

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
NOVEMBER 28, 2016 – 1:00 PM**

**MOORESTOWN TOWN HALL  
111 WEST 2<sup>ND</sup> 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 28, 2016  
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**
  
- APPROVAL OF MINUTES:** October 24, 2016 Open Minutes .....Appendix I  
October 24, 2016 Closed Minutes ..... To be distributed
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report .....Page 1
  
- ATTORNEY – William J. Kearns, Esquire**
  
- TREASURER – Thomas Tontarski**  
.November 2016 Voucher List - Resolution No. 16-28 ..... Page 22  
.Treasurer’s Reports .....Page 24
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report .....Page 30
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report .....Page 31
  
- MANAGED CARE – Qual Care**  
.Monthly Report .....Page 38
  
- CLAIMS SERVICE – Qual Lynx**
  
- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:  
PERSONNEL - SAFETY - PUBLIC PROPERTY - LITIGATION**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**

## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Date: November 28, 2016

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**2017 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2017 in the amount of \$3,878,119. There was a decrease of \$6,412 on the MEL premium since introduction, so the revised amount is \$3,871,707. 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 11)**

- Motion to open the Public Hearing on the 2017 Budget.**
- Discussion of Budget & Assessments.**
- Motion to close the Public Hearing.**
- Motion to adopt Budget & Certify Assessments.**

**Fiscal Policies and Procedures Amendment** – With the change of our bank accounts, there is a need to amend the Fund’s Fiscal Policies and Procedures. **(Page 12)**

- Motion to Approve Resolution 16-25 Amending the Funds Fiscal Policies and Procedures**

**2017 Public Officials / Employment Practices Policy Change** – The MEL approved by resolution POL/EPL policy changes recommended by the Fund’s carrier, QBE, clarifying coverage for land use claims and clarifying language for notice obligations. Attached on **Page 14** is MEL Bulletin 16-31 from the Underwriting Manager which explains these changes.

The MEL is asking all local JIFs to approve by resolution these changes as recommended by the MEL Management Committee. Resolution 16-26 is on **Page 15**.

- Motion to Approve Resolution 16-26 Approving recommended updates to the POL/EPL Liability Policies**

**Employment Practices Program:** Members had until October 1<sup>st</sup> to submit their 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. The Executive Director will provide an update.

- ❑ **Membership Renewals** – The Fund has 3 members up for renewal at the end of the year. Renewal documents were sent out in August; we have received renewal information from Evesham and Maple Shade.
- ❑ **RCF Report:** The RCF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Carew’s report. **(Appendix II)**
- ❑ **EJIF Report:** The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Carew’s report. **(Appendix II)**. The EJIF also met on November 16<sup>th</sup> at the League.
- ❑ **MEL Report:** The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed is a copy of Commissioner Carew’s report. **(Appendix II)**. The MEL also met on November 16<sup>th</sup> and adopted the 2017 Budget.
- ❑ **MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2017 Fund Year.
  - ❑ **Motion to elect \_\_\_\_\_ as the Professional Municipal Management Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Joint Insurance Fund.**
  - ❑ **Motion to elect \_\_\_\_\_ as the Professional Municipal Management Joint Insurance Fund's 2017 representative to the Residual Claims Fund Joint Insurance Fund.**
  - ❑ **Motion to elect \_\_\_\_\_ as the Professional Municipal Management Joint Insurance Fund's 2017 representative to the Environmental Joint Insurance Fund.**
- ❑ **Elected Officials Training:** This year’s elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office’s 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 are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers. **(Pages – 16-20)**

- ❑ **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 16-26** authorizing this action is part of the agenda. **(Page 21)**

- ❑ **Motion to Approve Resolution 16-27 Cancelling the December Meeting**

**Due Diligence Reports:**

- ❑ **Financial Fast Track** **Page 4**
- ❑ **Fixed Income Summary & Interest Rate Comparison Report** **Page 5**
- ❑ **Expected Loss Ratio Analysis** **Page 6**
- ❑ **Claim Activity Report** **Page 7**
- ❑ **Lost Time Accident Frequency Report** **Page 8**
- ❑ **2016 EPL/POL Status** **Page 9**
- ❑ **Regulatory Affairs Checklist** **Page 10**

<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
<b>AS OF September 30, 2016</b>					
	<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>	
	<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>	
1.	<b>UNDERWRITING INCOME</b>	<b>147,544</b>	<b>2,651,182</b>	<b>70,379,304</b>	<b>73,030,486</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	42,807	677,398	33,476,871	34,298,145
	Case Reserves	71,416	(20,337)	2,401,384	2,250,857
	IBNR	149,040	207,671	1,208,367	1,347,345
	Recoveries	-	(77,832)	(215,688)	(238,510)
	<b>TOTAL CLAIMS</b>	<b>263,263</b>	<b>786,901</b>	<b>36,870,935</b>	<b>37,657,836</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	103,052	927,469	18,586,111	19,513,580
	Administrative	40,358	369,159	9,493,839	9,862,998
	<b>TOTAL EXPENSES</b>	<b>143,410</b>	<b>1,296,628</b>	<b>28,079,950</b>	<b>29,376,578</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	(259,129)	567,653	5,428,420	5,996,073
5.	<b>INVESTMENT INCOME</b>	6,781	13,451	4,841,616	4,855,066
6.	<b>DIVIDEND INCOME</b>	0	0	1,530,967	1,530,967
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(252,347)</b>	<b>581,104</b>	<b>11,801,002</b>	<b>12,382,106</b>
8.	<b>DIVIDEND</b>	0	21,666	10,833,946	10,855,612
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(252,347)</b>	<b>559,437</b>	<b>967,056</b>	<b>1,526,494</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	909	(37,668)	634,712	597,044
	Aggregate Excess LFC	5,513	49,004	0	49,004
	2013	1,651	119,527	390,785	510,312
	2014	(50,330)	176,909	(291,669)	(114,760)
	2015	(108,571)	135,386	233,228	368,614
	2016	(101,519)	116,279		116,279
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(252,347)</b>	<b>559,437</b>	<b>967,056</b>	<b>1,526,494</b>
	<b>TOTAL CASH</b>				<b>5,368,028</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>46,351</b>	<b>30,573,084</b>	<b>30,619,435</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	1,369	113,980	1,350,303	1,464,283
	Case Reserves	(10,074)	(68,390)	311,413	243,024
	IBNR	(3,881)	(109,107)	148,762	39,655
	Recoveries	0	(63,180)	(87,255)	(150,434)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(12,587)</b>	<b>(126,697)</b>	<b>1,723,224</b>	<b>1,596,527</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	1,221	139,370	1,213,220	1,352,591
	Case Reserves	33,321	(274,515)	1,113,466	838,951
	IBNR	(22,478)	(202,705)	391,932	189,227
	Recoveries	0	(5,520)	(66,492)	(72,012)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>12,064</b>	<b>(343,370)</b>	<b>2,652,126</b>	<b>2,308,757</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	11,874	225,145	444,265	669,410
	Case Reserves	9,352	(97,056)	846,880	749,825
	IBNR	(31,398)	(320,951)	638,288	317,337
	Recoveries	0	(8,261)	(6,932)	(15,193)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(10,173)</b>	<b>(201,123)</b>	<b>1,922,501</b>	<b>1,721,378</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	28,345	192,426		192,426
	Case Reserves	38,817	419,057		419,057
	IBNR	206,797	801,126		801,126
	Recoveries	0	(871)		(871)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>273,958</b>	<b>1,411,739</b>		<b>1,411,739</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>263,263</b>	<b>786,901</b>	<b>36,870,935</b>	<b>37,657,836</b>

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.

<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>						
<b>Fixed Income Portfolio Summary and Rate Comparison</b>						
					For Month End	9/30/2016
		2013	2014	2015	Last Month	This Month
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>						
Total Cash Balance (millions)		3.69	3.45	3.66	5.44	5.37
<b>Fixed Income Portfolio</b>						
Investments (millions), Book Value		2.00	2.00	2.00	2.50	2.50
Avg maturity (years)		2.99	1.99	2.08	3.01	2.92
Unrealized gain/(loss) (%)		-0.23	-0.10	0.09	-0.29	-0.14
Purchase/Book yield (%)		0.80	0.80	0.80	1.20	1.20
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.57	0.70	0.89	0.91	1.06
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		64.22	72.15	80.36	74.32	70.44
<b>Fixed Income Portfolio</b>						
Investments (millions), Book Value		50.13	48.09	48.09	49.56	46.52
Avg maturity (years)		2.04	1.90	1.58	1.70	1.72
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.34	0.51
Purchase/Book yield (%)		0.65	0.82	0.82	0.96	0.96
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.30	1.47
<b>COMPARATIVE RATES (%)</b>						
<b>Cash &amp; Cash Equivalents</b>						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.42	0.45
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
<b>Treasury Issues</b>						
1 year bills		0.13	0.12	0.32	0.57	0.59
3 year notes		0.54	0.90	1.02	0.85	0.90
5 year notes		1.17	1.64	1.53	1.13	1.18
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	1.21	1.32
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						

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

AS OF **September 30, 2016**

**FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	109.34%	100.00%
GEN LIABILITY	430,777	500,968	116.29%	96.96%	116.29%	96.90%	126.31%	94.71%
AUTO LIABILITY	100,941	9,647	9.56%	95.43%	9.56%	95.15%	9.56%	91.45%
WORKER'S COMP	1,214,470	618,440	50.93%	99.80%	50.93%	99.77%	49.08%	99.20%
TOTAL ALL LINES	1,875,073	1,270,087	67.74%	98.93%	67.74%	98.88%	68.84%	97.80%
<b>NET PAYOUT %</b>	<b>\$1,221,477</b>		<b>65.14%</b>					

**FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.73%	100.00%
GEN LIABILITY	471,295	196,516	41.70%	94.71%	41.67%	94.32%	79.04%	88.03%
AUTO LIABILITY	89,158	31,841	35.71%	91.45%	35.71%	91.05%	35.71%	85.26%
WORKER'S COMP	1,209,207	1,217,132	100.66%	99.20%	101.39%	99.12%	105.27%	97.46%
TOTAL ALL LINES	1,912,756	1,556,873	81.39%	97.79%	81.85%	97.63%	93.50%	94.76%
<b>NET PAYOUT %</b>	<b>\$1,313,849</b>		<b>68.69%</b>					

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	87.56%	98.04%
GEN LIABILITY	473,408	500,548	105.73%	88.03%	90.08%	87.24%	93.52%	75.57%
AUTO LIABILITY	89,385	18,356	20.54%	85.26%	20.54%	84.53%	20.54%	71.98%
WORKER'S COMP	1,210,000	1,457,259	120.43%	97.46%	123.70%	97.19%	132.84%	90.74%
TOTAL ALL LINES	1,956,793	2,119,530	108.32%	94.86%	106.55%	94.47%	113.94%	86.90%
<b>NET PAYOUT %</b>	<b>\$1,280,579</b>		<b>65.44%</b>					

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	191,000	64,379	33.71%	98.04%	33.71%	97.72%	33.14%	68.00%
GEN LIABILITY	471,685	144,669	30.67%	75.57%	25.44%	74.17%	9.13%	36.00%
AUTO LIABILITY	75,666	24,602	32.51%	71.98%	32.51%	70.26%	17.40%	35.00%
WORKER'S COMP	1,241,000	1,170,392	94.31%	90.74%	94.59%	89.50%	63.45%	33.00%
TOTAL ALL LINES	1,979,351	1,404,041	70.93%	87.12%	69.86%	85.91%	45.82%	37.17%
<b>NET PAYOUT %</b>	<b>\$654,217</b>		<b>33.05%</b>					

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	175,205	74,639	42.60%	68.00%	41.09%	61.00%	N/A	N/A
GEN LIABILITY	485,444	54,898	11.31%	36.00%	9.32%	30.00%	N/A	N/A
AUTO LIABILITY	63,974	10,300	16.10%	35.00%	11.53%	30.00%	N/A	N/A
WORKER'S COMP	1,288,669	470,777	36.53%	33.00%	32.50%	26.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	610,613	30.33%	36.83%	26.99%	30.14%	N/A	N/A
<b>NET PAYOUT %</b>	<b>\$191,555</b>		<b>9.51%</b>					



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

October 31, 2016						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	1	1	1	6	10	19
October-16	1	1	1	5	10	18
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>-1</b>
Limited Reserves						<b>\$2,555</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	\$0	\$0	\$0	\$15,501	\$48,785	\$64,286
October-16	\$0	\$0	\$0	\$13,001	\$32,985	\$45,986
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$2,500)</b>	<b>(\$15,800)</b>	<b>(\$18,300)</b>
<b>Ltd Incurred</b>	<b>\$141,032</b>	<b>\$111,385</b>	<b>\$143,367</b>	<b>\$68,763</b>	<b>\$70,038</b>	<b>\$534,584</b>
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	1	2	14	12	26	55
October-16	0	2	12	12	29	55
<b>NET CHGE</b>	<b>-1</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>3</b>	<b>0</b>
Limited Reserves						<b>\$11,021</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	\$10	\$36,587	\$382,011	\$133,308	\$49,125	\$601,040
October-16	\$0	\$31,982	\$340,220	\$153,160	\$80,804	\$606,166
<b>NET CHGE</b>	<b>(\$10)</b>	<b>(\$4,605)</b>	<b>(\$41,791)</b>	<b>\$19,852</b>	<b>\$31,680</b>	<b>\$5,126</b>
<b>Ltd Incurred</b>	<b>\$500,958</b>	<b>\$196,516</b>	<b>\$462,462</b>	<b>\$165,169</b>	<b>\$86,843</b>	<b>\$1,411,949</b>
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	0	0	0	1	3	4
October-16	0	0	0	1	5	6
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>
Limited Reserves						<b>\$2,115</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	\$0	\$0	\$0	\$7,304	\$6,800	\$14,104
October-16	\$0	\$0	\$0	\$3,591	\$9,100	\$12,691
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$3,713)</b>	<b>\$2,300</b>	<b>(\$1,413)</b>
<b>Ltd Incurred</b>	<b>\$9,647</b>	<b>\$31,841</b>	<b>\$18,356</b>	<b>\$27,102</b>	<b>\$12,600</b>	<b>\$99,545</b>
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	2	11	11	23	44	91
October-16	3	8	11	22	50	94
<b>NET CHGE</b>	<b>1</b>	<b>-3</b>	<b>0</b>	<b>-1</b>	<b>6</b>	<b>3</b>
Limited Reserves						<b>\$16,480</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	\$48,599	\$206,437	\$456,940	\$593,712	\$314,347	\$1,620,036
October-16	\$48,599	\$177,581	\$414,559	\$584,045	\$324,345	\$1,549,129
<b>NET CHGE</b>	<b>\$0</b>	<b>(\$28,857)</b>	<b>(\$42,381)</b>	<b>(\$9,667)</b>	<b>\$9,998</b>	<b>(\$70,907)</b>
<b>Ltd Incurred</b>	<b>\$618,440</b>	<b>\$1,198,260</b>	<b>\$1,417,586</b>	<b>\$1,170,380</b>	<b>\$511,820</b>	<b>\$4,916,486</b>
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	4	14	26	42	83	169
October-16	4	11	24	40	94	173
<b>NET CHGE</b>	<b>0</b>	<b>-3</b>	<b>-2</b>	<b>-2</b>	<b>11</b>	<b>4</b>
Limited Reserves						<b>\$12,798</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>TOTAL</b>
September-16	\$48,609	\$243,024	\$838,951	\$749,825	\$419,057	\$2,299,466
October-16	\$48,599	\$209,563	\$754,779	\$753,797	\$447,234	\$2,213,972
<b>NET CHGE</b>	<b>(\$10)</b>	<b>(\$33,462)</b>	<b>(\$84,172)</b>	<b>\$3,972</b>	<b>\$28,177</b>	<b>(\$85,494)</b>
<b>Ltd Incurred</b>	<b>\$1,270,077</b>	<b>\$1,538,002</b>	<b>\$2,041,772</b>	<b>\$1,431,413</b>	<b>\$681,300</b>	<b>\$6,962,564</b>

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		October 31, 2016		
FUND	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	TOTAL RATE * 2016 - 2014
CAMDEN	1.27	2.51	2.07	1.89
BERGEN	1.45	2.23	2.30	2.02
PROF MUN MGMT	1.50	3.70	2.37	2.56
SUBURBAN ESSEX	1.52	2.15	2.55	2.13
MONMOUTH	1.61	2.17	2.24	2.03
CENTRAL	1.62	1.85	2.52	2.03
SUBURBAN MUNICIPAL	1.70	2.19	1.76	1.89
MORRIS	1.71	2.00	2.01	1.93
NJ PUBLIC HOUSING	1.79	1.96	2.82	2.22
TRI-COUNTY	1.86	1.96	2.09	1.98
BURLINGTON	2.07	1.85	1.90	1.93
SOUTH BERGEN	2.16	2.73	2.46	2.46
OCEAN	2.16	2.11	2.39	2.22
N.J.U.A.	2.30	2.49	3.09	2.65
ATLANTIC	2.58	2.53	3.10	2.76
AVERAGE	1.82	2.30	2.38	2.18

Professional Municipal Mgmt Joint Insurance Fund										
2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF October 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	*	10/31/2016	0	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	1.69
2	306 MAPLE SHADE			0	1	0.93	1.50	0.00	2 MAPLE SHADE	0.80
3	304 EVESHAM			0	3	1.42	4.46	4.69	3 EVESHAM	3.39
4	307 MOORESTOWN			0	2	1.67	2.08	1.36	4 MOORESTOWN	1.70
5	308 WILLINGBORD			0	6	2.10	5.16	2.76	5 WILLINGBORD	3.40
Totals:				0	12	1.50	3.70	2.37		2.56
<b>Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED</b> <b>* Member does not participate in the FUND for Workers' Comp coverage</b> <b>** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report</b> <b>*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR</b>										
2015 Loss Time Accident Frequency as of		October 31, 2015			3.36					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	November 21, 2016			
<b>Total Participating Members</b>	<b>5</b>			
Compliant	<b>4</b>			
Percent Compliant	80.00%			
		01/01/16	2016	
				Co-Insurance
Member Name	Compliant	EPL Deductible	POL Deductible	01/01/16
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

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

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> 2016 Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	Filed 6/28
<input type="checkbox"/> Reinsurance Policies	Filed 5/25
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 2/16
<input type="checkbox"/> Certification of Professional Fees	Filed 3/17
<input type="checkbox"/> Unaudited Financials	Filed 2/26
<input type="checkbox"/> Annual Audit	Filed 6/28
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/28
<input type="checkbox"/> Ethics Filing	On Line Filing

PMM MUNICIPAL JOINT INSURANCE FUND				
2017 PROPOSED BUDGET				
Print Date:		9-Nov-16		
			Projected 2017	
APPROPRIATIONS	Annualized 2016	Projected 2017	\$	%
I. Claims and Excess Insurance	(A)		CHANGE	CHANGE
Claims				
1 Property	175,205	185,329	10,124	5.78%
2 Liability	485,444	498,000	12,556	2.59%
3 Auto	63,974	55,000	(8,974)	-14.03%
4 Workers' Comp.	1,288,669	1,332,335	43,666	3.39%
5 Aggregate XS LFC	65,237	53,900	(11,337)	-17.38%
6 <b>Subtotal - Claims</b>	<b>2,078,528</b>	<b>2,124,564</b>	<b>46,036</b>	<b>2.21%</b>
7 <b>Premiums</b>				
8 Crime	3,620	3,639	19	0.53%
9 Environmental Fund	121,383	122,534	1,151	0.95%
10 EJIF Dividend	(23,020)	(22,049)	970	-4.21%
11 MEL	603,763	583,988	(19,775)	-3.28%
12 MEL Property	230,321	247,928	17,607	7.64%
13 <b>SubTotal Premiums</b>	<b>936,067</b>	<b>936,039</b>	<b>(28)</b>	<b>0.00%</b>
14 <b>Total Loss Fund</b>	<b>3,014,596</b>	<b>3,060,604</b>	<b>46,008</b>	<b>1.53%</b>
15				
16 <b>II. Expenses, Fees &amp; Contingency</b>				
17				
18 Claims Adjustment	130,518	133,128	2,610	2.00%
19 Managed Care	81,521	83,152	1,630	2.00%
20 Loss Fund Management	12,667	19,000	6,333	50.00%
21 Litigation Management	16,586	16,918	332	2.00%
22 Safety Director	17,018	17,358	340	2.00%
23 <b>General Expense</b>	<b>600</b>	<b>600</b>	<b>0</b>	<b>0.00%</b>
24 Safety Incentive Program	10,250	10,250	0	0.00%
25 MEL Safety Institute	14,852	16,698	1,846	12.43%
26 Administration	107,033	109,174	2,141	2.00%
27 Actuary	37,026	37,767	741	2.00%
28 Auditor	21,792	22,228	436	2.00%
29 Attorney	19,472	19,861	389	2.00%
30 Treasurer	16,831	17,168	337	2.00%
31 Internal Auditor	4,047	4,128	81	2.00%
32 Underwriting Manager	5,631	5,743	113	2.00%
33 Property Appraisal	0	0	0	0.00%
34				
35 Misc. Expense & Contingency	12,861	13,118	257	2.00%
36				
37 <b>Total Fund Exp &amp; Contingency</b>	<b>508,704</b>	<b>526,290</b>	<b>17,586</b>	<b>3.46%</b>
38				
39				
40 <b>Total JIF Excl POL/EPL</b>	<b>3,523,300</b>	<b>3,586,894</b>	<b>63,594</b>	<b>1.80%</b>
41 <b>XPOL/EPL Premiums</b>				
42 POL/EPL Premium	272,935	278,393	5,459	2.00%
43 Cyber Liability	4,230	4,230	0	0.00%
44 Vol Directors & Officers	2,190	2,190	0	0.00%
45 <b>Total POL/EPL Premium</b>	<b>279,355</b>	<b>284,813</b>	<b>5,459</b>	<b>1.95%</b>
46 <b>Total JIF Incl POL/EPL</b>	<b>3,802,654</b>	<b>3,871,707</b>	<b>69,053</b>	<b>1.82%</b>
47 <b>Revised Total</b>	<b>3,802,654</b>	<b>3,871,707</b>	<b>69,053</b>	<b>1.82%</b>

**RESOLUTION NO. 16-25**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**AMENDING THE FUNDS FISCAL MANAGEMENT PLAN**

**FOR THE 2016 FUND YEAR**

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS**, the FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**WHEREAS**, by **Resolution 16-18**, the Fund awarded a banking contract to Investors Bank and an Asset Manager contract to Wilmington Trust; and

**WHEREAS**, amending the Funds Fiscal Management Plan to reflect those changes and certifying signatories of the Fund is required,

**NOW, THEREFORE BE IT RESOLVED**, the FUND’s Board of Commissioners that:

I. The following financial institutions are hereby declared as THE FUND’s Official Depositories for 2016:

- ◆ Investors Bank
- ◆ Wilmington Trust
- ◆ New Jersey Cash Management Plan

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

SCOTT CAREW	CHAIRMAN
RICHARD BREVOGEL	SECRETARY
THOMAS CZERNIECKI	COMMISSIONER
THOMAS TONTARSKI	TREASURER

III. All funds of the Professional Municipal Management Joint Insurance Fund for claims payments shall be withdrawn from the official named depositories by check which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution to sign claim payment checks on behalf of the Professional Municipal Management Joint Insurance Fund:

Ann L. Noble	Qual-Lynx
David S. Ruber	Qual-Lynx
Alice Lihou	Qual-Lynx
Joy DiPatri	Qual-Lynx
Janet Buggle	Qual-Lynx
John McSorley	Qual-Lynx

IV. The rate of interest assessed by the Fund, for delinquent assessments shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1<sup>st</sup>) and fourth (4<sup>th</sup>) assessment installments paid to be January 31; the second (2<sup>nd</sup>) assessment installment paid to be May 15; and the third (3<sup>rd</sup>) assessment installment paid to be August 15.

V. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

**ADOPTED:**

\_\_\_\_\_

Chair

\_\_\_\_\_

date

\_\_\_\_\_

Secretary

\_\_\_\_\_

date

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

**BULLETIN MEL 16-31**

**Date:** November 16, 2016

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager, Conner Strong & Buckelew

**Re:** 2017 Public Officials / Employment Practices Policy Changes

---

While most public officials and employment practices liability policies available to NJ municipalities exclude land use matters, the MEL was able to negotiate with QBE Speciality to include some limited coverage for this year's policy. However, because of a series of adverse decisions, QBE notified us of their intent to also exclude land use matters in the renewal policy effective January 1, 2017.

We are pleased to report that QBE has now offered a renewal that includes modified land use liability coverage of \$150,000 per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for cases where the demand is solely for injunctive relief. The renewal policy also simplifies claim reporting requirements to make it easier for members.

Full details of coverage changes will be released by the MEL prior to the January 1, 2017 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants



**RESOLUTION NO. 16-26**

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND**

**RESOLUTION PROVIDING AN UPDATE TO THE PUBLIC  
OFFICIALS/EMPLOYMENT PRACTICES LIABILITY POLICY  
TO BE EFFECTIVE IN THE 2017 POLICY YEAR**

**WHEREAS**, the MEL created a task force to review the Public Officials/Employment Practices Liability Policy (POL/EPL Policy) with regard to certain concerns relating to land use matters; and

**WHEREAS**, the task force recommended certain changes to the POL/EPL Policy; and

**WHEREAS**, the MEL has reviewed the recommended changes and believes that the changes are in the interest of its member Joint Insurance Funds; and

**WHEREAS**, the proposed changes are to be effective in the 2017 policy year.

**NOW, THEREFORE, BE IT RESOLVED** that the Commissioners of the Professional Municipal Management Joint Insurance Fund concur with the recommendation of the MEL and hereby authorizes the QBE Specialty Public Officials/Employment Practices Liability Policy be amended as follows:

- Limit otherwise covered claims involving land use and zoning to a sub-limit of \$150,000; and
- Clarify language on claim reporting obligations of members.

**BE IT FURTHER RESOLVED**, that this change shall be incorporated for the 2017 policy year and will also be set forth in a MEL Information Bulletin and distributed by the MEL to all members of the Fund.

---

**SCOTT CAREW, Chairman**

---

**RICHARD BREVOGEL, Secretary**



**Focus: Technology**



# MEL/JIF Members Build Tech Strength

Collaborating to ensure the cybersecurity of communities

By Joseph Hrubash, Deputy Executive Director,  
PERMA Risk Management Services

**T**he news is filled with dramatic examples of hacked computer systems, sensitive information stolen and used to steal, defraud, and threaten our security.

The Municipal Excess Liability Joint Insurance Fund (MEL) leadership recognized that technology and emergence of a worldwide ability to access local data systems through the Internet represented a major risk for its members. And MEL was among the first to respond several years ago by providing cyber-insurance—data breach coverage—for its members.

The MEL has identified two major priorities:

1. Ensure the cyber security of its members.
2. Train everyone to manage their technology properly.

The focus has been on providing the analytical tools needed to assess risk, develop sound management practices, and provide the end user training needed to limit risk.

## Developing a Strategy

The MEL commissioned Marc Pfeiffer, Assistant Director at the Bloustein Local Government Research Center at Rutgers to develop a comprehensive strategy addressing the cybersecurity and related technological management challenges.

"Data breach coverage was an important first step," Pfeiffer said, "But technology and cyber security are related risks requiring ongoing attention to be understood and carefully managed." A major study and workbook was produced for the MEL describing the risks and providing action plans and best practices for local governments—all available to the public on the MEL website—[njmel.org](http://njmel.org). The studies identify actions that must be taken now to ensure the integrity of technology systems—and the importance of comprehensive training for employees, who use the system and can inadvertently allow them to be breached.

## Take a Look!



The MEL developed a Cyber Security video training program designed for government employees. The 15-minute video is available to the public on the MEL website, [njmel.org](http://njmel.org). These actions have been supplemented by onsite training programs conducted by MEL member joint insurance funds.

## Meeting Challenges

The MEL members also have responded to the challenge. "Cyber security is the new frontier for local government and the biggest liability challenge for us," said Piscataway Mayor Brian Wahler. "We must be proactive to protect the taxpayer. It's a challenge with taxes now paid online and the use of technology so important to all our operations including public safety."

Piscataway is a member of the Central Jersey Joint Insurance Fund (JJIF). Joseph Criscuolo, Piscataway's Township Administrator, and Dan Frankel, Sayreville Township Administrator, serve as vice chairs of a team of technology experts recruited from the JJIF's members. "Our charge is to develop ongoing training programs for every employee. The Central Jersey Joint Insurance Fund is taking responsibility to develop courses addressing the technology challenges their members face," Criscuolo reported. With support from the MEL, Pfeiffer's

assistance was also secured. The team will develop local instructor-led courses intended to be updated every six months. Every employee in Central JIF member towns will be required to take the courses.

"Computer networks are the backbone of our information and communication systems," Criscuolo said, adding: "Threats can come from anywhere in the world and there are bad people out there. We are all hooked together through the power of the network. Our intent is to train and outfit employees with the tools they need to protect our systems."

**Working Together, Assessing Risks**

In addition to the training programs, an added benefit for the eight Central JIF member towns is the team of trained experts they have organized who are working together to assess risks and address them.

The JIFs serving municipalities in Atlantic, Burlington, Gloucester, Salem, and Cumberland Counties have also taken action. "Because of the complexity

and the lack of available resources, it's tough for the 104 members of our JIFs to assess the full range of deficiencies that may be in their systems," said Paul Miola, Executive Director of the three JIFs. "Led by Paul Forlenza, our deputy executive director, we issued a Request for Proposals (RFQ) and selected Pivot Point Security to evaluate our member systems, identify the risks, and develop a

game plan to address them."

The first step in the assessment was a web-based survey, followed by intensive onsite assessments to ensure a thorough analysis, identify the gaps, and classify them as critical, high, or medium in intensity. "Each member will receive a report identifying key issues it faces and recommendations for addressing them," Miola said. "We will also identify

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**2017**  
**Moving into the future**

For 2017, the MEL has contracted with Marc Pfeiffer and the Bloustein Local Government Research Center to identify detailed strategies for JIF members to achieve technological proficiency, develop additional educational programs for elected officials and administrators, compile model policy templates, and create an RFP for intrusion testing.

The MEL has also encouraged its member JIFs to continue developing the expertise and training needed to ensure the integrity of their systems. It's the power of collaboration in action: MEL/JIF members working together to ensure the cybersecurity of the communities they serve.

## Cybersecurity

common issues faced by all members.” Miola reported that the three JIFs plan to create model policies and procedures and a comprehensive training and education program tailored to their needs—all to be funded by the JIFs.

### Training for Success

The Bergen JIF and the South Bergen JIF also sponsored training conducted for their 61 member communities. The session focused on cyber-hygiene practices that can be used to reduce potential for cyber security breaches and guidance on how to improve technology management.

“It was an excellent session,” commented Steven Lo Iacano, North Arlington Borough Administrator. “The recommendations made common sense, and we were briefed on the threats that are emerging. The training materials were well done and provide information we really need to address this important issue.”

The training has also been conducted with heavy attendance for the 38 towns that are members of the Monmouth County JIF.

“Technology utilization is an area of

## Five Basic Steps to Thwart Cyber Criminals

01 Don't use your work computer or work credentials for non-work purposes

02

Use strong passwords

03 Never open suspicious attachments or unexpected email

03

04

Protect sensitive information

05 Immediately report any suspected security breach

05

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

risk that must be managed,” said Pfeiffer. “The MEL is providing the coverages, training, and tools needed for this purpose.”

Tight budgets, the need for managers with strong technology skills, the constantly changing nature of the threats and expansion of the use of the Internet are significant challenges, particularly for smaller communities with limited resources and competing priorities. By working together, these challenges can be addressed and expertise and best practices shared. ♣



For more information on cyber security, the MEL/JIF Annual Risk Meeting will be held at the 101st League Conference in Room 302 on Wednesday, Nov. 16 at 3:45.

# The Need for Technological Proficiency

Navigating the increasingly complex world of municipal tech management

By Marc H. Pfeiffer, Assistant Director, Bloustein Local Government Research Center, Rutgers University

Municipal government leaders face technology conundrums. Every day, technology is becoming more and more infused into municipal activities and citizens expect their government to keep up with it. Levy caps and tax increases limit spending on new technology. The threat of cyber hacking adds

Managing technology is hard. It is hard for large multinational corporations and the federal government. It is hard for individuals with a PC or a smartphone. It is hard for municipalities and state government.

It means leaders must work to understand technology. They need to decide what they want or need, and then manage its implementation and operation. This requires spending the scarce resources of time, attention, and money that are also needed in many other areas.

## Risky Business

Elected and appointed government officials must understand that technology involves risks. In addition to cybersecurity threats that constantly evolve, other risks include operational, legal, financial, reputational, and societal liabilities.

These risks are complicated by “make or buy decisions”—the choices an agency makes about which services it provides with its own staff and which ones it contracts to other organizations. But, outsourcing service does not outsource risk; contractors present their own risks.

Technologically proficient organizations are assessed and understand their technology risks. Achieving technological proficiency involves several elements: management, cyber hygiene, and technical competency.

## Seven Steps to Proficiently Managing Technology

1. Municipal leaders understand that their use of technology presents risks; risks that need to be managed.
2. The organization assesses its technology profile and risk maturity.
3. It develops a management governance process that is appropriate to the municipality's structure, technology profile and risk maturity.
4. It develops an annually updated technology plan that addresses technology risks and goals; recommends a budget, includes cyber hygiene activities, and actions to meet technical competency needs.
5. The technology plan is submitted to the governing body for approval or modification; funding is provided through the annual budget process.
6. Managers implement cyber hygiene provisions. They train and test employees to ensure a high level of security.
7. The organization achieves technical competency through trained employees and monitored contractors who apply accepted industry management standards; staff members keep up with technological advances and process changes to minimize risks.

Technology management means having decision-making, planning, budgeting, and reporting practices that work for the municipality. Policy and budget decisions are made by the governing body and its management team. Establishing policies, working with staff to create and regularly update plans, and

## For More Information...

A report by the Bloustein Local Government Research Center at Rutgers University sponsored by the Municipal Excess Liability Fund shines a light on how government agencies can improve technological proficiency.

The full report, the best practices guides, and a leadership summary for elected officials and senior managers can be found online at [www.blousteinlocal.rutgers.edu/managing-technology-risk/](http://www.blousteinlocal.rutgers.edu/managing-technology-risk/).

During the remainder of 2016 and 2017, additional work is planned by the MEL and Bloustein Local to provide additional support to municipalities to help them become technologically proficient.

Author Marc Pfeiffer conducted the study for the New Jersey Municipal Excess Liability Fund (see feature page 30). He is interested in feedback and comments on the work. Reach him at [marc.pfeiffer@rutgers.edu](mailto:marc.pfeiffer@rutgers.edu).

tying those plans to a budget process are the critical elements.

Cyber hygiene ensures that all technology users are periodically trained in online safety practices to prevent technology compromise (i.e., phishing attacks).

Technical competency requires well-trained staff (and contractors), properly acquired goods and services, and a successfully deployed technology plan.

This also requires sound technical

practices to fulfill the plan. This is especially critical in light of evolving cyber security threats.

Technology proficiency needs vary by the municipality's technological profile. There are four profiles: basic, core, managed, and sophisticated. Risk maturity can be grouped into five levels: unaware, fragmented, evolving, managed, and optimized.

Taken together, the elements of

## Technological Proficiency

proficiency, profile, and risk exposure can help a municipality meet their technology needs.

Elected officials and senior managers can put their municipality on the road to proficiency. Start by creating a management process appropriate to your size and profile. Create a decision-making process, assess risks, and develop a technology plan linked to budget decisions. Implement employee cyber-hygiene training, then find out what's needed to reach technical competency and act to meet those needs. ♣



**Technology proficiency** will be discussed on a panel at the League's Annual Conference in November. The session is scheduled for Tuesday, Nov. 15 at 2:00 p.m. in Room 314.

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**RESOLUTION NO. 16-27**

**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 23, 2017 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 23, 2017 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 23, 2017 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 take by the professional.

**Professional Municipal Management Joint Insurance Fund**

\_\_\_\_\_  
**SCOTT CAREW, Chairman**

\_\_\_\_\_  
**RICHARD BREVOGEL, Secretary**

\_\_\_\_\_  
**Date**

**RESOLUTION NO. 16-28**

**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 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>005044</b>			
005044	QUAL-LYNX	CLAIMS ADMIN - 11/2016	10,876.51
			<b>10,876.51</b>
<b>005045</b>			
005045	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2016	1,418.17
			<b>1,418.17</b>
<b>005046</b>			
005046	PERMA	POSTAGE FEE 10/2016	3.31
005046	PERMA	EXECUTIVE DIRECTOR FF 11/2016	9,975.00
			<b>9,978.31</b>
<b>005047</b>			
005047	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 11/2016	3,085.50
			<b>3,085.50</b>
<b>005048</b>			
005048	QUALCARE, INC.	MANAGED CARE SERVICES - 11/2016	6,793.42
			<b>6,793.42</b>
<b>005049</b>			
005049	THOMAS TONTARSKI	TREASURER FEE 11/2016	1,402.58
			<b>1,402.58</b>
<b>005050</b>			
005050	BACIO CATERING AND MARKETPLACE	REIMBURSE FOR LUNCH AT JIF MTG 11/2016	140.00
			<b>140.00</b>
<b>005051</b>			
005051	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 11/2016	1,382.18
005051	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 11/2016	1,622.63
			<b>3,004.81</b>
<b>005052</b>			
005052	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 10/31/2016	36.36
			<b>36.36</b>
<b>005053</b>			
005053	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/2016	469.23
			<b>469.23</b>
		Total Payments FY 2016	<b>37,204.89</b>



**TOTAL PAYMENTS ALL FUND YEARS \$ 37,204.89**

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**SCOTT CAREW, CHAIRMAN**

**Attest:**

---

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

---

**Treasurer**

November 7, 2016

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

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

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

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

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

#### INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 2,725.50. This generated an average annual yield of .61%. However, we have an unrealized net loss of \$ 7,310.00 adjusting the reported yield to -1.03% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$10,720.00 as it relates to the market value of \$2,489,280.00 vs. the amount we have invested.

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

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 3,689.00 w/YTD of \$ 82,931.89 (detailed in my report)  
Overpayment Reimbursements \$ 654.00

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 94 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 \$ 91,294.48.

Loss Payments	\$	74,738.30
Expense Payments	\$	3,344.80
Legal Payments	\$	13,211.38

**CASH ACTIVITY FOR THE PERIOD:**

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 5,368,030.76 to a closing balance of \$ 5,037,813.67 showing a decrease in the fund of \$ 330,217.09.

**BILL LIST FOR THE PERIOD:**

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
SUBROGATION REPORT**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/14	MAPLE SHADE TWP.	X24298	ADAM WALLACE	WC	2012	14,000.00	
TOTAL-JAN						14,104.00	
TOTAL-YTD							14,104.00
2/11	EVESHAM FIRE DIST.	Z27268	EVESHAM FIRE DIST.	PR	2015	5,837.34	
2/12	WILLINGBORO TWP.	Z28997	WILLINGBORO TWP.	PR	2015	2,423.83	
2/19	WILLINGBORO TWP.	Z02607	WILLINGBORO TWP.	PR	2014	5,403.11	
2/22	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
TOTAL-FEB						13,716.28	
TOTAL-YTD							27,820.28
3/1	MOORESTOWN TWP.	Z21015	MOORESTOWN TWP.	PR	2016	1,159.20	
3/21	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
TOTAL-MAR						1,184.20	
TOTAL-YTD							29,004.48
TOTAL-APR						0.00	
TOTAL-YTD							29,004.48
5/9	MAPLE SHADE TWP.	X52144	RONALD STRANG	WC	2013	22,685.14	
5/23	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	26,126.55	
TOTAL-MAY						48,811.69	
TOTAL-YTD							77,816.17
6/1	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	23.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	45.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	70.00	
6/7	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	94.00	
6/13	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
TOTAL-JUNE						304.00	
TOTAL-YTD							78,120.17
7/5	EVESHAM TOWNSHIP	Z38819	EVESHAM TOWNSHIP	PR	2016	200.00	
TOTAL-JULY						200.00	
TOTAL-YTD							78,320.17
8/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
8/3	MAPLE SHADE TWP.	Z40794	MAPLE SHADE TWP.	PR	2016	870.72	
TOTAL-AUG						922.72	
TOTAL-YTD							79,242.89
TOTAL-YTD							79,242.89
10/3	EVESHAM TOWNSHIP	Z42065	EVESHAM TOWNSHIP	PR	2016	3,545.00	
10/10	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	144.00	
TOTAL-OCT						3,689.00	
TOTAL-YTD							82,931.89

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

<b>Current Fund Year: 2016 Month Ending: October</b>		<b>Prop</b>	<b>Liab</b>	<b>Auto</b>	<b>WC</b>	<b>0</b>	<b>POL/EPL</b>	<b>EJIF</b>	<b>Future</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE		345,954.49	1,544,145.97	340,011.73	2,863,043.71	0.00	(912.63)	(42,701.25)	203,955.04	114,533.70	5,368,030.76
<b>RECEIPTS</b>											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		3,545.00	0.00	0.00	798.50	0.00	0.00	0.00	0.00	0.00	4,343.50
Invest Pymnts		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(7,147.01)	(7,147.01)
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	(7,147.01)	(7,147.01)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>3,545.00</b>	<b>0.00</b>	<b>0.00</b>	<b>798.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(7,147.01)</b>	<b>(2,803.51)</b>
<b>EXPENSES</b>											
Claims Transfers		21,627.98	9,223.90	6,212.50	54,193.10	0.00	0.00	0.00	0.00	0.00	91,257.48
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	236,156.10	236,156.10
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>21,627.98</b>	<b>9,223.90</b>	<b>6,212.50</b>	<b>54,193.10</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>236,156.10</b>	<b>327,413.58</b>
<b>END BALANCE</b>		<b>327,871.51</b>	<b>1,534,922.07</b>	<b>333,799.23</b>	<b>2,809,649.11</b>	<b>0.00</b>	<b>(912.63)</b>	<b>(42,701.25)</b>	<b>203,955.04</b>	<b>(128,769.41)</b>	<b>5,037,813.67</b>

<b>Report Month:</b>	<b>October</b>	
		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
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	October						
CURRENT FUND YEAR	2016						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMTN	INVEST ACCT	ASSET MGR	TD CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$5,368,031.23	2805204	-1.7235E-10	15737.23	2496590	50000	500
Opening Interest Accrual Balance	\$4,558.33	0	0	0	4558.33	0	0
1 Interest Accrued and/or Interest Cost	\$2,562.50	\$0.00	\$0.00	\$0.00	\$2,562.50	\$0.00	\$0.00
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	\$163.00	\$277.43	\$0.00	(\$114.43)	\$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)	(\$7,310.00)	\$0.00	\$0.00	\$0.00	(\$7,310.00)	\$0.00	\$0.00
8 Net Investment Income	(\$4,584.50)	\$277.43	\$0.00	(\$114.43)	(\$4,747.50)	\$0.00	\$0.00
9 Deposits - Purchases	\$335,713.46	\$8,299.88	\$0.00	\$0.00	\$0.00	\$91,257.48	\$236,156.10
10 (Withdrawals - Sales)	(\$658,783.54)	(\$331,369.96)	\$0.00	\$0.00	\$0.00	(\$91,257.48)	(\$236,156.10)
Ending Cash & Investment Balance	\$5,037,814.15	\$2,482,411.35	(\$0.00)	\$15,622.80	\$2,489,280.00	\$50,000.00	\$500.00
Ending Interest Accrual Balance	\$7,120.83	\$0.00	\$0.00	\$0.00	\$7,120.83	\$0.00	\$0.00
Plus Outstanding Checks	\$32,188.44	\$0.00	\$0.00	\$0.00	\$0.00	\$21,571.09	\$10,617.35
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,070,002.59	\$2,482,411.35	(\$0.00)	\$15,622.80	\$2,489,280.00	\$71,571.09	\$11,117.35

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

Month		October							
Current Fund Year		2016							
		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
2016	Prop	25,853.12	14,744.48	3,545.00	37,052.60	37,052.60	0.00	0.00	0.00
	Liab	5,773.08	265.70	0.00	6,038.78	6,038.78	0.00	0.00	0.00
	Auto	3,499.72	0.00	0.00	3,499.72	3,499.72	0.00	0.00	0.00
	WC	156,429.53	31,045.40	0.00	187,474.93	187,474.93	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>191,555.45</b>	<b>46,055.58</b>	<b>3,545.00</b>	<b>234,066.03</b>	<b>234,066.03</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2015	Prop	48,878.06	6,883.50	0.00	55,761.56	55,761.56	0.00	0.00	0.00
	Liab	11,360.57	648.25	0.00	12,008.82	12,008.82	0.00	0.00	0.00
	Auto	17,298.52	6,212.50	0.00	23,511.02	23,511.02	0.00	0.00	0.00
	WC	576,679.57	10,309.80	654.50	586,334.87	586,334.87	0.00	0.00	0.00
	<b>Total</b>	<b>654,216.72</b>	<b>24,054.05</b>	<b>654.50</b>	<b>677,616.27</b>	<b>677,616.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	118,537.43	3,705.00	0.00	122,242.43	122,242.43	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	1,000,318.83	2,708.56	0.00	1,003,027.39	1,003,027.39	0.00	0.00	0.00
	<b>Total</b>	<b>1,280,579.37</b>	<b>6,413.56</b>	<b>0.00</b>	<b>1,286,992.93</b>	<b>1,286,992.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	159,929.37	4,604.95	0.00	164,534.32	164,534.32	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	1,010,694.25	10,129.34	144.00	1,020,679.59	1,020,679.59	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,313,849.21</b>	<b>14,734.29</b>	<b>144.00</b>	<b>1,328,439.50</b>	<b>1,328,439.50</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	500,958.08	0.00	0.00	500,958.08	500,958.08	(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	569,840.27	0.00	0.00	569,840.27	569,840.27	0.00	0.00	0.00
	<b>Total</b>	<b>1,221,477.39</b>	<b>0.00</b>	<b>0.00</b>	<b>1,221,477.39</b>	<b>1,221,477.39</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>4,661,678.14</b>	<b>91,257.48</b>	<b>4,343.50</b>	<b>4,748,592.12</b>	<b>4,748,592.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

Tuesday, October 25, 2016

From 9/26/2016 To 10/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<b><u>PMM JIF</u></b>					
H- Burlington County Bd of Chosen Freeholders I- Township of Evesham	PO Box 6000 49 Rancocas Road Mt. Holly, NJ 08060 1447 Attn: Insurance and Risk Management Division  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) use of Main Street in Marlton, NJ 08053 for the 2016 Evesham/Mayor Turkey Trot Run from 8 a.m. to 1:30 p.m.	9/29/2016	GL EX AU WC
H- Toshiba Financial Services I- Township of Moorestown	1310 Madrid St., Ste. 101 Marshall, MN 56258 111 W. Second St. Moorestown, NJ 08057	19666	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this and S/N -EAof insurance for General Liability & Excess Liability & as "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 he -EAed insured) 2 leased copier S/N SNH280172-EA4972 and S/N CNG222972-EA4973, valued at \$15,056. (See page 2)	9/30/2016	GL EX PR
H- Emergency Medical Services I- Evesham Township Fire District	NJ Dept of Health & Senior Services PO Box 360 Trenton, NJ 08625 984 Tuckerton Road Marlton, NJ 08053	21777	Evidence of insurance	9/27/2016	GLEXAUPHPR
H- Evesham Business and Residents I- Township of Evesham	Main Street Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	21904	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) sole negligence of the Insured) as respects use of Main Street on November 24, 2016 for the First Annual Marlton Turkey Trot from 7:00am to 10:00am.	10/24/2016	GL EX AU WC

**Total # of Holders = 4**



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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** October 31, 2016

**JIF SERVICE TEAM**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Valerie Faliveno Administrative Assistant <a href="mailto:vfaliveno@jamontgomery.com">vfaliveno@jamontgomery.com</a> Office: 732-736-5224 Fax: 856-830-1473
Tim Sheehan, Asst. Public Sector Director <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> Office: 856-552-6862 Cell: 609-352-6378	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949

**OCTOBER ACTIVITIES**

**LOSS CONTROL SERVICES**

No services performed.

**MEETINGS ATTENDED**

- Claims Meeting – October 24
- Fund Commissioner Meeting – October 24

**UPCOMING EVENTS**

- Fund Commissioner Meeting & Claims review – November 28

**SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Safety Director's Bulletin – October is Fire Prevention Month – October 3.
- Safety Director's Bulletin – Leaf Collection Time – October 24.

- Did You Know? – MSI Training Schedule – October 25.

## **MEL VIDEO LIBRARY**

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com). The following members utilized the Video Library during the month of July and October 2016:

No videos were utilized.

## **MEL SAFETY INSTITUTE (MSI)**

Listed below are upcoming MSI training programs scheduled for **November through December 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](http://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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/2/16	Township of Mantua	LOTO	8:30 - 10:30 am
11/2/16	Township of Mantua	HazCom w/GHS	10:45 - 12:15 pm
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/13/16	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/16	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/16	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/16	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

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

October 2016

### October is Fire Prevention Month

National Fire Prevention Week is observed during the week (from Sunday to Saturday) in which October 9 falls. In the United States, the first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. For 2016, the National Fire Protection Association has declared the theme to be, “*Don’t Wait, Check the Date*”. Many homeowners do not realize the sensors in a smoke detector have a life expectancy of 10 years, and after 10 years the detector should be replaced.

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. 6 years
- b. 10 years
- c. Never, if not used

**10 years**

2. Why is Fire Prevention Week always the week of October 9<sup>th</sup>?

- 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. True or False? Mrs. O’Leary’s cow started the Chicago Fire by kicking over a lantern in a barn?

Probably **FALSE**. Fire historians believe the fire started near the barn, but not **IN** the barn. They believe kids sneaking cigarettes behind the barn most likely started the fire.

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 in 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.

# Don't Wait — Check the Date!

Replace Smoke Alarms Every 10 Years



**Fire Prevention Week  
Oct. 9-15, 2016**

Age matters when it comes to your smoke alarms.  
Check the manufacture dates on your smoke alarms today!

<p><b>1</b> Remove the smoke alarm from the wall or ceiling.</p>			<p><b>2</b> Look at the back of the alarm for the date of manufacture.</p>
<p><b>3</b> Smoke alarms should be replaced 10 years from the date of manufacture.</p>			<p><b>4</b> Put the alarm back on the ceiling or wall if it is less than 10 years old.</p>



A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit [usfa.fema.gov](http://usfa.fema.gov) and [firepreventionweek.org](http://firepreventionweek.org).

U.S. Fire Administration



NFPA is the official sponsor of Fire Prevention Week since 1922.



## SAFETY DIRECTOR'S BULLETIN

### Leaf Collection Safety

October 2016

#### **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](http://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 877.398.3046.*



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 facepiece 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



**PMM JIF  
CUMULATIVE CLAIMS SUMMARY\***

<b>2016</b>					
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
SEPT	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>832</b>	<b>\$768,918.52</b>	<b>\$260,501.41</b>	<b>\$508,417.11</b>	<b>66.1%</b>
<b>2015</b>					
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>
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%
<b>TOTALS</b>	<b>1649</b>	<b>\$1,244,768.94</b>	<b>\$486,991.40</b>	<b>\$757,777.54</b>	<b>60.9%</b>



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%
2013					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	57	\$72,245.58	\$19,144.49	\$53,101.09	73.5%
FEBRUARY	76	\$87,970.18	\$28,954.99	\$59,015.19	67.1%
MARCH	95	\$63,455.76	\$23,827.16	\$39,628.60	62.5%
APRIL	94	\$79,406.78	\$40,033.21	\$39,373.57	49.6%
MAY	142	\$110,071.03	\$34,603.07	\$75,467.96	68.6%
JUNE	115	\$98,588.37	\$40,942.28	\$57,646.09	58.5%
JULY	129	\$112,912.96	\$47,560.73	\$65,352.23	57.9%
AUGUST	142	\$121,839.26	\$37,850.43	\$83,988.83	68.9%
SEPT	115	\$104,897.14	\$37,730.01	\$67,167.13	64.0%
OCTOBER	90	\$61,055.21	\$26,500.59	\$34,554.62	56.6%
NOVEMBER	82	\$127,548.00	\$42,525.82	\$85,022.18	66.7%
DECEMBER	111	\$77,119.50	\$35,439.04	\$41,680.10	54.0%
TOTALS	1248	\$1,117,109.77	\$415,111.82	\$701,997.59	62.8%
2012					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	127	\$69,316.76	\$27,378.34	\$41,938.42	60.5%
FEBRUARY	87	\$50,606.96	\$20,126.20	\$30,480.76	60.2%
MARCH	95	\$38,897.91	\$12,398.46	\$26,499.45	68.1%
APRIL	83	\$40,861.72	\$16,019.91	\$24,841.81	60.8%
MAY	132	\$76,396.28	\$32,852.49	\$43,543.79	57.0%
JUNE	84	\$86,813.62	\$24,799.79	\$62,013.83	71.4%
JULY	55	\$38,021.02	\$20,858.61	\$17,162.41	45.1%
AUGUST	75	\$45,691.73	\$21,256.72	\$24,435.01	53.5%
SEPT	65	\$63,104.21	\$39,852.92	\$23,251.29	36.8%
OCTOBER	24	\$35,205.50	\$21,339.37	\$13,866.13	39.4%
NOVEMBER	53	\$38,405.44	\$22,299.50	\$16,105.94	41.9%
DECEMBER	32	\$12,255.83	\$4,865.98	\$7,389.85	60.3%
TOTALS	912	\$595,576.98	\$264,048.29	\$331,528.69	55.7%



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

Provider Name	Charges	Approved	Savings	% Savings	Specialty
COASTAL SPINE PC	\$ 24,900.00	\$ 7,251.81	\$ 17,648.19	58.80%	Ortho/Neuro
RECONSTRUCTIVE ORTHOPAEDIC ASSOCIATE	\$ 21,060.00	\$ 10,108.84	\$ 10,951.16	52.00%	Ortho/Neuro
IVY REHAB NETWORK, INC	\$ 4,185.00	\$ 765.00	\$ 3,420.00	81.72%	Physical Therapy/Occupational Therapy
EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	\$ 3,404.00	\$ 951.38	\$ 2,452.62	72.05%	Emergency Medicine
AVIA PARTNERS, INC.	\$ 3,228.28	\$ 2,628.81	\$ 599.47	18.57%	Pharmacy
WEST JERSEY ANESTHESIA ASSOCIATES, PA	\$ 3,200.00	\$ 1,800.00	\$ 1,400.00	43.75%	Anesthesia/Pain Management
VIRTUA WEST JERSEY HEALTH, INC.	\$ 2,948.50	\$ 1,491.00	\$ 1,457.50	49.43%	Hospital
KENNEDY UNIVERSITY HOSPITAL, INC.	\$ 1,907.45	\$ 1,039.56	\$ 867.89	45.50%	Hospital
U.S. HEALTHWORKS MEDICAL GROUP OF NJ, PC	\$ 1,847.00	\$ 818.70	\$ 1,028.30	55.67%	Occ Med/Primary Care
OUR LADY OF LOURDES MEDICAL CENTER	\$ 1,802.00	\$ 856.05	\$ 945.95	52.49%	Hospital
<b>OUT OF NETWORK</b>					
JOHN MCGOWAN PHD	\$ 345.00	\$ 255.00	\$ 90.00	26.09%	Behavioral Health
LOURDES IMAGING ASSOC., PA	\$ 60.00	\$ 47.00	\$ 13.00	21.67%	Diagnostic Radiology
<b>MCCI NEGOTIATIONS</b>					
N/A					



**PMM JIF**

**Charges/Savings by Specialty  
October 2016**

Specialty	Charges	Approved	Savings	% Savings
Ortho/Neuro	\$47,806.61	\$18,226.75	\$29,579.86	62%
Physical Therapy/Occupational Therapy	\$7,011.00	\$1,568.00	\$5,443.00	78%
Facility	\$6,657.95	\$3,386.61	\$3,271.34	49%
Anesthesia/Pain Management	\$5,000.00	\$2,880.00	\$2,120.00	42%
Other	\$3,856.28	\$2,963.81	\$892.47	23%
Physician Fees	\$3,404.00	\$951.38	\$2,452.62	72%
Occ Med/Primary Care	\$2,991.00	\$1,762.41	\$1,228.59	41%
MRI/Radiology	\$131.00	\$67.88	\$63.12	48%

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – OCTOBER 24, 2016  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN TOWNSHIP  
1:00 PM**

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

**ROLL CALL OF 2016 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONERS:**

Thomas Merchel	Township of Moorestown	Absent
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**APPOINTED OFFICIALS PRESENT:**

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

**ALSO PRESENT:**

**CORRESPONDENCE:** NONE.

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**APPROVAL OF MINUTES: SEPTEMBER 20, 2016 - Open & Closed Minutes.**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 20, 2016:**

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

**EXECUTIVE DIRECTOR:**

**2017 Budget Introduction** – Enclosed in the agenda was the proposed 2017 Budget which was reviewed and discussed. The draft proposed assessments were distributed at the meeting. The retrospective premiums were also discussed, which affects towns that go over the minimum and enables the JIF to keep a study budget because this tool is available.

**MOTION TO INTRODUCE THE 2017 BUDGET AND SCHEDULE A PUBLIC HEARING ON MONDAY, NOVEMBER 28, 2016 AT 1:00PM IN MOORESTOWN**

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

**Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL's webpage - [www.njmel.org](http://www.njmel.org) - which details changes to the MEL's Model Personnel Manual and information on training program requirements. Members had until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives.

**Membership Renewals** – The Fund has 3 members up for renewal at the end of the year. Renewal documents were sent out in August; we have received renewal information from Evesham and Maple Shade.

**RCF Report:** The RCF met last week at the Forsgate Country Club to hold a public hearing to review the amended 2016 Budget and the proposed 2017 Budget. *A copy of the report will be included in next month's agenda.*

**EJIF Report:** The EJIF last week at the Forsgate Country Club. A public hearing and adoption of the 2017 Budget was held. *A copy of the report will be included in next month's agenda.*

**MEL Report:** The MEL met last week at the Forsgate Country Club to introduce the 2017 Budget. *A copy of the report will be included 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 16, 2016

**League Magazine** – Enclosed on Page 11 is the latest in the series of "Power of Collaboration: to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights ethics in decision makers.

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**MEL 30th Anniversary** - 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

Since its inception on January 1, 1987, the MEL has grown to include almost 65% of the municipalities and local authorities in the state. The program has saved taxpayers over \$1.1 billion and has helped members improve their safety records by over 60%. The PMM JIF was established in 1987 and has achieved \$29.2 million in savings through it's own programs and affiliation with the MEL as of 1/1/16.

**Legislation:** The Executive Director advised there were two add-on items for the agenda. The MEL is proposing two bills, one for the senate and one for the assembly which would permit the JIFs to invest in debt obligations of any government entity to receive a better yield. The Executive Director's office recommends passing these resolutions.

**MOTION TO SUPPORT THE SENATE AND ASSEMBLY BILL FOR THE JIF TO INVEST IN DEBT OBLIGATIONS OF ANY GOVERNMENT ENTITY**

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

**Financial Fast Track Report:** As of August 31<sup>st</sup>, the fund has almost a \$1.8 million surplus. The actuary factored the loss ratio analysis at 37% and the fund is tracking at 30%. The loss time accident frequency is trending at 1.66, which is below the MEL average and good news for the PMM JIF.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Skip Reale introduced himself, filling in for Mr. Kearns. He advised the PARS had been reviewed and he had no report.

**TREASURER:**

**Payment of October 2016 Vouchers Resolution 16-23**

Fund Year 2016	37,271.89
Closed Fund Year	198,884.21
<b>Total</b>	<b>236,153.10</b>

**MOTION TO APPROVE RESOLUTIONS 16-23 VOUCHER LIST FOR THE MONTH OF OCTOBER AS SUBMITTED**

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

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

<b>2016</b>	28,344.61
<b>2015</b>	11,873.50
<b>2014</b>	1,220.74
<b>2013</b>	1,368.53
<b>2012</b>	226.25
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>43,033.63</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER REPORT:** The Underwriting Manager reported there were 2 certificates issued for the period 8/26/2016 through 9/25/2016.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the months of September, as well as the schedule of MSI Training from October 4<sup>th</sup> through December 16<sup>th</sup> and Fast Track training information. Included in the agenda were 2 Safety Bulletins: Safety in the Office Environment and September is National Preparedness Month. Mr. Prince advised that the Burlington County Police Supervisors Training Force at the Public Safety Building on Friday. It was a full house and many supervisors from all Burlington County law enforcement agencies were represented. Captain Tom Reinholt was responsible for coordinating the training and he did a great job. 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 August's reports were included in the agenda. Mr. McNamara reported there were 48 bills during the month of September totaling \$34,210.25 of that amount \$13,172.14 was paid for a savings of \$21,038.11 which is a 61.5% savings.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Report Part of Minutes.

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

Moved: Commissioner Brevogel  
Second: Commissioner Andl  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Moved: Commissioner Brevogel  
Second: Commissioner Andl  
Vote: Unanimous

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

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Brevogel  
Second: Commissioner Andl  
Vote: Unanimous

**MEETING ADJOURNED: 2:02pm**

**NEXT REGULAR MEETING: November 28, 2016  
Moorestown Town Hall 1:00PM**

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Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**

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

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## Municipal Excess Liability Residual Claims Fund

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

October 19, 2016

TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF October Meeting

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**2016 Budget Amendment:** Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2016 budget which reflected the transfer of Fund Year 2012 from the local JIFs as of 6/30/16.

**2017 Budget:** Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2017 Budget. Under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2017 expenses.

**Investments:** In September, a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve yield.

Subsequent to that meeting, two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The Board of Fund Commissioners adopted a resolution in support of these legislative bills.

**Claims Committee:** The Claims Review Committee submitted the minutes of its September 7, 2016 meeting and the committee met again before the RCF Board October meeting.

A claims audit is being conducted on randomly selected files spanning the period from 1998-2012. The audit is expected to be completed over the next few weeks; a report of the results will be provided upon conclusion.

**Next Meeting:** The next meeting of the RCF is the 2017 Reorganization scheduled for Wednesday January 4, 2017 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

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<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2016 AMENDED BUDGET</b>			
	<b>2016</b>	<b>2016</b>	<b>\$</b>
	<b>BUDGET</b>	<b>Revised Budget</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>			
MEL	281,965	12,529,816	12,247,851
BMEL	0	0	0
ATLANTIC	44,299	1,396,177	1,351,878
BERGEN	12,375	189,923	177,548
BURLCO	18,530	493,737	475,207
CAMDEN	21,307	772,357	751,050
MONMOUTH	24,436	719,181	694,745
MORRIS	18,593	1,339,560	1,320,967
NJUA	15,267	402,799	387,532
OCEAN (incl Brick) incremental inr	74,929	1,692,036	1,617,107
PMM	7,681	206,565	198,884
SOUTH BERGEN	19,870	1,178,155	1,158,285
SUBURBAN ESSEX	19,345	293,839	274,494
TRICO	27,747	762,865	735,118
SUBURBAN MUNICIPAL	3,134	194,386	191,252
CENTRAL JERSEY	60,774	1,983,177	1,922,403
NJPHA	14,747	481,825	467,078
<b>TOTAL</b>	<b>665,000</b>	<b>24,636,399</b>	<b>23,971,399</b>
<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2016 AMENDED BUDGET</b>			
	<b>2016 PROPOSED</b>	<b>2016</b>	
	<b>BUDGET</b>	<b>Revised Budget</b>	
<b>APPROPRIATIONS</b>			
CLAIMS	0	23,361,399	23,361,399
REINSURANCE PREMIUMS	65,000	65,000	0
LOSS FUND CONTINGENCY	0	610,000	610,000
<b>SUBTOTAL LOSS FUND</b>	<b>65,000</b>	<b>24,036,399</b>	<b>23,971,399</b>
<b>EXPENSES</b>			
ADMINISTRATOR	190,167	190,167	0
DEPUTY ADMINISTRATOR	64,688	64,688	0
ATTORNEY	39,370	39,370	0
CLAIMS SUPERVISION & AUDIT	56,912	56,912	0
TREASURER	36,963	36,963	0
AUDITOR	21,835	21,835	0
ACTUARY	38,981	38,981	0
MISCELLANEOUS	22,813	22,813	0
<b>SUBTOTAL</b>	<b>471,729</b>	<b>471,729</b>	<b>0</b>
EXPENSE CONTINGENCY	128,271	128,271	0
<b>SUBTOTAL EXPENSES</b>	<b>600,000</b>	<b>600,000</b>	<b>0</b>
<b>TOTAL BUDGET</b>	<b>665,000</b>	<b>24,636,399</b>	<b>23,971,399</b>

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2017 ADOPTED BUDGET				
	2016 ANNUALIZED	2017 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	78,000	13,000	20%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>65,000</b>	<b>78,000</b>	<b>13,000</b>	<b>20%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	190,167	193,970	3,803	2%
DEPUTY ADMINISTRATOR	64,688	65,982	1,294	2%
ATTORNEY	39,370	40,157	787	2%
CLAIMS SUPERVISION & AUDIT	56,912	58,050	1,138	2%
TREASURER	36,963	37,702	739	2%
AUDITOR	21,835	22,272	437	2%
ACTUARY	38,981	39,761	780	2%
MISCELLANEOUS	22,813	23,835	1,022	4%
<b>SUBTOTAL</b>	<b>471,729</b>	<b>481,729</b>	<b>10,000</b>	<b>2%</b>
EXPENSE CONTINGENCY	128,271	128,271	0	0%
<b>SUBTOTAL EXPENSES</b>	<b>600,000</b>	<b>610,000</b>	<b>10,000</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>665,000</b>	<b>688,000</b>	<b>23,000</b>	<b>3.5%</b>



**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 19, 2016  
TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
FROM: Commissioner Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2017 BUDGET** - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2017. 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 2017 and to certify annual assessments, based upon the adopted 2017 budget for member Joint Insurance Funds was approved.

**EJIF DIVIDEND** - The request for approval of the EJIF's \$550,000 dividend was filed with the State on September 23, 2016. We await their approval.

**JIF LEGISLATION** - The Executive Committee adopted Resolution 24-16 supporting Senate Bill S-2663 and Assembly Bill A-4234 which allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

**STORAGE TANK POLICY** - The Storage Tank Policy has been revised and sent to the excess carrier's coverage counsel for their review. Subsequent to review, the fund professionals will perform their own final analysis.

**EXCESS INSURANCE** - Negotiations have commenced concerning next year's excess coverage. Additional limits of \$9 Million and \$10 Million (currently \$8 Million) are being explored and quotes will be provided during the November meeting.

**NEXT MEETING**- The next meeting of the EJIF is scheduled for November 16, 2016 at the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2017 BUDGET BASED ON 2010 CENSUS				
10/19/2016 14:11				
	2016	2017		
	TOTAL	TOTAL	CHANGE	CHANGE
			\$	%
I. Claims and Excess Insurance				
Claims				
1 Non-Site Specific	385,675	341,896	(43,779)	-11.4%
2 Site Specific	336,967	376,604	39,637	11.8%
3 Legal Defense	1,135,151	1,130,967	(4,184)	-0.4%
4 Superfund Buyout	648,372	652,758	4,386	0.7%
5 LFC	14,569	14,569	-	0.0%
6 <b>Total Loss Fund</b>	<b>2,520,733</b>	<b>2,516,794</b>	<b>(3,939)</b>	<b>-0.2%</b>
7				
8 II. Expenses, Fees & Contingency				
9 Professional Services				
10 Actuary	61,702	61,702	-	0.0%
11 Attorney	72,828	74,285	1,457	2.0%
12 Auditor	15,339	15,646	307	2.0%
13 Executive Director	249,332	254,318	4,987	2.0%
14 Treasurer	18,919	19,297	378	2.0%
15 Lobbyist	45,000	45,000	-	0.0%
16 Underwriting Managers	212,969	217,229	4,259	2.0%
17 Environmental Services	408,790	416,965	8,176	2.0%
18 Claims Administration	25,168	25,671	503	2.0%
19				
20 <b>Subtotal - Contracted Prof Svcs</b>	<b>1,110,046</b>	<b>1,130,113</b>	<b>20,067</b>	<b>1.8%</b>
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	15,834	15,834	-	0.0%
27 Member Testing	8,233	8,233	-	0.0%
28				
29 <b>Subtotal - Non-contracted svcs</b>	<b>36,213</b>	<b>36,213</b>	<b>-</b>	<b>0.0%</b>
30				
31 <b>Subtotal-Contracted/Non-contra</b>	<b>1,146,259</b>	<b>1,166,326</b>	<b>20,067</b>	<b>1.8%</b>
32				
33 Excess Aggregate Insurance	530,235	551,444	21,209	4.0%
34				
35 General Contingency	72,310	73,756	1,446	2.0%
36				
37 <b>Total Exp, Fees &amp; Contingency</b>	<b>1,748,804</b>	<b>1,791,526</b>	<b>42,722</b>	<b>2.4%</b>
38				
39 <b>TOTAL JIF APPROPRIATIONS</b>	<b>4,269,537</b>	<b>4,308,320</b>	<b>38,783</b>	<b>0.9%</b>



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** October 19, 2016

**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** October MEL Report

**2017 Rate Table & Budget** – Board of Fund Commissioners introduced a 2017 Rate Table and a 2017 Budget - reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 16, 2016 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

**Management Committee:** Minutes of the Committee's September 6<sup>th</sup> and September 28<sup>th</sup> distributed to the Board. Committee also met just prior to the Fund Commissioner meeting and agreed to schedule interviews with the three firms that responded to the Fund's RFQ for Marketing Consultant. Brown & Brown, Acrisure LLC & Brown and Princeton Strategic Communications responded to RFQ.

**Emergency Cleanup and Restoration Services:** In 2015, the MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services and have since periodically updated the existing list that is posted to the MEL webpage. Board approved the addition of Harrison Restoration dba Servpro Nutley Bloomfield to the list.

**Safety & Education Committee:** Committee's minutes of its October 12<sup>th</sup> submitted for information. Board accepted the Committee's recommendation and approved an expenditure of \$2,400 to begin to use First Net's (Learning Management System) NextGen to add "branding" for each JIF and a "Quick Course" program to be implemented in January of 2016.

**Legislative Committee:** The committee is scheduled to meet on November 16<sup>th</sup> during the NJSLOM convention. Committee Chairman said S2663 (Sweeney) and A4234 (Burzichelli) have been introduced in the legislature. Bills would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program. The Board adopted a Resolution in support of the bills and will also ask local JIFs to adopt similar resolutions. Executive Director asked Commissioners to contact their legislators to express support for the bill.



**30<sup>th</sup> Anniversary:** 2017 marks the 30<sup>th</sup> anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

**RCF Report:** The RCF met on September 7, 2016 and introduced the amended 2016 Budget and the 2017 Proposed Budget. The public hearing on the RCF budget will be held on October 19, 2016 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting was distributed for information.

**Claims Committee:** Minutes of the Claims Review Committee's September were submitted to Fund Commissioners. Committee will meet immediately following the Board meeting.

**Underwriting:** Underwriting Manager said the 2017 renewal is progressing favorably and has almost concluded.

**OPRA** – Fund Attorney said he and Brad Stokes of Perma, have been working well together in responding to OPRA requests.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2017 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2016 RATES	2017 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	2,523,640	2,523,640	0	0.0%
2	1.25MIL Ex 500K	3,332,119	3,332,119	(0)	0.0%
3	Excess WC	7,869,811	7,279,575	(590,236)	-7.5%
4	Excess Property to 500K*	2,098,446	2,365,680	267,234	12.7%
5	Aggregate Excess LFC	15,435	15,435	-	0.0%
6	JIF Faithful Performance Bond	181,884	181,884	-	0.0%
7	Statutory Bonds	283,000	283,000	-	0.0%
8	Sub Total	16,304,335	15,981,333	(323,002)	-2.0%
9	PREMIUMS				
10	3.25MIL ex 1.75 MIL	4,780,635	4,876,248	95,613	2.0%
11	Optional Excess Liability	1,653,189	1,653,189	(0)	0.0%
12	Optional Excess POL/EPL	838,099	838,099	0	0.0%
13	Excess WC	2,527,306	2,464,124	(63,183)	-2.5%
14	Excess Property	6,458,631	6,725,632	267,001	4.1%
15	Boiler and Machinery	562,926	562,926	-	0.0%
16	Loss Fund Contingency	397,510	397,510	-	0.0%
17	Sub Total	17,218,297	17,517,728	299,431	1.7%
18	Total Claims & Premiums	33,522,632	33,499,061	(23,571)	-0.1%
19					
20	II. EXPENSES				
21	Claims Adjustment	990,422	1,010,231	19,808	2.0%
22	Property Adjustment	160,000	163,200	3,200	2.0%
23	Administration	982,676	1,002,330	19,654	2.0%
24	Loss Fund Management	147,900	150,858	2,958	2.0%
25	Actuary	49,170	49,133	963	2.0%
26	Attorney	43,352	44,219	867	2.0%
27	Deputy Attorney	1,446	1,475	29	2.0%
28	Attorney - OPRA	16,320	16,646	326	2.0%
29	Auditor	27,625	28,178	553	2.0%
30	Treasurer	24,424	24,912	488	2.0%
31	Underwriting Manager	508,472	518,641	10,169	2.0%
32	Reinsurance Manager	293,622	299,494	5,872	2.0%
33	Safety and Education Committee	194,275	194,275	-	0.0%
34	Computer Services	138,010	138,010	-	0.0%
35	Legislative Committee	26,409	26,409	-	0.0%
36	Internal Audit Committee	57,856	57,856	-	0.0%
37	Strategic Planning Committee	28,928	28,928	-	0.0%
38	Coverage Committee	38,318	38,318	-	0.0%
39	Communications Committee	119,079	119,079	-	0.0%
40	Misc Expense	(347,915)	(147,915)	200,000	57.5%
41	Subtotal	3,499,389	3,764,278	264,889	8%
42					
43	MEL Safety Institute	902,123	902,123	-	0.0%
44	Total Appropriations	37,924,144	38,165,461	241,318	0.6%