

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
NOVEMBER 27, 2017 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: NOVEMBER 27, 2017**

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

- APPROVAL OF MINUTES:** October 23, 2017 Open Minutes **Appendix I**
October 23, 2017 Closed Minutes..... **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
.November 2017 Voucher List - Resolution No. 17-25..... **Page 15**
.Treasurer’s Reports..... **Page 17**

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 23**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 24**

- MANAGED CARE – Qual Care**
.Monthly Report..... **Page 31**

- 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: November 27, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2018 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2018 in the amount of \$3,938,404. There was slight decrease of \$38.00 on the MEL Premium since introduction, so the revised amount is \$3,938,366. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)**
 - Motion to open the Public Hearing on the 2018 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt Budget & Certify Assessments.**
- RCF Report:** The RCF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Czerniecki’s report. **(Appendix II)**
- EJIF Report:** The EJIF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Czerniecki’s report. **(Appendix II)**. The EJIF also met on November 15th at the League.
- MEL Report:** The MEL met on October 18, 2017 at the Forsgate Country Club to introduce the 2018 Budget. Enclosed is a copy of Commissioner Czerniecki’s report. **(Appendix II)**. The MEL also met on November 15th and adopted the 2018 Budget.
- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2018 Fund Year.
 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2018 representative to the Municipal Excess Liability Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2018 representative to the Residual Claims Fund Joint Insurance Fund.**
- ❑ **Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2018 representative to the Environmental Joint Insurance Fund.**
- ❑ **Elected Officials Training:** This year’s elected officials training program will focus on “Land Use Liability and Technology Risk Management”. Sessions will be scheduled after the New Year through the office of Mr. Kearns. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL’s \$250 credit for each elected official and municipal administrator/manager.
- ❑ **League Magazine** – Enclosed on **Page 4** are articles on cyber security that appeared in the New Jersey League of Municipalities magazine written by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.
- ❑ **December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 17-24** authorizing this action is part of the agenda. (**Page 7**)

Due Diligence Reports:

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Loss Time Accident Frequency	Page 12
POL/EPL Compliance Report	Page 13
Regulatory Affairs Checklist	Page 14

	PMM MUNICIPAL JOINT INSURANCE FUND				
	2018 PROPOSED BUDGET				
	Print Date:	13-Nov-17			
			Projected 2018		
	APPROPRIATIONS	Annualized 2017	Projected 2018	\$	%
	I. Claims and Excess Insurance			CHANGE	CHANGE
	Claims				
1	Property	185,329	181,000	(4,329)	-2.34%
2	Liability	483,019	442,000	(41,019)	-8.49%
3	Auto	53,346	49,000	(4,346)	-8.15%
4	Workers' Comp.	1,332,335	1,313,000	(19,335)	-1.45%
5	Aggregate XS LFC	53,900	54,059	158	0.29%
6	Subtotal - Claims	2,107,929	2,039,059	(68,871)	-3.27%
7	Premiums				
8	Crime	3,639	3,633	(6)	-0.17%
9	Environmental Fund	122,534	116,812	(5,722)	-4.67%
10	EJIF Dividend	(22,049)	(38,468)	(16,419)	74.46%
11	MEL	583,988	614,587	30,600	5.24%
12	MEL Property	247,928	271,717	23,789	9.60%
13	SubTotal Premiums	936,039	968,282	32,242	3.44%
14	Total Loss Fund	3,043,968	3,007,340	(36,628)	-1.20%
15					
16	II. Expenses, Fees & Contingency				
17					
18	Claims Adjustment	133,128	135,791	2,663	2.00%
19	Managed Care	83,152	84,815	1,663	2.00%
20	Loss Fund Management	19,000	19,000	0	0.00%
21	Litigation Management	16,918	17,256	338	2.00%
22	Safety Director	17,358	17,705	347	2.00%
23	Law Enforcement Service		5,000	5,000	100.00%
24	General Expense	600	600	0	0.00%
25	Safety Incentive Program	10,250	10,250	0	0.00%
26	MEL Safety Institute	16,698	17,001	303	1.82%
27	Administration	109,174	111,357	2,183	2.00%
28	Actuary	37,767	38,522	755	2.00%
29	Auditor	22,228	22,672	445	2.00%
30	Attorney	19,861	20,258	397	2.00%
31	Treasurer	17,168	17,511	343	2.00%
32	Internal Auditor	4,128	4,211	83	2.00%
33	Underwriting Manager	5,743	5,858	115	2.00%
34	Property Appraisal	0	0	0	0.00%
35					
36	Misc. Expense & Contingency	10,573	10,785	211	2.00%
37					
38	Total Fund Exp & Contingency	523,745	538,592	14,847	2.83%
39	RMC Fees	102,779	102,291	(488)	-0.48%
40					
41					
42	Total JIF Excl POL/EPL	3,670,493	3,648,223	(22,269)	-0.61%
43	XLPOL/EPL Premiums				
44	POL/EPL Premium	278,393	281,177	2,784	1.00%
45	Cyber Liability	6,775	6,775	0	0.00%
46	Vol Directors & Officers	2,190	2,190	0	0.00%
47	Total POL/EPL Premium	287,358	290,142	2,784	0.97%
48	Total JIF Incl POL/EPL	3,957,851	3,938,366	(19,485)	-0.49%
49	MEL Dividends*				
50	JIF Dividends*				
51	EJIF Dividend				
52	Revised Total	3,957,851	3,938,366	(19,485)	-0.49%



Know What?

What government leaders need to know about cybersecurity and technology

By Marc Pfeiffer, Assistant Director, Bloustein Local Government Research Center, and Technology Consultant, NJ Municipal Excess Liability Fund

It is clear to any observer of municipal government operations that technology has become an integral part of most municipalities. The problem is, it is constantly evolving; this requires organization leadership to pay close attention. Unfortunately, many government leaders don't fully understand technology, the speed at which it changes, or the risks that poorly managed technology pose to the government and the public.

Lucrative and low-risk crime

Criminals have found that attacking computer systems is a lucrative and low-risk activity. Ransomware encrypts individual computers and networks, and requires payment to get the decryption key; hackers can infect systems to find personally identifiable data and sell it on the "dark web"; there are convincing-looking, but fraudulent emails designed to mislead recipients into unwittingly helping hackers compromise financial controls or steal user and banking credentials. In short, all users, their computers, and their networks are under attack, all the time.



Since 2016, the Municipal Excess Liability Fund (MEL) had 14 reported claims filed against their cyber insurance policies.

Protect Your Tech!
Does Your Tech Meet Basic Proficiency Standards for...

...Technical Competency?

- Back-up regimen policy for all devices, with versioning and verification
- Latest patches for operating and application software
- Servers protected from unauthorized access
- Defensive (anti-spam, & anti-virus) software
- Privilege controls & active firewalls
- Reliable technology support

...Tech Management?

- Access to expertise for risk assessment, planning, and budgeting
- A basic incident response plan
- Policies for government internet and email use
- Sensitive files password protected or encrypted

...Sound Cyber Hygiene?

- Strong passwords/phrases changed periodically
- One hour user security training, bi-annually

Better Than Basic

- Protect servers from environmental hazards
- Reduce 3rd party vendor risks
- Inventory all authorized and unauthorized devices on networks
- Enable basic internet content filtering
- Identify authorized and unauthorized software
- Use firewalls on publicly accessible Wi-Fi networks
- Provide 1-hour cyber hygiene training annually

MEL Insurance Savings!

- \$100,000/claim normal deductible
- \$2,000 deductible if basic standards met
- \$3,000 deductible if all standards met

Brought to you by:

Info@nj.mel.com
<http://bloustein.rutgers.edu/techtalk>

Many municipalities have been successfully attacked. Those attacks shut down entire municipal systems for days. In addition to the successful attacks, there are dozens of other, less catastrophic incidents when an agency's IT staff detected the attack, responded to it, then limited and recovered from the damage.

Elected officials and senior managers need to put technology management on their agendas; it needs their time and attention. All municipal activities, such as police, land use, fire, housing and development, labor relations, etc., require advice from experts to help them determine what must be done now, and what will be required down the road. In addition, these experts can help them decide how to get there.

Minimum technology actions to protect yourself

There are a lot of experts offering lots of advice on technology management. Much of it is confusing to people who don't regularly deal with it, and frequently it is targeted to large organizations who have full-time, highly trained technology

Cybersecurity and Technology

professionals on staff. For municipal officials whose experience lies in other areas, making technology decisions is complicated.

Over the last three years, working with the Rutgers Bloustein Local Government Research Center, the MEL has studied the risks and challenges of managing technology, with the goal of providing municipalities with practical guidance. These studies concluded that there are two key elements. The first is understanding technology risks. The second is a standard outlining the bare minimum a municipality must do to proficiently manage its technology.

There are professional organizations that can help municipalities understand and manage their technology risks:

- NJ-GMIS, the association of local government technology managers; njgmis.org.
- NJ Cyber Communications and Information Cell, cyber.nj.gov. (Free)
- MS-ISAC, a US Homeland Security funded national group, cisecurity.org/ms-isac (Free)



Technology risks fall into six categories: cybersecurity, operational, financial, legal, reputational, and societal. These issues are detailed in a Bloustein Local report, available online at blousteinlocal.rutgers.edu/managing-technology-risk/.

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* Since 2014, Dennis Galvin has been the author of *Local Government Law, 4th, New Jersey Practice (Volumes 34-35 A)*, published by Thomson Reuters.

Identifying a minimum technology means a municipality should meet a standard to protect and manage its technology assets. NOT meeting these minimum standards exposes a municipality to unconscionable risks that can result in the loss of data and the inability to deliver services; it can also make the organization vulnerable to legal and financial repercussions. Some municipalities already safeguard their technology assets by doing more than the minimum. Doing more reduces risk and is in everyone's best interest.

The following summarizes the three areas of technological proficiency. More detailed information about the standards can be found online at bloustein.rutgers.edu/techrisk.

The first, technical competency, is composed of six actions:

1. Networks must have a competently designed backup system that permits recovery from ransomware or other forms of malware, mechanical failure, or any kind of disaster. The system also requires that backups are regularly verified and tested.
2. All devices must have actively maintained defensive software, i.e., anti-malware, anti-virus, anti-spam, and firewalls.
3. All servers must be protected from unauthorized access and secured from tampering. They cannot simply be left on a table in an unlocked basement or closet.
4. Access to applications must be limited to only those employees who need it, and access must be updated when jobs change or the individual leaves the organization.
5. System and application software must be patched with manufacturer recommended updates as soon as they are released; this takes technical expertise, testing, and good system management to ensure that updates are properly installed.
6. Experts must be available to support the deployment of technology and respond to security incidents.

Cyber hygiene and technology management

Cyber hygiene, or practicing safe computing, is the second area. Municipal staff members represent a critical line of cybersecurity defense. All computer users must understand that they will be attacked at some point; they need to protect themselves and the organization by knowing how to recognize and respond to attacks. They need to be trained to identify and respond to cybersecurity threats. This requires at least an hour of employee training spread over two years, although an hour of training every year is preferred to guard against ever-evolving cyber threats.

Municipalities must adopt and enforce sound internet and email use policies so that staff members understand their responsibilities and the risks they face if they violate them. Many municipalities have already done this; those that have not, need to. Today, it is as essential as employment practices liability training.

Many criminals focus on personal information. They invade vulnerable networks and look for files containing personally identifiable information or personal health information. These files need password protection or, even better, they should be encrypted.

Finally, systems and applications need a password policy that requires strong, unique passwords or pass phrases (an even more secure option) that are changed at least annually.

Managing technology and testing plans

Technology management is the final area. Every municipality needs a cybersecurity incident response plan, and it should be tested periodically. In addition, all municipalities need a process to assess technology risks, develop plans, make decisions, and fund their technology programs. The sophistication of the plan and its implementation need be relevant to the organization's technological needs. This can include any combination of staff members, volunteers, or contractors working to guide and help make decisions.

Recognizing the importance of these standards, the MEL is providing an incentive to its members to meet them. The incentive is that the usual \$10,000 deductible for a cyber insurance claim will be cut in half if the basic standards are in place when a cyber incident happens, and that \$5,000 will be cut in half again if a slightly higher standard is met. In most cases, the cost of meeting the standards should pay for itself if a claim is made against the policy.

Municipal leaders must understand

that they need to pay ongoing attention to their technology assets as they evolve and their organizations provide more tech-based services. If your municipality (or any other organization) is not managing its technology proficiently, bring it up to speed. If it is, strive for improvement; there is always more to do. Remember, the criminals are smart and sophisticated; they only need to penetrate a network once; a successful technology program has to be successful 100% of the time. ‡

Could This Happen to You?

Imagine walking into the borough hall of a town of 10,000 people, turning on a computer, and seeing a screen that says that the computer's files have been encrypted; to restore them, the town must pay a ransom of \$2,500 has to be paid in bitcoins, whatever those are. Then, you discover that every computer on the municipal network is affected. An uneasy feeling sets in. You call the local guy hired to manage the network and although he tries to restore the computers to the way they were before the ransomware attack, you discover that the backups are also encrypted. As it turns out, they were on the same network.

Calls to law enforcement have no result; they couldn't do anything because there is no way to identify the attacker or locate the source of the attack. However, someone remembers that the municipality has cyber insurance through their Joint Insurance Fund. After contacting the risk manager who notified the insurer, a cyber breach coach is assigned to manage the crisis. The coach in turn, brings in a national cybersecurity firm to work its technology magic. The malware that caused the problem is identified, but because the backups are bad, the ransom to restore the data must be paid anyway. Finally, in spite of several false starts resulting in days of downtime, the network is disinfected and data is restored, at the cost of agency productivity, unplanned spending, and several sleepless nights.

Once the network is restored, it is easy to conclude that the agency's technology needs an upgrade. The town has several generations of computers, different versions of software, limited network support, and a poor backup system. Now, municipal officials see the importance of investing in technology, developing a management plan, and protecting the system from criminal intruders. But the damage has already been done.

Don't let a crisis determine your town's technology policies. Planning and preventive measures will save both time and money, with a reward of fewer unexpected problems.

RESOLUTION NO. 17-24

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING
AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION
FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE
JANUARY 22, 2018 MEETING**

WHEREAS, the Professional Municipal Management JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 22, 2018 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Professional Municipal Management JIF.

BE IT RESOLVED, by the Commissioners of the Professional Municipal Management Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby canceled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Professional Municipal Management Joint Insurance Fund

THOMAS CZERNIECKI, Chairman

RICHARD BREVOGEL, Secretary

Date

PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2017			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	331,595	3,000,414	73,807,694	76,808,108	
2.	CLAIM EXPENSES					
	Paid Claims	77,566	1,067,670	34,621,749	35,744,343	
	Case Reserves	(58,307)	444,472	2,063,171	2,334,768	
	IBNR	160,029	74,951	1,061,962	1,103,829	
	Recoveries	-	(6,058)	(251,739)	(106,761)	
	TOTAL CLAIMS	179,288	1,581,035	37,495,144	39,076,178	
3.	EXPENSES					
	Excess Premiums	103,691	933,215	19,822,739	20,755,954	
	Administrative	50,308	458,725	9,994,497	10,453,222	
	TOTAL EXPENSES	153,998	1,391,940	29,817,236	31,209,176	
4.	UNDERWRITING PROFIT (1-2-3)	(1,691)	27,439	6,495,314	6,522,753	
5.	INVESTMENT INCOME	(1,793)	52,414	4,834,333	4,886,747	
6.	DIVIDEND INCOME	0	0	1,553,016	1,553,016	
7.	STATUTORY PROFIT (4+5+6)	(3,485)	79,853	12,882,664	12,962,516	
8.	DIVIDEND	0	16,012	10,877,661	10,893,674	
9.	STATUTORY SURPLUS (7-8)	(3,485)	63,840	2,005,002	2,068,843	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	(215)	(97,454)	1,072,865	975,410	
	Aggregate Excess LFC	4,457	41,275	65,074	106,348	
	2014	(128)	38,909	(81,056)	(42,148)	
	2015	(342)	253,130	382,632	635,762	
	2016	(453)	(121,314)	565,489	444,175	
	2017	(6,805)	(50,705)		(50,705)	
	TOTAL SURPLUS (DEFICITS)	(3,485)	63,840	2,005,002	2,068,843	
	TOTAL CASH				6,064,077	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	111,499	32,210,660	32,322,159	
	FUND YEAR 2014					
	Paid Claims	20,017	190,566	1,437,995	1,628,561	
	Case Reserves	(39,765)	(169,425)	705,510	536,085	
	IBNR	19,748	(55,140)	141,229	86,089	
	Recoveries	0	0	(72,012)	(72,012)	
	TOTAL FY 2014 CLAIMS	(0)	(33,999)	2,212,722	2,178,723	
	FUND YEAR 2015					
	Paid Claims	22,147	125,285	737,425	862,710	
	Case Reserves	(20,770)	(283,175)	684,323	401,148	
	IBNR	(1,377)	(89,261)	213,207	123,946	
	Recoveries	0	0	(15,193)	(15,193)	
	TOTAL FY 2015 CLAIMS	0	(247,151)	1,619,762	1,372,611	
	FUND YEAR 2016					
	Paid Claims	17,542	295,926	292,467	588,393	
	Case Reserves	(26,030)	228,371	493,085	721,456	
	IBNR	8,488	(381,147)	679,945	298,798	
	Recoveries	0	(6,058)	(13,498)	(19,556)	
	TOTAL FY 2016 CLAIMS	0	137,092	1,451,999	1,589,092	
	FUND YEAR 2017					
	Paid Claims	17,859	342,519		342,519	
	Case Reserves	28,259	676,078		676,078	
	IBNR	133,170	594,996		594,996	
	Recoveries	0	0		0	
	TOTAL FY 2017 CLAIMS	179,288	1,613,593		1,613,593	
	COMBINED TOTAL CLAIMS	179,288	1,581,035	37,495,144	39,076,178	

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
						For Month End	
						9/30/2017	
						Last	This
						Month	Month
						2014	2015
						2016	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)		3.45	3.66	4.58	6.19	6.06	
Fixed Income Portfolio							
Investments (millions), Book Value		2.00	2.00	2.13	3.50	3.50	
Avg maturity (years)		1.99	2.08	2.67	1.82	1.75	
Unrealized gain/(loss) (%)		-0.10	0.09	-0.28	-0.44	-0.65	
Purchase/Book yield (%)		0.80	0.80	1.20	1.20	1.20	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.70	0.89	0.92	0.76	0.55	
M E L PORTFOLIO							
Total Cash Balance (millions)		72.15	80.36	61.94	62.05	59.85	
Fixed Income Portfolio							
Investments (millions), Book Value		48.09	48.09	53.40	54.84	54.79	
Avg maturity (years)		1.90	1.58	1.64	1.85	1.76	
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	0.07	-0.18	
Purchase/Book yield (%)		0.82	0.82	0.82	1.14	1.15	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.76	0.94	0.85	1.21	0.97	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.97	1.01	
TD Money Market		0.01	0.01	0.01	0.63	0.66	
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **	
Investors Bank Deposits		-	-	0.66	1.02	1.02	
Treasury Issues							
1 year bills		0.12	0.32	0.61	1.23	1.28	
3 year notes		0.90	1.02	1.00	1.48	1.51	
5 year notes		1.64	1.53	1.33	1.78	1.80	
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.85	0.69	

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

AS OF **October 31, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	224,762	47.69%	97.02%	50.87%	96.96%	41.70%	95.07%
AUTO LIABILITY	89,158	31,841	35.71%	95.69%	35.71%	95.43%	35.71%	91.84%
WORKER'S COMP	1,209,207	1,342,465	111.02%	99.83%	111.03%	99.80%	99.09%	99.28%
TOTAL ALL LINES	1,912,756	1,710,452	89.42%	98.96%	90.21%	98.91%	80.41%	97.95%
NET PAYOUT %	\$1,518,252		79.38%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	410,694	86.75%	95.07%	103.35%	94.71%	97.69%	88.77%
AUTO LIABILITY	89,385	18,356	20.54%	91.84%	20.54%	91.45%	20.54%	85.94%
WORKER'S COMP	1,210,000	1,441,666	119.15%	99.28%	119.15%	99.20%	117.16%	97.68%
TOTAL ALL LINES	1,956,793	2,014,083	102.93%	97.99%	106.94%	97.83%	104.34%	95.21%
NET PAYOUT %	\$1,562,918		79.87%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	191,000	72,610	38.02%	100.00%	39.59%	100.00%	36.00%	98.69%
GEN LIABILITY	471,685	162,346	34.42%	88.77%	33.97%	88.03%	35.02%	76.91%
AUTO LIABILITY	75,666	43,981	58.12%	85.94%	58.12%	85.26%	35.82%	73.57%
WORKER'S COMP	1,241,000	957,389	77.15%	97.68%	78.07%	97.46%	94.31%	91.80%
TOTAL ALL LINES	1,979,351	1,236,326	62.46%	95.33%	63.08%	94.99%	72.32%	88.22%
NET PAYOUT %	\$891,026		45.02%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	175,205	93,092	53.13%	98.69%	53.13%	98.04%	39.97%	76.00%
GEN LIABILITY	485,444	168,905	34.79%	76.91%	35.33%	75.57%	17.89%	42.00%
AUTO LIABILITY	63,974	7,856	12.28%	73.57%	12.28%	71.98%	19.70%	40.00%
WORKER'S COMP	1,288,669	1,008,881	78.29%	91.80%	78.98%	90.74%	39.72%	42.00%
TOTAL ALL LINES	2,013,291	1,278,734	63.51%	88.23%	64.09%	87.12%	33.84%	44.90%
NET PAYOUT %	\$578,133		28.72%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	185,329	220,593	119.03%	76.00%	118.49%	68.00%	N/A	N/A
GEN LIABILITY	483,019	149,900	31.03%	42.00%	27.51%	36.00%	N/A	N/A
AUTO LIABILITY	53,346	16,159	30.29%	40.00%	31.23%	35.00%	N/A	N/A
WORKER'S COMP	1,332,335	607,714	45.61%	42.00%	48.74%	33.00%	N/A	N/A
TOTAL ALL LINES	2,054,029	994,366	48.41%	45.02%	49.59%	36.92%	N/A	N/A

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
	October 31, 2017					
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
September-17	1	0	4	5	9	19
October-17	1	0	2	5	10	18
NET CHGE	0	0	-2	0	1	-1
Limited Reserves						\$3,605
Year	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$0	\$10,501	\$6,329	\$50,868	\$67,698
October-17	\$0	\$0	\$7,500	\$6,329	\$51,069	\$64,898
NET CHGE	\$0	\$0	(\$3,001)	\$0	\$201	(\$2,800)
Ltd Incurred	\$111,385	\$143,367	\$72,610	\$93,092	\$220,593	\$641,048
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
September-17	1	7	8	16	24	56
October-17	1	7	7	15	24	54
NET CHGE	0	0	-1	-1	0	-2
Limited Reserves						\$10,381
Year	2013	2014	2015	2016	2017	TOTAL
September-17	\$38,284	\$258,411	\$104,465	\$151,729	\$96,167	\$649,056
October-17	\$23,102	\$175,882	\$102,298	\$149,139	\$110,137	\$560,559
NET CHGE	(\$15,182)	(\$82,530)	(\$2,167)	(\$2,590)	\$13,970	(\$88,498)
Ltd Incurred	\$224,762	\$410,694	\$162,346	\$168,905	\$149,900	\$1,116,607
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
September-17	0	0	1	0	5	6
October-17	0	0	1	0	4	5
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$5,912
Year	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$0	\$20,234	\$0	\$9,825	\$30,059
October-17	\$0	\$0	\$20,234	\$0	\$9,325	\$29,559
NET CHGE	\$0	\$0	\$0	\$0	(\$500)	(\$500)
Ltd Incurred	\$31,841	\$18,356	\$43,981	\$7,856	\$16,159	\$118,192
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
September-17	10	8	15	21	49	103
October-17	10	8	11	13	38	80
NET CHGE	0	0	-4	-8	-11	-23
Limited Reserves						\$20,775
Year	2013	2014	2015	2016	2017	TOTAL
September-17	\$175,838	\$277,674	\$265,948	\$563,399	\$519,218	\$1,802,077
October-17	\$169,098	\$275,284	\$215,267	\$545,133	\$457,250	\$1,662,032
NET CHGE	(\$6,740)	(\$2,390)	(\$50,681)	(\$18,266)	(\$61,968)	(\$140,045)
Ltd Incurred	\$1,342,465	\$1,441,666	\$957,389	\$1,008,881	\$607,714	\$5,358,115
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
September-17	12	15	28	42	87	184
October-17	12	15	21	33	76	157
NET CHGE	0	0	-7	-9	-11	-27
Limited Reserves						\$14,758
Year	2013	2014	2015	2016	2017	TOTAL
September-17	\$214,122	\$536,085	\$401,148	\$721,456	\$676,078	\$2,548,889
October-17	\$192,200	\$451,165	\$345,299	\$700,601	\$627,782	\$2,317,047
NET CHGE	(\$21,922)	(\$84,919)	(\$55,849)	(\$20,856)	(\$48,296)	(\$231,842)
Ltd Incurred	\$1,710,452	\$2,014,083	\$1,236,326	\$1,278,734	\$994,366	\$7,233,961

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs

October 31, 2017				
FUND	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
BURLINGTON	1.04	1.98	1.90	1.66
MORRIS	1.10	1.96	2.01	1.72
CENTRAL	1.17	1.76	1.95	1.66
CAMDEN	1.31	1.35	2.55	1.67
BERGEN	1.35	1.57	2.43	1.80
SOUTH BERGEN	1.38	2.10	2.48	2.02
SUBURBAN MUNICIPAL	1.53	2.24	2.25	2.03
NJ PUBLIC HOUSING	1.57	2.02	2.01	1.89
ATLANTIC	1.67	3.19	2.69	2.46
N.J.U.A.	1.67	3.15	2.60	2.51
PROF MUN MGMT	1.72	2.08	3.81	2.54
TRI-COUNTY	1.82	2.48	2.05	2.12
SUBURBAN ESSEX	1.84	1.76	2.15	1.93
MONMOUTH	2.00	1.65	2.19	1.94
OCEAN	2.48	2.09	2.27	2.27
AVERAGE	1.58	2.09	2.36	2.01

**Professional Municipal Mgmt Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY**

DATA VALUED AS OF October 31, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015	
1	304 EVESHAM	*	10/31/2017	0	0	0.00	1.58	5.01	1 EVESHAM	2.02
2	305 EVESHAM TOWNSHIP FIRE DISTRICT			0	0	0.00	1.05	2.82	2 EVESHAM TOWNSHIP I	1.39
3	307 MOORESTOWN			0	1	0.85	1.39	2.08	3 MOORESTOWN	1.48
4	308 WILLINGBORO			1	8	2.63	2.92	5.16	4 WILLINGBORO	3.59
5	306 MAPLE SHADE			1	5	5.04	2.33	1.50	5 MAPLE SHADE	2.77
Totals:				2	14	1.72	2.08	3.81		2.54

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	November 20, 2017			
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of November 1, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2017 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	Filed 6/29
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 3/7
<input type="checkbox"/> Certification of Professional Fees	Filed 6/2
<input type="checkbox"/> Unaudited Financials	Filed 2/17
<input type="checkbox"/> Annual Audit	Filed 6/29
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 17-25

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
NOVEMBER BILLS LIST**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2017			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001115			
001115	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 11/2017	11,094.05
			11,094.05
001116			
001116	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2017	1,446.52
			1,446.52
001117			
001117	PERMA	POSTAGE FEE 10/2017	0.46
001117	PERMA	EXECUTIVE DIRECTOR FEE 11/2017	10,681.17
			10,681.63
001118			
001118	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 11/2017	3,147.25
			3,147.25
001119			
001119	QUALCARE, INC.	MANAGED CARE SERVICES - 11/2017	6,929.34
			6,929.34
001120			
001120	THOMAS TONTARSKI	TREASURER FEE 11/2017	1,430.67
			1,430.67
001121			
001121	BACIO CATERING AND MARKETPLACE	PAYMENT OF LUNCH JIF MEETING 11/2017	140.00
			140.00
001122			
001122	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 11/2017	1,409.82
001122	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 11/2017	1,655.08
			3,064.90
001123			
001123	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 10/31/2017	41.29
			41.29
001124			
001124	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/2017	478.66
			478.66

001125
001125

BUCKS CO.

ACCT: 2-0120120000 - 10/20/17 MTG 10/23

33.34
33.34

Total Payments FY 2017

38,487.65

TOTAL PAYMENTS ALL FUND YEARS \$ 38,487.65

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

November 19, 2017

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending October 31, 2017 for Closed Fund Years 1987 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 5,663.90. This generated an average annual yield of 1.15%. However, we have an unrealized net loss of \$4,765.00 adjusting the reported yield to .18% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$27,658.29 as it relates to the market value of \$3,487,932.56 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$3,505,670.02.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$.00 w/YTD \$6,664.45
Overpayment Reimbursements \$.00
E-JIF Dividend \$38,468.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 197 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 \$ 86,950.68.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 6,064,079.25 to a closing balance of \$ 5,772,267.44 showing a decrease in the fund of \$ 291,811.81.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

PMM JIF SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
3/18	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	98.00	
YTD-2017							98.00
5/17	MOORESTOWN TWP.	Z47066	MOORESTOWN TWP.	PR	2016	2,512.94	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	144.00	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
MTD-MAY						2,728.94	
YTD-2017							2,826.94
6/17	EVESHAM TOWNSHIP	X71495	DANIEL BURDETTE	WC	2013	292.51	
MTD-JUNE						292.51	
YTD-2017							3,119.45
MTD-JULY						0.00	
YTD-2017							3,119.45
8/11	EVESHAM TOWNSHIP	1263418	EVESHAM TOWNSHIP	PR	2016	3,545.00	
MTD-AUG						3,545.00	
YTD-2017							6,664.45
MTD-SEP						0.00	
YTD-2017							6,664.45
MTD-OCT						0.00	
YTD-2017							6,664.45

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

Current Fund Year: 2017 Month Ending: October		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		306,015.99	1,853,971.08	284,941.73	2,695,092.04	0.00	104.68	25.23	209,841.11	714,087.39	6,064,079.25
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		(130.74)	(792.03)	(121.73)	(1,151.38)	0.00	(0.05)	(0.02)	(89.65)	(305.07)	(2,590.67)
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		(130.74)	(792.03)	(121.73)	(1,151.38)	0.00	(0.05)	(0.02)	(89.65)	(305.07)	(2,590.67)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,468.00	38,468.00
TOTAL		(130.74)	(792.03)	(121.73)	(1,151.38)	0.00	(0.05)	(0.02)	(89.65)	38,162.93	35,877.33
EXPENSES											
Claims Transfers		798.56	11,287.93	0.00	71,152.19	0.00	0.00	0.00	0.00	0.00	83,238.68
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244,450.46	244,450.46
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		798.56	11,287.93	0.00	71,152.19	0.00	0.00	0.00	0.00	244,450.46	327,689.14
END BALANCE		305,086.69	1,841,891.12	284,820.00	2,622,788.47	0.00	104.63	25.21	209,751.46	507,799.86	5,772,267.44
Report Month: October											
Balance Differences											
Opening Balances:		Opening Balances are equal									\$0.00
Imprest Transfers:		Imprest Totals are equal									\$0.00
Investment Balances:		Investment Payment Balances are NOT e									(\$0.01)
		Investment Adjustment Balances are equ									\$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	October										
CURRENT FUND YEAR	2017										
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9		
ID Number:	OPERATING A CASH MGMT	INVEST ACCT	ASSET MGR	CLAIMS ACC	EXPENSE ACC	OPERATING ACCT	CLAIMS ACC	ADMIN. EXPEN			
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$6,064,079.67	2.79397E-09	-1.7235E-10	74.63	3493120.91	0	2.32831E-10	2469884.13	100000	1000	
Opening Interest Accrual Balance	\$14,247.90	0	0	0	14247.9	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$3,489.56	\$0.00	\$0.00	\$0.00	\$3,489.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,174.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,174.34	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$4,765.00)	\$0.00	\$0.00	\$0.00	(\$4,765.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$898.90	\$0.00	\$0.00	\$0.00	(\$1,275.44)	\$0.00	\$0.00	\$2,174.34	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$366,594.35	\$0.00	\$0.00	\$423.35	\$13.86	\$0.00	\$0.00	\$38,468.00	\$83,238.68	\$244,450.46	
10 (Withdrawals - Sales)	(\$655,815.49)	\$0.00	\$0.00	\$0.00	(\$437.21)	\$0.00	\$0.00	(\$327,689.14)	(\$83,238.68)	(\$244,450.46)	
Ending Cash & Investment Balance	\$5,772,267.87	\$0.00	(\$0.00)	\$497.98	\$3,487,932.56	\$0.00	\$0.00	\$2,182,837.33	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$17,737.46	\$0.00	\$0.00	\$0.00	\$17,737.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$16,318.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,199.20	\$10,896.82	\$3,222.65	
(Less Deposits in Transit)	(\$2,199.20)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2,199.20)	\$0.00	
Balance per Bank	\$5,786,387.34	\$0.00	(\$0.00)	\$497.98	\$3,487,932.56	\$0.00	\$0.00	\$2,185,036.53	\$108,697.62	\$4,222.65	

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

Month		October							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	168,725.24	798.56	0.00	169,523.80	169,523.80	0.00	0.00	0.00
	Liab	36,733.19	3,029.85	0.00	39,763.04	39,763.04	0.00	0.00	0.00
	Auto	6,833.76	0.00	0.00	6,833.76	6,833.76	(0.00)	(0.00)	0.00
	WC	130,227.11	20,236.84	0.00	150,463.95	150,463.95	0.00	0.00	(0.00)
	Total	342,519.30	24,065.25	0.00	366,584.55	366,584.55	0.00	0.00	(0.00)
2016	Prop	86,763.64	0.00	0.00	86,763.64	86,763.64	(0.00)	(0.00)	0.00
	Liab	19,765.58	0.00	0.00	19,765.58	19,765.58	0.00	0.00	0.00
	Auto	7,856.09	0.00	0.00	7,856.09	7,856.09	0.00	0.00	0.00
	WC	454,451.94	9,295.95	0.00	463,747.89	463,747.89	0.00	0.00	0.00
	Total	568,837.25	9,295.95	0.00	578,133.20	578,133.20	0.00	0.00	0.00
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	55,768.03	4,279.72	0.00	60,047.75	60,047.75	(0.00)	(0.00)	0.00
	Auto	23,746.47	0.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00
	WC	702,892.48	39,229.50	0.00	742,121.98	742,121.98	0.00	0.00	0.00
	Total	847,517.19	43,509.22	0.00	891,026.41	891,026.41	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	230,833.76	3,978.36	0.00	234,812.12	234,812.12	0.00	0.00	0.00
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	1,163,992.76	2,389.90	0.00	1,166,382.66	1,166,382.66	(0.00)	(0.00)	0.00
	Total	1,556,549.63	6,368.26	0.00	1,562,917.89	1,562,917.89	(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	201,478.06	0.00	0.00	201,478.06	201,478.06	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	1,152,061.39	0.00	0.00	1,152,061.39	1,152,061.39	0.00	0.00	0.00
	Total	1,496,765.04	0.00	0.00	1,496,765.04	1,496,765.04	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	4,812,188.41	83,238.68	0.00	4,895,427.09	4,895,427.09	(0.00)	(0.00)	(0.00)

Professional Municipal Mgmt JIF

Certificate of Insurance Monthly Report

From 9/22/2017 To 10/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Big NJ Portfolio LP I - Township of Moorestown	PO Box 829805 Philadelphia, PA 19182	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of 1245 North Church Street by Moorestown Township Police Department.	10/12/2017 #1770570	GL AU EX WC
H - Big NJ Portfolio LP & The Flynn I - Township of Moorestown	Company PO Box 829805 Philadelphia, PA 19182	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of 1245 North Church Street by Moorestown Township Police Department.	10/12/2017 #1770624	GL AU EX WC
Total # of Holders: 2				

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: November 6, 2017

JIF SERVICE TEAM

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899
Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651	Glenn Prince Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- No Surveys were conducted for the month of September

MEETINGS ATTENDED

- Fund Commissioners Meeting – October 23

UPCOMING EVENTS

- Fund Commissioner Meeting – November 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - SD Bulletin - October is Fire Prevention Month – October 9
- PMM JIF - Did You Know? – MSI Training Schedule, November 2017 – October 19
- PMM JIF - MSI Bulletin - Leaf Collection Time – October 23

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 770+ safety videos in 47 different categories plus the “In-The-Line-Of-Duty Video Series”. To view the full media catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

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

No videos were viewed for the month of October.

MEL SAFETY INSTITUTE (MSI)

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 (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for **November and December of 2017. Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.**

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

DATE	LOCATION	TOPIC	TIME
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm
11/1/17	Township of Washington	BBP	12:30 - 1:30 pm
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/15/17	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/15/17	Township of Cherry Hill #4	Driving Safety Awareness	10:45 - 12:15 pm
12/15/17	Township of Cherry Hill #4	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm

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



Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the SAFETY tab.

- Select *Toolbox Talks* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - New Toolbox Talks have been added for the leaf collection season.
- Choose *Videos* to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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 677.388.3046.

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Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies



October 2017

October is Fire Prevention Month

National Fire Protection Association has declared the 2017 theme to be, “*Every Second Counts: Plan 2 Ways Out!*”. In a fire, seconds count. Seconds can mean the difference between residents of our community escaping safety from a fire or having their lives end in tragedy.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?
 - a. 10 - 12 years
 - b. 20 - 25 years
 - c. Never, if not used

10 - 12 years
2. Why is Fire Prevention Week always the week of October 9th?
 - a. To commemorate the Great Chicago Fire
 - b. To commemorate the Great Roman Fire
 - c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire
3. How often should smoke detectors be replaced?
 - a. After a fire
 - b. Every 5 years
 - c. Every 10 years

Every 10 years
4. Most fire deaths occur where?
 - a. In motor vehicles
 - b. In the home
 - c. In the workplace
 - d. In a place of assembly; restaurant, theater, casino, etc.

In the home
5. What age group has the greatest chance of dying in a fire in the home?
 - a. Infants
 - b. Pre-teen age children
 - c. Young adults
 - d. Adults
 - e. Senior citizens

By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens

Fire safety is not just for the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.

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EVERY SECOND COUNTS

PLAN **2** WAYS OUT!



FIRE PREVENTION WEEK

OCTOBER 8-14, 2017

firepreventionweek.org

- Draw a map of your home. Show all doors and windows.
- Visit each room. Find two ways out.
- All windows and doors should open easily. You should be able to use them to get outside.
- Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- Make sure your house or building number can be seen from the street.
- Talk about your plan with everyone in your home.
- Learn the emergency phone number for your fire department.
- Practice your home fire drill!
- Make your own home fire escape plan using the grid provided on page 2.





PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND

CUMULATIVE CLAIMS SUMMARY

2017

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	90	\$124,479.14	\$32,991.31	\$91,487.83	73.5%
FEBRUARY	73	\$43,620.94	\$14,376.83	\$29,244.11	67.0%
MARCH	44	\$74,889.92	\$22,958.12	\$51,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE	87	\$44,670.32	\$13,049.00	\$31,621.32	70.8%
JULY	159	\$99,431.84	\$25,411.99	\$74,019.85	74.4%
AUGUST	121	\$100,731.03	\$29,729.50	\$71,001.53	70.5%
SEPTEMBER	73	\$41,319.27	\$16,398.22	\$24,921.05	60.3%
OCTOBER	73	\$32,018.60	\$10,388.23	\$21,630.37	67.6%
NOVEMBER					
DECEMBER					
TOTALS	917	\$704,271.06	\$223,603.38	\$480,767.70	68.3%

2018

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
SEPTEMBER	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
TOTALS	948	\$948,807.28	\$334,880.41	\$614,848.86	64.7%

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.95	\$65,237.71	60.8%
MAY	192	\$124,860.75	\$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%
SEPTEMBER	175	\$79,210.95	\$30,111.94	\$49,099.01	62.0%
OCTOBER	111	\$56,796.68	\$23,790.96	\$33,005.72	58.1%
NOVEMBER	68	\$80,656.75	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1848	\$1,244,788.84	\$488,881.40	\$767,777.64	60.8%



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
CHARGES/SAVINGS BY SPECIALTY

January - October 2017

	CHARGES	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	\$160,936.30	\$46,670.00	\$114,266.30	71.0%
Anesthesiology	\$14,087.00	\$7,454.39	\$6,632.61	47.1%
Behavioral Health	\$11,260.00	\$8,630.00	\$2,630.00	23.4%
Cardiology	\$540.00	\$326.28	\$213.72	39.6%
Durable Medical Equipment	\$1,850.00	\$1,440.00	\$410.00	22.2%
Emergency Medicine	\$9,909.00	\$3,066.40	\$6,842.60	69.1%
General Surgery	\$3,003.00	\$1,353.70	\$1,649.30	54.9%
Hand Surgery	\$9,558.13	\$5,212.66	\$4,345.47	45.5%
Hospital	\$59,221.37	\$29,534.54	\$29,686.83	50.1%
Internal Medicine	\$81.00	\$25.86	\$55.14	68.1%
Laboratory Services	\$1,409.25	\$220.22	\$1,189.03	84.4%
MRI/Radiology	\$23,911.46	\$11,781.06	\$12,130.40	50.7%
Neurology	\$660.00	\$614.82	\$45.18	6.8%
Neurosurgery	\$18,256.13	\$5,493.62	\$12,762.51	69.9%
Occupational Medicine	\$32,736.13	\$14,386.13	\$18,350.00	56.1%
Occupational Therapy	\$1,555.00	\$1,333.00	\$222.00	14.3%
Ophthalmology	\$280.00	\$230.24	\$49.76	17.8%
Orthopedic Surgery	\$104,321.97	\$31,340.28	\$72,981.69	70.0%
Other	\$1,310.40	\$1,277.00	\$33.40	2.5%
Pathology	\$95.00	\$56.01	\$38.99	41.0%
Pharmacy	\$546.86	\$59.63	\$487.23	89.1%
Physical Medicine & Rehabilitation	\$10,317.90	\$3,742.11	\$6,575.79	63.7%
Physical Therapy	\$222,704.16	\$41,216.63	\$181,487.53	81.5%
Physicians Fees	\$395.00	\$225.00	\$170.00	43.0%
Urgent Care Center	\$14,844.00	\$7,451.40	\$7,392.60	49.8%
Urology	\$482.00	\$362.38	\$119.62	24.8%
Grand Total	\$704,271.06	\$223,503.36	\$480,767.70	68.3%



PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

Top 10 Providers By Charges

PAR/NonPAR

January - October 2017

	CHARGES	APPROVED	SAVINGS	% SAVINGS	SPECIALTY
Participating Provider	\$555,675.71	\$151,438.61	\$404,237.10	72.7%	
IVY REHAB NETWORK, INC	\$174,890.00	\$26,580.00	\$148,310.00	84.8%	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$100,027.27	\$28,698.45	\$71,328.82	71.3%	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	\$87,405.65	\$22,610.15	\$64,795.50	74.1%	Ambulatory Surgery Center
KENNEDY UNIVERSITY HOSPITAL, INC.	\$44,433.32	\$21,296.46	\$23,136.86	52.1%	Hospital
ADVANCED SURGICAL INSTITUTE	\$34,030.00	\$9,450.00	\$24,580.00	72.2%	Ambulatory Surgery Center
U.S. HEALTHWORKS MEDICAL GROUP OF NJ	\$27,622.33	\$11,612.74	\$16,009.59	58.0%	Occupational Medicine
ONE CALL MEDICAL, INC.	\$23,612.46	\$11,522.12	\$12,090.34	51.2%	MRI/Radiology
STRIVE PHYSICAL THERAPY AND SPORTS REHAB	\$21,855.00	\$4,748.00	\$17,107.00	78.3%	Physical Therapy
HAND SURGERY AND REHAB CENTER OF NJ	\$21,684.68	\$8,545.69	\$13,138.99	60.6%	Hand Surgery
REHAB EXCELLENCE CENTER, LLC	\$20,115.00	\$6,375.00	\$13,740.00	68.3%	Physical Therapy
Out Of Network	\$15,849.40	\$11,615.40	\$4,234.00	26.7%	
JOHN MCGOWAN PHD	\$3,875.00	\$2,930.00	\$945.00	24.4%	Behavioral Health
GARY M. GLASS MD	\$3,400.00	\$2,450.00	\$950.00	27.9%	Behavioral Health
LOURDES ANESTHESIA ASSOC PA	\$2,800.00	\$1,492.40	\$1,307.60	46.7%	Anesthesia
WORKERS COMP PSYCH NET	\$2,220.00	\$1,780.00	\$440.00	19.8%	Behavioral Health
MEDSOURCE LLC	\$1,800.00	\$1,390.00	\$410.00	22.8%	Durable Medical Equipment
WILLINGBORO TOWNSHIP	\$1,310.40	\$1,277.00	\$33.40	2.5%	Emergency Medical Services
RADIOLOGY ASSOCIATES OF NEW JERSEY	\$149.00	\$149.00	\$0.00	0.0%	MRI/Radiology
NOVACARE REHABILITATION	\$135.00	\$0.00	\$135.00	100.0%	MRI/Radiology
LOURDES IMAGING ASSOC, PA	\$60.00	\$47.00	\$13.00	21.7%	MRI/Radiology
ROWANSOM DEPT OF PATHOLOGY	\$50.00	\$50.00	\$0.00	0.0%	Pathology
MAIN LINE MEDICAL SUPPLIES INC.	\$50.00	\$50.00	\$0.00	0.0%	Durable Medical Equipment
Grand Total	\$571,525.11	\$163,054.01	\$408,471.10	71.5%	

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – OCTOBER 23, 2017
 MOORESTOWN TOWN HALL
 111 WEST 2ND STREET
 MOORESTOWN, NJ 08057 1:00 PM**

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

ROLL CALL OF 2017 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Nelson Wiest	Township of Maple Shade	Present
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

George Gravenstine, AJM Insurance

Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: SEPTEMBER 25, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 25, 2017

Moved: Commissioner Brevogel
Second: Commissioner Merchel
Vote: 4 Ayes, 0 Nays

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2018 Budget Introduction – Enclosed in the agenda was the proposed 2018 Budget for review and discussion. The budget includes a decrease of \$19,616 over the 2017 budget for a total of \$3,938,235. Mr. Prince reviewed the Law Enforcement Service included in the budget. The Executive Director reviewed the budget with the Commissioners and advised it would be appropriate to schedule a public meeting.

MOTION TO INTRODUCE THE 2018 BUDGET AND SCHEDULE A PUBLIC HEARING ON 11/27/2017 AT 1:00PM IN MOORESTOWN

Moved: Commissioner Wiest
Second: Commissioner Brevogel
Vote: 4 Ayes, 0 Nays

Closed Year Dividend - The Fund Office has reviewed the available dividend from closed year accounts and recommended the release of \$100,000. In addition, an EJIF dividend in the amount of \$34,468 is already in the budget as a deduction in the premiums. Enclosed in the agenda was the breakdown of the distribution.

Enclosed in the agenda was Resolution 17-22 authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

MOTION TO ADOPT RESOLUTION 17-22 AUTHORIZIGN THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$100,000 FROM CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL

Moved: Commissioner Brevogel
Second: Commissioner Merchel
Vote: 4 Ayes, 0 Nays

2018 RFQ – As previously discussed, the fund office advertised Requests for Qualifications for all Fund Professionals. Responses were received on August 4th. There were multiple responses received for

Managed Care, Claims Administration and Auditor. The Executive Director reviewed the responses with the Commissioners in a meeting prior to the JIF meeting, a report will be issued. The recommendation is to stay with the incumbent providers.

Membership Renewals: The Fund has one member up for renewal at the end of the year. Renewal documents were sent in August and have been returned.

MEL, EJIF & RCF Meetings – The MEL, EJIF & RCF met on October 18th at the Forsgate Country Club. The MEL introduced its 2018 budget; the EJIF & RCF adopted their respective 2018 budgets. The recap of those meeting will be in next month’s agenda.

Elected Officials Training – This year’s elected officials training program will focus on “Ethics for Governmental Officials”. A session is scheduled at the League of Municipalities Conference for 3:45 PM in Atlantic City on Wednesday, November 15, 2017.

EJIF Regulatory Compliance Training - The EJIF would like to extend an invitation to you and members of your municipality and utility authority to an upcoming workshop – “Keeping Up with Changing Regulations” to discuss staying in compliance with new, changing and problematic rules. The information for the workshop was included in the agenda.

Due Diligence Reports: The Executive Director advised the FFT for August showed the fund’s surplus over 2 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund at 30% and the fund is actually trending at 47%. A little variation, but not affecting the financials yet. The Loss Time Accident Frequency for the JIF is 2.16 in August, which is driven by loss time accidents and there were three in this report. The Executive Director advised he spoke with the Evesham Fire Chief and he has promised they are very close to being complaint with the EPL/POL guidelines to drop their deductible.

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

Executive Director's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Underwriting Manager reviewed the current cyber situation with the Fund. There will be minimum cyber security standards that will be released to the MEL towns, and included in this information will be deductible reimbursements based on the member’s level of cyber competence. Another hot topic is land use, there has been a high severity of land use claims. Beginning in 2018, the MEL will require land use training to offset these costs/losses. The Underwriting Manger then reviewed the new Fire Truck changes, now members can get replacement cost or stated costs for trucks 15 years or older.

Commissioner Merchel and Commissioner Wiest discussed training for planning and zoning. The Underwriting Manager advised a new one was being released, and Commissioner Wiest advised Maple Shade using LYMO for their training.

ATTORNEY: Mr. Kearns advised his report was for closed session only.

TREASURER:

Payment of October 2017 Vouchers Resolution 17-23

Closed Fund Year	205,960.26
Fund Year 2017	38,490.20
Total	244,450.46

MOTION TO RATIFY RESOLUION 17-23 VOUCHER LIST FOR THE MONTH OF OCTOBER AS SUBMITTED

Moved: Commissioner Brevogel
Second: Commissioner Merchel
Vote: Unanimous

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

2013	0.00
2014	22,079.46
2015	22,147.40
2016	17,542.23
2017	17,859.24
Closed	0.00
TOTAL	79,628.33

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 14 certificates that were issued from 8/22/2017 to 9/21/2017.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of September, as well as a list of MSI Training and Fast Track training information. One safety bulletins was included in the report, Safety in the Office Environment, with instructions to access through the MEL Safety Institute. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised September's reports were included in the agenda. Mr. McNamara reported there were 73 bills during the month of September totaling \$41,319.27; of that amount \$16,398.22 was paid for a savings of \$24,921.05 which is a 60.3% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager advised the workers compensation team would be changing for the PMM JIF, an email will be sent with the new contacts for the fund. The Claims Manager advised the PAR report was for closed session.

Report Part of Minutes.

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

Motion: Commissioner Merchel
Second: Commissioner Wiest
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Brevogel
Second: Commissioner Wiest
Vote: Unanimous

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

Motion: Commissioner Brevogel
Second: Commissioner Wiest
Roll Call Vote: 4 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Merchel
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 1:52pm

**NEXT REGULAR MEETING: November 27, 2017
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

Appendix II

RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

October 18, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Czerniecki

Re: Topics Discussed at the RCF October Meeting

Madeline Cook – NJPHA Commissioner: Chairman Matchett announced that Commissioner Cook would be retiring December 31, 2017 and thanked her for her years of service on the RCF Claims Committee and the RCF Board; a special presentation will be made at the next meeting.

2017 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2017 reflecting the transfer of Fund Year 2013 from the local JIFs as of 6/30/17.

2018 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2018 Budget. Under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2018 expenses.

Claims Committee: The Claims Review Committee met in September and the morning of the Commissioner's meeting; minutes of the September meeting were distributed to the Board. The next Claims Review Committee is November 29, 2017 at 9:00AM via tele and video conference in Marlton and Parsippany offices.

Executive Director reported the MEL and RCF Claims Committee Chairs met via teleconference on September 27th to evaluate responses for Claims Administrator RFQs. Based on established evaluation criteria, a recommendation was made to interview York Risk Services Group and Qual-Lynx for the position of Property TPA and reappoint CB Claims LLC for Liability TPA, Qual-Lynx for Workers' Compensation and Dorsey & Semrau for POL/EPL runout. Following interviews for the Property TPAs on October 10th, Claims Review Committee is recommending awarding that contract to York Risk Services Group.

Executive Director reported at this morning's Claims Committee, a review of Managed Care provider networks was presented. Scoring was completed and based on established evaluation criteria a

recommendation was made to award the Managed Care contract to QualCare subject to review by the MEL Claims Committee.

Next Meeting: The next meeting of the RCF is the 2018 Reorganization scheduled for **Wednesday January 3, 2018** at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017	2017	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
TOTAL	688,000	26,324,784	25,636,784
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017 PROPOSED	2017	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
SUBTOTAL LOSS FUND	78,000	25,714,784	25,636,784
EXPENSES			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	481,729	481,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	610,000	610,000	0
TOTAL BUDGET	688,000	26,324,784	25,636,784

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 ADOPTED BUDGET				
	2017 ANNUALIZED	2018 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	78,000	30,000	(48,000)	-62%
EXPENSES				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
SUBTOTAL	481,729	490,886	9,157	2%
EXPENSE CONTINGENCY	128,271	129,114	843	1%
SUBTOTAL EXPENSES	610,000	620,000	10,000	2%
TOTAL BUDGET	688,000	650,000	(38,000)	-5.5%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 18, 2017
TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
FROM: Commissioner Thomas Czerniecki
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2018 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2018. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2018 and to certify annual assessments, based upon the adopted 2018 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$1,000,000 dividend was filed with the State on September 13, 2017. We await their approval.

38 LAGOON DRIVE PROPERTY SALE – Resolution 24-17 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

COVERAGE COMMITTEE MEETING- An EJIF Coverage Committee meeting is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 11:15 a.m.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2018 PROPOSED BUDGET BASED ON 2010 CENSUS				
	10/11/2017 11:45	2017	2018	
		TOTAL	TOTAL	CHANGE
				CHANGE
	I. Claims and Excess Insurance			\$
	Claims			%
1	Non-Site Specific	345,283	299,024	(46,259) -13.4%
2	Site Specific	380,333	353,432	(26,901) -7.1%
3	Legal Defense	1,142,166	1,036,097	(106,069) -9.3%
4	Superfund Buyout	659,221	625,632	(33,589) -5.1%
5	LFC	14,569	14,860	291 2.0%
6	Total Loss Fund	2,541,572	2,329,045	(212,527) -8.4%
7				
8	II. Expenses, Fees & Contingency			
9	Professional Services			
10	Actuary	61,702	62,936	1,234 2.0%
11	Attorney	75,061	76,562	1,501 2.0%
12	Auditor	15,646	15,959	313 2.0%
13	Executive Director	256,980	282,678	25,698 10.0%
14	Treasurer	19,297	19,683	386 2.0%
15	Legislative Agent	45,000	45,000	- 0.0%
16	Underwriting Managers	219,502	223,892	4,390 2.0%
17	Environmental Services	421,332	429,759	8,427 2.0%
18	Claims Administration	25,942	26,460	519 2.0%
19				
20	Subtotal - Contracted Prof Svcs	1,140,462	1,182,929	42,468 3.7%
21				
22	Non-Contracted Services			
23	Postage	5,473	5,473	- 0.0%
24	Printing	4,250	4,250	- 0.0%
25	Telephone	2,423	2,423	- 0.0%
26	Expenses contingency	14,808	14,808	- 0.0%
27	Member Testing	8,233	8,233	- 0.0%
28				
29	Subtotal - Non-contracted svcs	35,186	35,186	- 0.0%
30				
31	Subtotal-Contracted/Non-contra	1,175,648	1,218,116	42,468 3.6%
32				
33	Excess Aggregate Insurance	557,218	573,935	16,717 3.0%
34				
35	General Contingency	76,544	29,863	(46,681) -61.0%
36				
37	Total Exp, Fees & Contingency	1,809,410	1,821,914	12,503 0.7%
38				
39	TOTAL JIF APPROPRIATIONS	4,350,982	4,150,959	(200,024) -4.6%



Municipal Excess Liability Joint Insurance Fund

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

Date: October 18, 2017

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Czerniecki

Subject: October MEL Report

2018 Rate Table & Budget – Board of Fund Commissioners introduced a 2018 Rate Table and a 2018 Budget - reflecting an overall increase of .1% when applying the 2017 exposures and limits against the 2018 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 15, 2017 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Committee met on October 10th and reviewed the 2018 budget, rate table. In addition Committee reviewed responses to RFQs for Actuary, Executive Director, Treasurer, Attorney, Deputy Attorney, Graphic Designer, Strategic Planner and Producer and recommends re-appointing incumbent providers at reorganization; no other responses were received.

Coverage Committee: Stradley Ronan and Wilson, Esler, et al submitted responses to the RFQ for Technical Writer and were both interviewed by a Coverage Committee sub-committee. Report will be provided to the Coverage Committee at its December 4th meeting.

MEL/RCF Claims Committee: Board of Fund Commissioners accepted the recommendations of the Claims Review Committee and expects to appoint York Risk Services Group for Property Claims Administrator (Vanguard declined to submit response to RFQ); CB Claims LLC for Liability TPA and Dorsey & Semrau for POL/EPL runout.

Claims Committee will meet to evaluate Managed Care Provider and Excess Workers' Compensation. Committee will review the results of the "market basket" pricing of actual provider services before evaluating the Managed Care responses submitted by Qualcare and FMCO.

Audit Committee: Committee has scheduled a meeting on October 19th to review the responses for Internal Auditors.

Legislative Committee: In September, the Board accepted the Legislative Committee's recommendation to re-appoint Pathways Government Relations for Legislative agent at reorganization. The committee is scheduled to meet on November 15th during the NJSLOM convention.

Safety & Education: In September, the Board accepted the Committee's recommendation to re-appoint J A Montgomery as Safety Consultant and Training. The committee is scheduled to meet on October 30th.

Cyber Task Force: The Cyber Task Force has developed minimum risk control standards and is finalizing materials for distribution.

The MEL is working with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness. To date, several members have been confirmed to participate in the study.

Marketing Committee: The Marketing Committee is redesigning the MEL's website and developing a mobile application. They are working with a mobile application focus group to identify municipal roles and the push notification content appropriate for those roles.

POL/EPL & Fire Truck MEL Bulletins: Enclosed as part of the MEL Underwriting Manager's report are copies of bulletins distributed to members concerning Optional Excess Land Use Coverage, Public Officials/Employment Practices Policy Form Changes and Fire Truck Valuation change.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. The last session will be held on October 27th. To date there have been 75 that have attended the program.

Risk Management Information/Operating System (RMIS): Weekly status calls are conducted to ensure deliverables are met and the Fund is on target for the anticipated launch.

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

RCF September Report: A copy of Commissioner Clarke's report on the RCF's September meeting submitted for information.