

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
OCTOBER 24, 2016 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: OCTOBER 24, 2016
MOORESTOWN TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2016 COMMISSIONERS**

- APPROVAL OF MINUTES:** September 20, 2016 Open Minutes.....Appendix I
September 20, 2016 Closed Minutes..... **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
.October 2016 Voucher List - Resolution No. 16-23 Page 12
.Treasurer’s ReportsPage 14

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate ReportPage 20

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 21

- MANAGED CARE – Qual Care**
.Monthly ReportPage 29

- 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: October 24, 2016

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2017 Budget Introduction** – Enclosed on **Page 10** is the proposed 2017 Budget for review and discussion. The draft proposed assessments will be distributed at the meeting.
 - Motion to introduce the 2017 budget and schedule a public hearing on Monday, November 28, 2016 at 1:00PM in Moorestown.**
- Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL's webpage - www.njmel.org - which details changes to the MEL's Model Personnel Manual and information on training program requirements. Members 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.
- ❑ **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.

Due Diligence Reports:

- | | |
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| ❑ Fixed Income Summary & Interest Rate Comparison Report | Page 4 |
| ❑ Expected Loss Ratio Analysis | Page 5 |
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| ❑ 2016 EPL/POL Status | Page 8 |
| ❑ Regulatory Affairs Checklist | Page 9 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2016					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	318,681	2,503,638	70,379,304	72,882,942
2.	CLAIM EXPENSES				
	Paid Claims	72,748	634,591	33,476,871	34,255,337
	Case Reserves	24,541	(91,752)	2,401,384	2,179,441
	IBNR	(55,949)	58,631	1,208,367	1,198,305
	Recoveries	(923)	(77,832)	(215,688)	(238,510)
	TOTAL CLAIMS	40,418	523,638	36,870,935	37,394,573
3.	EXPENSES				
	Excess Premiums	103,052	824,417	18,586,111	19,410,528
	Administrative	42,738	328,801	9,493,839	9,822,640
	TOTAL EXPENSES	145,790	1,153,218	28,079,950	29,233,168
4.	UNDERWRITING PROFIT (1-2-3)	132,473	826,782	5,428,420	6,255,201
5.	INVESTMENT INCOME	(6,768)	6,669	4,841,616	4,848,285
6.	DIVIDEND INCOME	0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)	125,705	833,451	11,801,002	12,634,453
8.	DIVIDEND	0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)	125,705	811,785	967,056	1,778,841
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(891)	(38,577)	634,712	596,135
	Aggregate Excess LFC	5,361	43,491	0	43,491
	2013	3,790	117,877	390,785	508,662
	2014	39,998	227,239	(291,669)	(64,430)
	2015	52,403	243,957	233,228	477,185
	2016	25,044	217,798		217,798
	TOTAL SURPLUS (DEFICITS)	125,705	811,785	967,056	1,778,841
	TOTAL CASH				5,444,047
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	46,351	30,573,084	30,619,435
	FUND YEAR 2013				
	Paid Claims	19,078	112,611	1,350,303	1,462,914
	Case Reserves	(19,078)	(58,315)	311,413	253,098
	IBNR	(4,491)	(105,226)	148,762	43,536
	Recoveries	(52)	(63,180)	(87,255)	(150,434)
	TOTAL FY 2013 CLAIMS	(4,543)	(114,110)	1,723,224	1,609,114
	FUND YEAR 2014				
	Paid Claims	27,641	138,150	1,213,220	1,351,370
	Case Reserves	(49,941)	(307,836)	1,113,466	805,630
	IBNR	(18,555)	(180,228)	391,932	211,705
	Recoveries	0	(5,520)	(66,492)	(72,012)
	TOTAL FY 2014 CLAIMS	(40,855)	(355,434)	2,652,126	2,296,692
	FUND YEAR 2015				
	Paid Claims	4,492	213,271	444,265	657,536
	Case Reserves	(20,593)	(106,407)	846,880	740,473
	IBNR	(40,306)	(289,553)	638,288	348,735
	Recoveries	0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS	(56,407)	(190,950)	1,922,501	1,731,551
	FUND YEAR 2016				
	Paid Claims	21,538	164,082		164,082
	Case Reserves	114,153	380,241		380,241
	IBNR	7,403	594,329		594,329
	Recoveries	(871)	(871)		(871)
	TOTAL FY 2016 CLAIMS	142,223	1,137,780		1,137,780
	COMBINED TOTAL CLAIMS	40,418	523,638	36,870,935	37,394,573

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

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	8/31/2016
		2013	2014	2015	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.69	3.45	3.66	5.56	5.44
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	2.00	2.00	0.50	2.50
Avg maturity (years)		2.99	1.99	2.08	3.37	3.01
Unrealized gain/(loss) (%)		-0.23	-0.10	0.09	0.20	-0.29
Purchase/Book yield (%)		0.80	0.80	0.80	1.40	1.20
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.57	0.70	0.89	1.60	0.91
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	72.58	74.32
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	52.52	49.56
Avg maturity (years)		2.04	1.90	1.58	1.72	1.70
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.51	0.34
Purchase/Book yield (%)		0.65	0.82	0.82	0.94	0.96
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.45	1.30
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.40	0.42
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.55	0.51
3 year notes		0.54	0.90	1.02	0.86	0.79
5 year notes		1.17	1.64	1.53	1.17	1.07
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	1.42	1.37
* 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%
NET PAYOUT %	\$1,221,477		65.14%					

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%
NET PAYOUT %	\$1,313,849		68.69%					

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%
NET PAYOUT %	\$1,280,579		65.44%					

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%
NET PAYOUT %	\$654,217		33.05%					

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
NET PAYOUT %	\$191,555		9.51%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
	September 30, 2016					
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
August-16	1	1	1	6	6	15
September-16	1	1	1	6	10	19
NET CHGE	0	0	0	0	4	4
Limited Reserves						\$3,383
Year	2012	2013	2014	2015	2016	TOTAL
August-16	\$0	\$0	\$0	\$15,501	\$53,046	\$68,547
September-16	\$0	\$0	\$0	\$15,501	\$48,785	\$64,286
NET CHGE	\$0	\$0	\$0	\$0	(\$4,260)	(\$4,260)
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$64,379	\$74,639	\$534,802
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
August-16	1	2	14	13	22	52
September-16	1	2	14	12	26	55
NET CHGE	0	0	0	-1	4	3
Limited Reserves						\$10,928
Year	2012	2013	2014	2015	2016	TOTAL
August-16	\$10	\$36,597	\$308,015	\$108,669	\$39,514	\$492,806
September-16	\$10	\$36,587	\$382,011	\$133,308	\$49,125	\$601,040
NET CHGE	\$0	(\$10)	\$73,995	\$24,639	\$9,610	\$108,234
Ltd Incurred	\$500,968	\$196,516	\$500,548	\$144,669	\$54,898	\$1,397,599
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
August-16	0	0	0	1	3	4
September-16	0	0	0	1	3	4
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$3,526
Year	2012	2013	2014	2015	2016	TOTAL
August-16	\$0	\$0	\$0	\$7,314	\$3,875	\$11,189
September-16	\$0	\$0	\$0	\$7,304	\$6,800	\$14,104
NET CHGE	\$0	\$0	\$0	(\$10)	\$2,925	\$2,915
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$24,602	\$10,300	\$94,745
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
August-16	2	13	11	23	38	87
September-16	2	11	11	23	44	91
NET CHGE	0	-2	0	0	6	4
Limited Reserves						\$17,803
Year	2012	2013	2014	2015	2016	TOTAL
August-16	\$48,826	\$216,501	\$497,614	\$608,989	\$283,805	\$1,655,735
September-16	\$48,599	\$206,437	\$456,940	\$593,712	\$314,347	\$1,620,036
NET CHGE	(\$226)	(\$10,064)	(\$40,674)	(\$15,277)	\$30,542	(\$35,699)
Ltd Incurred	\$618,440	\$1,217,132	\$1,457,259	\$1,170,392	\$470,777	\$4,933,998
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
August-16	4	16	26	43	69	158
September-16	4	14	26	42	83	169
NET CHGE	0	-2	0	-1	14	11
Limited Reserves						\$13,606
Year	2012	2013	2014	2015	2016	TOTAL
August-16	\$48,836	\$253,098	\$805,630	\$740,473	\$380,241	\$2,228,277
September-16	\$48,609	\$243,024	\$838,951	\$749,825	\$419,057	\$2,299,466
NET CHGE	(\$226)	(\$10,074)	\$33,321	\$9,352	\$38,817	\$71,189
Ltd Incurred	\$1,270,087	\$1,556,873	\$2,119,530	\$1,404,041	\$610,613	\$6,961,144

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			September 30, 2016	
	2016	2015	2014	TOTAL
FUND	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	RATE * 2016 - 2014
CAMDEN	1.31	2.51	2.07	1.93
MONMOUTH	1.45	2.13	2.24	1.98
CENTRAL	1.50	1.85	2.52	2.02
BERGEN	1.53	2.39	2.44	2.17
SUBURBAN ESSEX	1.58	2.15	2.55	2.16
PROF MUN MGMT	1.66	3.70	2.37	2.64
MORRIS	1.69	2.01	2.01	1.93
TRI-COUNTY	1.70	1.93	2.09	1.93
NJ PUBLIC HOUSING	1.70	1.91	2.82	2.19
SUBURBAN MUNICIPAL	1.73	2.19	1.76	1.91
SOUTH BERGEN	1.83	2.43	2.19	2.18
BURLINGTON	1.88	1.85	1.90	1.88
OCEAN	2.08	2.07	2.39	2.19
N.J.U.A.	2.34	2.49	2.99	2.63
ATLANTIC	2.45	2.51	3.10	2.72
AVERAGE	1.76	2.28	2.36	2.16

Professional Municipal Mgmt Joint Insurance Fund										
2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF September 30, 2016										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014	
1	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	2.82	1.83	1 EVESHAM TOWNSHIP I	1.74
2	306 MAPLE SHADE			0	1	1.03	1.50	0.00	2 MAPLE SHADE	0.82
3	304 EVESHAM			0	3	1.58	4.46	4.69	3 EVESHAM	3.52
4	307 MOORESTOWN			0	2	1.86	2.08	1.36	4 MOORESTOWN	1.75
5	308 WILLINGBORO			0	6	2.34	5.16	2.76	5 WILLINGBORO	3.51
Totals:				0	12	1.66	3.70	2.37		2.64
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2015 Loss Time Accident Frequency as of				September 30, 2015	3.58					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund				
Data Valued As of :	October 13, 2016			
Total Participating Members	5			
Complaint	4			
Percent Compliant	80.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
EVESHAM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE 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 October 1, 2016

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2016 Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	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:		18-Oct-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	54,400	(10,837)	-16.61%
6	Subtotal - Claims	2,078,528	2,125,064	46,536	2.24%
7 Premiums					
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	589,899	(13,864)	-2.30%
12	MEL Property	230,321	247,928	17,607	7.64%
13	SubTotal Premiums	936,067	941,951	5,883	0.63%
14	Total Loss Fund	3,014,596	3,067,015	52,420	1.74%
15					
16 II. Expenses, Fees & Contingency					
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 Mangement	16,586	16,918	332	2.00%
22	Safety Director	17,018	17,358	340	2.00%
23	General Expense	600	600	0	0.00%
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	Total Fund Exp & Contingency	508,704	526,290	17,586	3.46%
38					
39					
40	Total JIF Excl POL/EPL	3,523,300	3,593,305	70,006	1.99%
41 XLPOL/EPL Premiums					
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	Total POL/EPL Premium	279,355	284,813	5,459	1.95%
46	Total JIF Incl POL/EPL	3,802,654	3,878,119	75,464	1.98%
47	Revised Total	3,802,654	3,878,119	75,464	1.98%

The Power of Collaboration



ETHICS: A MORAL DUTY AND OBLIGATION

The challenge is that the regulations are often complex and difficult to interpret without professional assistance. And the outcome of a poor decision can include criminal action, fines, punitive damages, and loss of reputation. The old fashioned “red face” or “smell” test is no longer sufficient to determine the ethical nature of a decision.

Each year, the MEL conducts a seminar at the League of Municipalities convention to acquaint local officials with the risk management challenges facing government decision makers.

This year, the MEL will present “Ethics for Local Government Officials” at 3:45 pm on Wednesday, November 16. The seminar will include case studies allowing participants to test their knowledge of regulations. MEL members who attend earn a discount on their community’s premium.

In addition to the League session, the MEL will also conduct this seminar at convenient locations throughout the state.

The power of collaboration: providing the information needed to improve risk management in communities throughout New Jersey.



NJMEL.ORG

RESOLUTION NO. 16-23

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OCTOBER 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.

<u>FUND YEAR 2016</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005032			
005032	QUAL-LYNX	CLAIMS ADMIN - 10/2016	10,876.51
			10,876.51
005033			
005033	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2016	1,418.17
			1,418.17
005034			
005034	PERMA	POSTAGE FEE 09/2016	1.99
005034	PERMA	EXECUTIVE DIRECTOR FEE 10/2016	9,975.00
			9,976.99
005035			
005035	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 10/2016	3,085.50
			3,085.50
005036			
005036	QUALCARE, INC.	MANAGED CARE FEE 10/2016	6,793.42
			6,793.42
005037			
005037	THOMAS TONTARSKI	TREASURER FEE 10/2016	1,402.58
			1,402.58
005038			
005038	BACIO CATERING AND MARKETPLACE	MEETING EXPENSE - 10/2016	140.00
			140.00
005039			
005039	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 10/2016	1,382.18
005039	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 10/2016	1,622.63
			3,004.81
005040			
005040	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 09/30/2016	36.36
005040	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 8/31/16	36.36
			72.72
005041			
005041	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 10/2016	469.23
			469.23
005042			

005042	COURIER TIMES INC.	ACCT:8565524712 - 9/14/16 CNCLL MTG RSCH	31.96
			31.96

Total Payments FY 2016	37,271.89
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FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005043			
005043	MUNICIPAL EXCESS LIABILITY RCF	2016 RCF ASSESSMENT - CLOSURE OF FY 2012	198,884.21
			198,884.21

Total Payments Closed Year	198,884.21
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TOTAL PAYMENTS ALL FUND YEARS \$ 236,156.10

SCOTT CAREW, CHAIRMAN

Attest:

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

Treasurer

October 4, 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 September 30, 2016 for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 2,966.31. This generated an average annual yield of .66%. However, we have an unrealized net gain of \$ 3,815.00 adjusting the reported yield to 1.51% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 3,410.00 as it relates to the market value of \$2,496,590.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$.00 w/YTD of \$ 79,242.89 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 90 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 \$ 43,081.63.

Loss Payments	\$	40,324.03
Expense Payments	\$	559.38
Legal Payments	\$	2,198.22

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 \$ 5,444,049.56 to a closing balance of \$ 5,368,030.76 showing a decrease in the fund of \$ 76,018.80.

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

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

Current Fund Year: 2016										
Month Ending: September										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	352,865.71	1,544,431.32	340,021.98	2,898,870.52	0.00	(912.63)	(42,701.25)	203,955.04	147,518.87	5,444,049.56
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,218.82	4,218.82
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	4,218.82	4,218.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,218.82	4,218.82
EXPENSES										
Claims Transfers	6,911.22	285.35	10.25	35,826.81	0.00	0.00	0.00	0.00	0.00	43,033.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,203.99	37,203.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,911.22	285.35	10.25	35,826.81	0.00	0.00	0.00	0.00	37,203.99	80,237.62
END 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
Report Month: September										
						Balance Differences				
Opening Balances:		Opening Balances are equal				\$0.00				
Imprest Transfers:		Imprest Totals are equal				\$0.00				
Investment Balances:		Investment Payment Balances are equal				\$0.00				
		Investment Adjustment Balances are equal				\$0.00				
Ending Balances:		Ending Balances are equal				\$0.00				
Accural Balances:		Accural Balances are equal				\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	September							
CURRENT FUND YEAR	2016							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMNT	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	\$5,444,050.04	2884923.56	-1.72349E-10	15851.48	2492775	50000	500	
Opening Interest Accrual Balance	\$1,995.83	0	0	0	1995.83	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	\$403.81	\$518.06	\$0.00	(\$114.25)	\$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)	\$3,815.00	\$0.00	\$0.00	\$0.00	\$3,815.00	\$0.00	\$0.00
8	Net Investment Income	\$6,781.31	\$518.06	\$0.00	(\$114.25)	\$6,377.50	\$0.00	\$0.00
9	Deposits - Purchases	\$80,237.62	\$0.00	\$0.00	\$0.00	\$0.00	\$43,033.63	\$37,203.99
10	(Withdrawals - Sales)	(\$160,475.24)	(\$80,237.62)	\$0.00	\$0.00	\$0.00	(\$43,033.63)	(\$37,203.99)
	Ending Cash & Investment Balance	\$5,368,031.23	\$2,805,204.00	(\$0.00)	\$15,737.23	\$2,496,590.00	\$50,000.00	\$500.00
	Ending Interest Accrual Balance	\$4,558.33	\$0.00	\$0.00	\$0.00	\$4,558.33	\$0.00	\$0.00
	Plus Outstanding Checks	\$20,568.14	\$0.00	\$0.00	\$0.00	\$0.00	\$20,042.43	\$525.71
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,388,599.37	\$2,805,204.00	(\$0.00)	\$15,737.23	\$2,496,590.00	\$70,042.43	\$1,025.71

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

Month		September							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	18,941.90	6,911.22	0.00	25,853.12	25,853.12	0.00	(0.00)	0.00
	Liab	5,742.33	30.75	0.00	5,773.08	5,773.08	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	135,026.89	21,402.64	0.00	156,429.53	156,429.53	(0.00)	(0.00)	0.00
	Total	163,210.84	28,344.61	0.00	191,555.45	191,555.45	(0.00)	(0.00)	0.00
2015	Prop	48,878.06	0.00	0.00	48,878.06	48,878.06	0.00	0.00	0.00
	Liab	11,340.07	20.50	0.00	11,360.57	11,360.57	0.00	0.00	0.00
	Auto	17,288.27	10.25	0.00	17,298.52	17,298.52	0.00	0.00	0.00
	WC	564,836.82	11,842.75	0.00	576,679.57	576,679.57	0.00	0.00	0.00
	Total	642,343.22	11,873.50	0.00	654,216.72	654,216.72	0.00	0.00	0.00
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	118,432.55	104.88	0.00	118,537.43	118,537.43	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	999,202.97	1,115.86	0.00	1,000,318.83	1,000,318.83	0.00	0.00	0.00
	Total	1,279,358.63	1,220.74	0.00	1,280,579.37	1,280,579.37	0.00	0.00	0.00
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	159,800.15	129.22	0.00	159,929.37	159,929.37	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	1,009,454.94	1,239.31	0.00	1,010,694.25	1,010,694.25	(0.00)	(0.00)	0.00
	Total	1,312,480.68	1,368.53	0.00	1,313,849.21	1,313,849.21	(0.00)	(0.00)	0.00
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	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	569,614.02	226.25	0.00	569,840.27	569,840.27	0.00	0.00	0.00
	Total	1,221,251.14	226.25	0.00	1,221,477.39	1,221,477.39	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,618,644.51	43,033.63	0.00	4,661,678.14	4,661,678.14	0.00	0.00	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Monday, September 26, 2016

From 8/26/2016 To 9/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>PMM JIF</u>					
H- To Whom It May Concern I- Township of Moorestown	111 W. Second St. Moorestown, NJ 08057	5029	Evidence of insurance indicates volunteers are included as Insureds per the terms and conditions of the policy."	9/22/2016	GI EX
H- New Jersey Transit I- Township of Maple Shade	One Penn Plaza East Newark, NJ 07105-2246 PO Box 368 Maple Shade, NJ 08052	21706	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects license #L0375-3290-01 - parcel used as soccer field.	9/19/2016	GL EX AU WC

Total # of Holders = 2

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: October 1, 2016

JIF SERVICE TEAM

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

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

No services performed.

MEETINGS ATTENDED

- Fund Commissioner Meeting – September 20.

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Safety Director's Bulletin – Office Safety – September 5.
- Safety Director's Bulletin - September is National Preparedness Month – September 16.
- Did You Know? – MSI Training Schedule – September 21.
- Safety Director's Message - Bottled Eyewash Solution Recall – September 23.

MEL VIDEO LIBRARY

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

No videos were utilized.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **October 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 website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

DATE	LOCATION	TOPIC	TIME
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 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
12/16/16	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

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



Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions can-not be corrected by office staff and must be reported to facilities. Follow-up reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor –Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Standing on chairs is a dangerous act. Get a ladder or step stool

Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down. Use common tasks such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each others.

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.

- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder, will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and finger tip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<http://www.state.nj.us/health/peosh/peoshvdt.shtml>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.



September 2016

September is National Preparedness Month

DON'T WAIT. COMMUNICATE.
MAKE YOUR EMERGENCY PLAN TODAY.



SEPTEMBER IS NATIONAL PREPAREDNESS MONTH!

FEMA AMERICA'S
PrepareAthon! Ready ✓

As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, workers and their families while you restore your agency's services and facilities.** One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of

before they can focus on their own safety and the restoration of the community. This bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	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					
NOVEMBER					
DECEMBER					
TOTALS	776	\$692,060.68	\$228,694.57	\$463,366.11	67.0%

2015

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

2014

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



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

Provider Name	Charges	Approved	Savings	% Savings	Specialty
FELLOWSHIP SURGICALCENTER, LLC	\$ 7,189.50	\$ 1,305.00	\$ 5,884.50	81.85%	Ambulatory Surgical Center
VIRTUA WEST JERSEY HEALTH, INC.	\$ 5,291.75	\$ 2,982.00	\$ 2,309.75	43.65%	Hospital
IVY REHAB NETWORK, INC	\$ 3,720.00	\$ 680.00	\$ 3,040.00	81.72%	Physical Therapy/Occupational Therapy
OUR LADY OF LOURDES MEDICAL CENTER	\$ 3,421.00	\$ 1,422.70	\$ 1,998.30	58.41%	Hospital
EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	\$ 1,608.00	\$ 451.59	\$ 1,156.41	71.92%	Emergency Medicine
LOURDES ANESTHESIA ASSOC PA	\$ 1,400.00	\$ 455.00	\$ 945.00	67.50%	Anesthesia/Pain Management
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	\$ 1,363.00	\$ 1,064.00	\$ 299.00	21.94%	Occ Med/Primary Care
KENNEDY UNIVERSITY HOSPITAL, INC.	\$ 1,296.00	\$ 706.32	\$ 589.68	45.50%	Hospital
ONE CALL MEDICAL, INC.	\$ 988.00	\$ 485.00	\$ 503.00	50.91%	MRI/Radiology
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	\$ 561.00	\$ 432.80	\$ 128.20	22.85%	Occ Med/Primary Care
<u>OUT OF NETWORK</u>					
JOHN MCGOWAN PHD	\$ 1,060.00	\$ 750.00	\$ 310.00	29.25%	Behavioral Health
GARY M. GLASS MD	\$ 675.00	\$ 455.00	\$ 220.00	32.59%	Psychiatry
<u>MCCI NEGOTIATIONS</u>					
N/A					



PMM JIF

**Charges/Savings by Specialty
September 2016**

Specialty	Charges	Approved	Savings	% Savings
Hospital	\$10,008.75	\$5,111.02	\$4,897.73	49%
Ambulatory Surgical Center	\$7,189.50	\$1,305.00	\$5,884.50	82%
Physical Therapy/Occupational Therapy	\$4,394.00	\$1,009.00	\$3,385.00	77%
Physical Medicine & Rehabilitation	\$3,120.00	\$680.00	\$2,440.00	78%
Occ Med/Primary Care	\$2,307.00	\$1,679.52	\$627.48	27%
Emergency Medicine	\$1,608.00	\$451.59	\$1,156.41	72%
Anesthesia/Pain Management	\$1,400.00	\$455.00	\$945.00	68%
Ortho/Neuro	\$1,327.00	\$658.01	\$668.99	50%
Behavioral Health	\$1,060.00	\$750.00	\$310.00	29%
MRI/Radiology	\$988.00	\$485.00	\$503.00	51%
Psychiatry	\$675.00	\$455.00	\$220.00	33%
Lab	\$133.00	\$133.00	\$0.00	0%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 20, 2016
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

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

ROLL CALL OF 2016 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Thomas Merchel	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

Meredith Stengel Robson, ICMA Regional Vice President
George Gravenstine, AJM Insurance Mgmt.

CORRESPONDENCE: NONE.

Commissioner Czerniecki introduced Meredith Stengel Robson from the ICMA to discuss possible JIF membership in the organization. The commission felt this was a step in the right direction and would discuss further once more information was available.

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

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

Moved:	Commissioner Czerniecki
Second:	Commissioner Carew
Vote:	2 Ayes – 0 Nays – 2 Abstain

EXECUTIVE DIRECTOR:

Fund Banking Service & Asset Manager – At last month’s meeting the Board authorized the transfer of the Fund’s banking to Investors Bank. There is a need to amend the Fund’s Cash Management Plan to reflect these changes along with other revisions recommended by the MEL’s attorney. The revised plan with additional language and revisions noted were included in the agenda.

MOTION TO APPROVE AMENDMENTS TO THE 2016 CASH MANAGEMENT PLAN

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

Residual Claims Fund (RCF) - The Residual Claims Fund met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report on the meeting. The Residual Claims Fund amended 2016 Budget and the proposed 2017 Budget was introduced. The public hearing on the RCF budget will be held on October 19, 2016 10:30 a.m. at the Forsgate Country Club.

EJIF - The EJIF met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report on the meeting. The 2017 budget was introduced and will be adopted at the October 19, 2016 meeting.

MEL - The MEL met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report. The MEL’s 2017 budget introduction is scheduled for October 19, 2016 at the Forsgate Country Club in Jamesburg NJ.

Employment Practices Program: As a reminder, changes to the 2016/2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements.

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

2017 Renewal Online Underwriting Database: Members have received notification that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules was August 15th.

Membership Renewals – The Fund has 3 members up for renewal at the end of the year. Renewal documents were sent out in August.

2016 Member Manuals – The Fund Office has distributed the 2016 coverage documents to Fund Commissioners.

Safety Expo – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. A notice was sent out last month.

2017 Budget - The October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2017 Budget.

Financial Fast Track Report: As of June 3th, the fund has over a \$1.5 million surplus. There are case reserves and IBNR in the fund’s favor – all good news. The actuary factored the loss ratio analysis at 30.14 and the fund is tracking at 26.99.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised Saturday was Constitution Day and distributed pocket sized constitutions for all participants of the meeting.

A discussion then ensued about sovereign citizens.

TREASURER:

Payment of August 2016 Vouchers Resolution 16-21

Fund Year 2015	2,428.14
Fund Year 2016	37,311.20
Total	39,793.34

Payment of September 2016 Vouchers Resolution 16-22

Fund Year 2016	37,203.99
Total	37,203.99

MOTION TO APPROVE RESOLUTUIONS 16-21 VOUCHER LIST FOR THE MONTH OF AUGUST AND 16-22 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED

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

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

2016	26,823.05
2015	8,470.70
2014	23,052.80
2013	14,304.91
2012	75,071.48
Closed	0.00
TOTAL	147,722.94

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

2016	21,537.74
2015	5,305.30
2014	27,641.18
2013	19,077.60
2012	1,033.40
Closed	0.00
TOTAL	74,595.22

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: The Underwriting Manager reported there was 1 certificate issued for the period 6/22/2016 through 7/24/2016 and there were 3 certificates issued for the period 7/25/2016 through 8/25/2016.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the months of July and August, as well as the schedule of MSI Training and Fast Track training information. Included in the agenda were 3 Safety Bulletins: Ladder Safety, Zika Virus Protection and Resources for School Crossing Guard Safety Programs. Mr. Prince advised on October 7, 2016, JA Montgomery will be hosting the Police Chief ad hoc committee meeting and have invited PMM police professionals. On October 21, 2016, Burlington County Police Chiefs Association will

be hosting Police Supervisor Training Program at the Public Safety Training Center. 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: Karen Beatty advised August's reports were included in the agenda. Ms. Beatty reported there were 92 bills during the month of August totaling \$32,588.12 of that amount \$12,780.16 was paid for a savings of \$19,807.96 which is a 60.8% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: Unanimous

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

Moved: Commissioner Czerniecki
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 Andl
Second: Commissioner Czerniecki
Vote: Unanimous

MEETING ADJOURNED: 2:12pm

NEXT REGULAR MEETING: October 24, 2016
Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY