856,043.89	2564995.76	2562.3	205764.39	2003400	78821.44	500
Opening Interest Accrual Balance	\$3,616.66	0	0	0	3616.66	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	\$208.71	\$300.41	\$0.12	(\$91.82)	\$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)	(\$960.00)	\$0.00	\$0.00	\$0.00	(\$960.00)	\$0.00	\$0.00
8 Net Investment Income	\$998.71	\$300.41	\$0.12	(\$91.82)	\$790.00	\$0.00	\$0.00
9 Deposits - Purchases	\$473,945.63	\$0.00	\$0.00	\$0.00	\$0.00	\$71,491.66	\$402,453.97
10 (Withdrawals - Sales)	(\$947,892.26)	(\$473,945.63)	\$0.00	\$0.00	\$0.00	(\$71,492.66)	(\$402,453.97)
Ending Cash & Investment Balance	\$4,381,345.97	\$2,091,350.54	\$2,562.42	\$205,672.57	\$2,002,440.00	\$78,820.44	\$500.00
Ending Interest Accrual Balance	\$5,366.66	\$0.00	\$0.00	\$0.00	\$5,366.66	\$0.00	\$0.00
Plus Outstanding Checks	\$16,895.28	\$0.00	\$0.00	\$0.00	\$0.00	(\$14,743.90)	\$31,639.18
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,398,241.25	\$2,091,350.54	\$2,562.42	\$205,672.57	\$2,002,440.00	\$64,076.54	\$32,139.18

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

Month		April							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	0.00	8,176.33	0.00	8,176.33	8,176.33	0.00	0.00	0.00
	Liab	2,711.25	0.00	0.00	2,711.25	2,711.25	0.00	0.00	0.00
	Auto	1,250.00	0.00	0.00	1,250.00	1,250.00	0.00	0.00	0.00
	WC	15,221.19	20,889.69	0.00	36,110.88	36,110.88	0.00	0.00	0.00
	Total	19,182.44	29,066.02	0.00	48,248.46	48,248.46	0.00	0.00	0.00
2015	Prop	48,878.06	0.00	0.00	48,878.06	48,878.06	0.00	0.00	0.00
	Liab	9,239.00	10.00	0.00	9,249.00	9,249.00	0.00	0.00	0.00
	Auto	13,027.63	4,084.64	0.00	17,112.27	17,112.27	0.00	0.00	(0.00)
	WC	490,743.30	15,525.45	0.00	506,268.75	506,268.75	0.00	0.00	0.00
	Total	561,887.99	19,620.09	0.00	581,508.08	581,508.08	0.00	0.00	(0.00)
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	68,020.29	7,531.65	0.00	75,551.94	75,551.94	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	942,486.16	9,147.05	0.00	951,633.21	951,633.21	0.00	0.00	0.00
	Total	1,172,229.56	16,678.70	0.00	1,188,908.26	1,188,908.26	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	144,322.39	3,888.20	0.00	148,210.59	148,210.59	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	975,065.24	2,055.16	0.00	977,120.40	977,120.40	(0.00)	(0.00)	0.00
	Total	1,262,613.22	5,943.36	0.00	1,268,556.58	1,268,556.58	(0.00)	(0.00)	0.00
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	424,122.61	33.99	0.00	424,156.60	424,156.60	0.00	0.00	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	567,813.02	150.50	0.00	567,963.52	567,963.52	0.00	0.00	0.00
	Total	1,142,614.67	184.49	0.00	1,142,799.16	1,142,799.16	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		4,158,527.88	71,492.66	0.00	4,230,020.54	4,230,020.54	0.00	0.00	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Monday, March 21, 2016

From 2/18/2016 To 3/18/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	1471	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Annual Harvest Fest on Saturday, September 24, 2016 from 10:30am to 4:30pm.	3/2/2016	GL EX AU WC
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	1471	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Marlton Business Association Annual Expo on Saturday, May 21, 2016 from 7:30am to 5:30pm	3/2/2016	GL EX AU WC
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053	1471	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Taste of Evesham on Sunday May 15, 2016. Does not include amusements or fireworks.	3/2/2016	GL EX AU WC

H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060 1471 984 Tuckerton Road Marlton, NJ 08053		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of Main Street in Marlton, NJ 08053 for the annual July 4th parade from 6:00am to 2:00pm.	3/2/2016 GL EX AU WC
H- Burlington County I- Township of Maple Shade	Board of Chosen Freeholders 49 Rancocas Rd., PO Box 5106 6000 Mt. Holly, NJ 08060 PO Box 368 Maple Shade, NJ 08052		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) to road closings for the 2016 policy year. Does not include amusements or fireworks.	2/23/2016 GL EX AU WC
H- Burlington County I- Township of Evesham	Board of Chosen Freeholders 49 Rancocas Rd., PO Box 5106 6000 Mt. Holly, NJ 08060 984 Tuckerton Road Marlton, NJ 08053		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) for a Road Occupancy Permit along Main Street and Maple Ave. in Marlton, NJ 08053.	3/17/2016 GL EX AU WC
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects to the annual parade down Main Street in Marlton, NJ 08053 to be held on July 4, 2016 from 6:00am to 2:00pm. Does not include amusements or fireworks.	3/2/2016 GI EX
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects with the Evesham Harvest Fest to be held on September 24, 2016 from 8:00am to 5:30pm along Main Street, South Locust Ave. and Cooper Ave. in Marlton, NJ 08053. Does not include Amusements or Fireworks.	3/2/2016 GI EX
H- Evesham Residents I- Township of Evesham	and Businesses Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects to Taste of Evesham on Main Street between Cooper Ave. and Locust Ave., Marlton NJ to be held on May 15, 2016 from 10:00am to 6:00pm. Does not include Amusements or Fireworks.	3/2/2016 GI EX

H- Evesham Residents
I- Township of Evesham

and Businesses Main Street Marlton, NJ 08053
984 Tuckerton Road Marlton, NJ 08053

10082

Evidence of insurance with respects to Marlton Business Association Annual Expo on Saturday, May 21, 2016 from 7:30am to 5:30pm along Main Street. Rain date, Sunday, May 22, 2016. Does not include Amusements or Fireworks. 3/2/2016 GI EX

H- Golf Cart Services, Inc.
I- Township of Evesham

4296 York Rd. New Oxford, PA 17350
984 Tuckerton Road Marlton, NJ 08053

19397

Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for the use of a 2016 E-Z-Go Terrain 250 gasoline utility vehicle with Fairway Café EZ Junior unit (\$14,000). 3/8/2016 GL EX PR

Total # of Holders = 11

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

Thursday, April 21, 2016

From 3/19/2016 To 4/20/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Evesham Township BOE I- Township of Evesham	25 South Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5063	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of DeMasi School located at 199 Evesboro-Medford Road Marlton, NJ 08053 for a Clean Communities Program Event on October 1, 2016 from 11am to 3:30pm.	4/15/2016	GL EX AU WC
H- Golf Cart Services, Inc. I- Township of Evesham	4296 York Road New Oxford, PA 17350 984 Tuckerton Road Marlton, NJ 08053	8888	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Lease of 75 – 2015 E-Z-Go TXT 48 V electric golf cars (\$4,950 ea). The lease agreement is from 1/1/16-12/31/16.	4/6/2016	GL EX PR
H- Evesham Township BOE I- Township of Evesham	25 S. Maple Ave. Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	9170	Evidence of insurance with respects to the use of DeMasi Middle School located on Evesboro-Medford Road for AAA Summer ½ day camp from 9:00am – 12:00 noon, Monday - Thursday from July 11, 2016 – August 18, 2016.	4/8/2016	GL EX WC

Total # of Holders = 3

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: May 1, 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

APRIL 2016 ACTIVITIES

LOSS CONTROL SERVICES

None performed

JIF MEETINGS ATTENDED

- PMM JIF – Fund Commissioner Meeting April 25 cancelled

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF – Online Camp Counselor Training Program on March 28
- PMM JIF - SD Bulletin – Comprehensive Playground Inspection Program on March 31
- PMM JIF – MSI Training Schedule on April 21
- PMM JIF – Safe Patient Lifting on May 3

MEL VIDEO LIBRARY

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

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 May, June & July 2016. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

Date	Location	Topic	Time
5/2/16	Township of Monroe #3	Landscape Safety	8:00 - 11:00 am
5/3/16	Township of Florence	Flagger/Work Zone	8:30 - 12:30 pm
5/5/16	Borough of Paulsboro #1	LOTO	10:00 - 12:00 pm
5/6/16	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/6/16	Township of Bordentown	Fire Extinguisher	2:00 - 3:00 pm
5/9/16	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/10/16	Township of Waterford	DDC-6	8:30 - 3:00 pm w/lunch brk
5/12/16	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/12/16	Borough of Collingswood	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/13/16	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/16/15	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/17/16	Township of Cherry Hill #6	Fire Safety	8:30 - 9:30 am
5/17/16	Township of Cherry Hill #6	Fire Extinguisher	9:45 - 10:45 am
5/18/16	Township of Burlington #3	Forklift Operator Certification	8:00 - 2:30 pm w/lunch brk
5/20/16	Township of Evesham #4	PPE	8:30 - 10:30 am
5/23/16	Borough of Magnolia	Playground Safety Inspection	10:00 - 12:00 pm
5/24/16	Deptford Twp. MUA #1	Fire Safety	8:00 - 9:00 am
5/24/16	Deptford Twp. MUA #1	Fire Extinguisher	9:15 - 10:15 am
5/24/16	Deptford Twp. MUA #1	Asbestos, Lead & Silica Health Overview	10:30 - 11:30 am
6/2/16	Borough of Collingswood	Fire Extinguisher	8:00 - 9:00 am

Date	Location	Topic	Time
6/2/16	Borough of Collingswood	Hearing Conservation	9:15 - 10:15 am
6/2/16	Borough of Collingswood	Shop & Tool Safety	10:30 - 11:30 am
6/3/16	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/7/16	Township of Mantua	Confined Space Awareness	1:00 - 2:00 pm
6/7/16	Township of Mantua	Fire Safety	2:00 - 3:00 pm
6/8/16	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
6/8/16	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
6/17/16	Borough of Clementon #3	Heavy Equipment Safety	8:30 - 11:30 am
6/20/16	Merchantville-Pennsauken	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/23/16	Borough of Collingswood	CMVO	8:30 - 12:30 pm
6/24/16	Township of Monroe #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/24/16	Township of Mantua	BBP	1:30 - 2:30 pm
6/29/16	Borough of Clementon #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/18/16	Merchantville-Pennsauken SA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/20/16	Township of Cherry Hill #6	Employee Conduct/Violence Prevention	9:30 - 11:00 am
7/22/16	Monroe Township MUA #3	Flagger/Work Zone	8:00 - 12:00 pm

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

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

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



Safety Director Bulletin

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

March 2016

Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

Periodic (weekly to monthly) Inspections

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has a new online Playground Inspection class. We have included a Discussion Guide so that it can be presented to a group of Recreation or Public Works employees.
3. Your Safety Consultant is ready to assist with any aspect of your program.

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.



Recording / Reporting Playground Deficiencies

Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected **[INSERT FREQUENCY]** by **[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]**. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it **[HOW - write it down where, call it in to who, etc.]**. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to **[WHO]**. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call **[WHO - department and / or the police on their non-emergency number]**.

Do you have any questions?

This lesson plan is intended for general information purposes. 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 877.308.3040.

Safe Patient Lifting

FOR EMERGENCY RESPONDERS

Musculoskeletal sprains and strains continue to be a leading cause of injuries to emergency medical technicians, firefighters, and law enforcement officers when lifting patients. This new online training program provides a broad range of safety considerations for lifting patients, including training ideas, a more useful lifting model, and a greater focus on reducing at-risk decision-making.



Visit The MEL Safety Institute

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

The MEL Safety Institute can be accessed anytime by going to www.njmcl.org. Look for our logo at the top of the page.

How to Access Online Training Courses:

1. Go to NJMEL.org; Click on the MSI logo at the top of the page.
2. Click on "MSI Login".
3. If you've 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 above. If you're new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses".
5. Choose the course you would like to complete.
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.



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	346	\$338,327.03	\$116,346.90	\$221,980.13	65.6%

2015

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

2014

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



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

Provider Name	Charges	Approved	Savings	% Savings	Specialty
RIDDLE SURGICAL CENTER, LLC	\$41,967.00	\$9,845.00	\$32,122.00	76.54%	Pathology
PREMIER SURGICAL CENTER, LLC	\$11,915.00	\$2,940.00	\$8,975.00	75.33%	Ambulatory Surgical Center
RECONSTRUCTIVE ORTHOPAEDIC ASSOCIATE II PC	\$9,285.00	\$3,894.40	\$5,390.60	58.06%	Ortho/Neuro
ATLANTICARE REGIONAL MEDICAL CENTER	\$5,090.00	\$3,308.50	\$1,781.50	35.00%	Hospital
NovaCare Rehabilitation	\$4,902.00	\$1,190.00	\$3,712.00	75.72%	Physical Therapy/Occupational Therapy
VIRTUA WEST JERSEY HEALTH, INC.	\$3,667.65	\$1,491.00	\$2,176.65	59.35%	Hospital
EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY	\$3,527.00	\$1,044.71	\$2,482.29	70.38%	Emergency Medicine
LOURDES ANESTHESIA ASSOC PA	\$2,800.00	\$910.00	\$1,890.00	67.50%	Anesthesia/Pain Management
RA PAIN SERVICES, PA	\$2,360.00	\$236.44	\$2,123.56	89.98%	Anesthesia/Pain Management
ONE CALL MEDICAL, INC.	\$2,231.63	\$485.00	\$1,746.63	78.27%	MRI/Radiology
OUT OF NETWORK					
KEYSTONE QUALITY TRANSPORTATION	\$434.00	\$434.00	\$0.00	0.00%	Ambulance
LOURDES IMAGING ASSOC, PA	\$467.00	\$336.00	\$131.00	28.05%	Radiology
MCCI NEGOTIATIONS					
N/A					



PMM JIF

Charges/Savings by Specialty

April 2016

Specialty	Charges	Approved	Savings	% Savings
Pathology	\$41,967.00	\$9,845.00	\$32,122.00	77%
Ambulatory Surgical Center	\$11,915.00	\$2,940.00	\$8,975.00	75%
Ortho/Neuro	\$11,738.62	\$5,024.40	\$6,714.22	57%
Hospital	\$8,757.65	\$4,799.50	\$3,958.15	45%
Anesthesia/Pain Management	\$8,435.00	\$2,626.24	\$5,808.76	69%
Physical Therapy/Occupational Therapy	\$7,485.80	\$2,121.98	\$5,363.82	72%
Occ Med/Primary Care	\$4,226.00	\$2,401.14	\$1,824.86	43%
Emergency Medicine	\$3,527.00	\$1,044.71	\$2,482.29	70%
MRI/Radiology	\$2,743.63	\$835.88	\$1,907.75	70%
Home Health Care	\$1,800.00	\$1,620.00	\$180.00	10%
Pulmonary Medicine	\$730.00	\$391.15	\$338.85	46%
Medical Transportation	\$451.00	\$344.00	\$107.00	24%
Ambulance	\$434.00	\$434.00	\$0.00	0%
Diagnostic Radiology	\$41.00	\$29.52	\$11.48	28%



IMPORTANT MEMO

May 11, 2016

TO: Professional Municipal Management JIF Members

RE: New toll free number for reporting work related injuries

Attention Professional Municipal Management Joint Insurance Fund Members:

Qual-Lynx is pleased to announce that the Intake Coordinators dedicated to the PMM JIF are now located in our Egg Harbor Township office along with your dedicated Nurse Case Manager and Adjusting Teams.

Therefore, **effective June 1, 2016**, the PMM JIF members will have a **new toll free number to report work related injuries: 877-822-9368**.

Though the toll free number is changing, the injury reporting process remains the same. Qual-Lynx will be distributing new posters and workers' compensation injury cards reflecting the new number.

Please contact Steve McNamara with any inquiries at smcnamara@qual-lynx.com or 609-653-8400 ext. 3224.

Thank you,

Stephen McNamara

Director, Client Services



**IF YOU GET
HURT
ON THE JOB**

**TELL YOUR EMPLOYER
IMMEDIATELY AND CALL
QUAL-LYNX at:**

1-877-822-9368

**IN CASE OF AN EMERGENCY, GO TO
THE NEAREST HOSPITAL OR MEDICAL
FACILITY AND TELL YOUR EMPLOYER
WITHIN 24 HOURS.**

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MARCH 28, 2016
 SENSATIONAL HOST CATERERS, INC.
 3030 NJ-73, MAPLE SHADE, NJ 08052
 1:00 PM**

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

ROLL CALL OF 2016 FUND COMMISSIONERS:

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

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 David Singh
Auditor	Bowman & Company
Claims Service	Qual Lynx (via telephone) Kathy Kissane Peggy Hofman Robin Sulzer Eileen Stasuck Kristen Kiel Donna Crosson
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Steve McNamara

Underwriting Manager

Conner Strong & Buckelew

**Ed Cooney
Tim Friel
Alex DeLuccia**

ALSO PRESENT:

Sean Weinberg, Freeman & Huber
Dean Wittman, Zeller & Wieliczko
Michael J Huntowski, Zeller & Wieliczko

CORRESPONDENCE: NONE.

APPROVAL OF MINUTES: FEBRUARY 22, 2016 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 22, 2016:

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

EXECUTIVE DIRECTOR:

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

MOTION TO APPROVE THE PURCHASE OF REVISED OPTION 2

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

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 were included in the agenda and the Executive Director suggested accepting the voluntary Library Treasurers Endorsement and tabling the Amusement Rides Endorsement. If the Commissioners agree, a motion would be in order to accept.

**MOTION TO ACCEPT THE POLICY ENDORSEMENT, REGARDING
VOLUNTEER LIBRARY TREASURERS APPROVED BY THE MEL,
AMUSEMENT RIDES TABLED**

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

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 eh 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. Included in the agenda were directions to take the class on line.

MEL Meeting - The MEL met on March 2, 2016 at the Forsgate. Included in the agenda was a copy of Commissioner Carew’s report of that meeting for your review.

Residual Claims Fund - The RCF met on March 2, 2016. Included in the agenda was a copy of Commissioner Carew’s report of that meeting for your review.

E-JIF Meeting - The E-JIF also met on March 2, 2016. Included in the agenda was a copy of Commissioner Carew’s report of that meeting for your review.

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.

The Executive Director then introduced the JIF to Ed Cooney, Conner Strong & Buckelew’s new Underwriter, replacing Ed Scioli, as well as Tim Friel and Alex DeLuccia, members of the Underwriting Team.

April Meeting Cancellation: – The Executive Director advised in previous years the April meeting had been cancelled for the PMM JIF. He advised it is typically a slow month. If the Commissioners agree, a motion would be in order to cancel April’s meeting.

MOTION TO AMEND THE MEETING SCHEDULE TO CANCEL APRIL’S MEETING, AUTHORIZE THE CLAIM’S COMMITTEE TO HANDLE CLAIMS IN THE INTERIM, AND THE TREASURER TO HANDLE THE BILL LIST

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

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 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.

ATTORNEY: NONE.

TREASURER:

Payment of March 2016 Vouchers Resolution 16-10

Fund Year 2016	40,877.20
Total	40,877.20

MOTION TO APPROVE RESOLUION 16-10 VOUCHER LISTS FOR THE MONTH OF MARCH AS SUBMITTED

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

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

2016	2,820.50
2015	36,482.23
2014	2,236.26
2013	7,444.07
2012	4,493.88
Closed	0.00
TOTAL	53,476.94

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: The Underwriting Manager reported there was 1 certificate issued for the period 1/16/2016 through 2/17/2016.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of February, as well as the schedule of MSI Training and Fast Track training information. He advised a new Course has been added, Cybersecurity. The instructions to access this information were included in the agenda. The Safety Director also included a safety bulletin on Automated External Defibrillators. He also thanked the members for their participation and advised the Safety Awards have been mailed to each member and he hopes the trend continues for 2016. 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 introduced Peggy Holmes to the JIF, who is a nurse supervisor for the JIF and overseas the managed care division. He advised February's reports were included in the agenda. Mr. McNamara reported there were 88 bills during the month of February totaling \$53,424.04, of that amount \$21,536.23 was paid for a savings of \$31,887.81 which is a 59.7% savings.

There was a discussion about poison ivy and how it should be handled at the urgent care facilities.

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 Czerniecki
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Vote: Unanimous

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

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Roll Call Vote: 3 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Czerniecki
Vote: Unanimous

MEETING ADJOURNED: 2:17pm

NEXT REGULAR MEETING: May 23, 2016

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY