

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
SEPTEMBER 25, 2017 – 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: SEPTEMBER 25, 2017**

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

- ☐ **APPROVAL OF MINUTES:** July 24, 2017 Open Minutes .....Appendix I  
July 24, 2017 Closed Minutes ..... To be distributed

- ☐ **CORRESPONDENCE – None**

**REPORTS**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report .....Page 1
- ☐ **ATTORNEY – William J. Kearns, Esquire**
- ☐ **TREASURER – Thomas Tontarski**  
.August 2017 Voucher List - Resolution No. 17-20.....Page 22  
.September 2017 Voucher List - Resolution No. 17-21 .....Page 24  
.Treasurer's Reports .....Page 26
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report .....Page 35
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report .....Page 37
- ☐ **MANAGED CARE – Qual Care**  
.Monthly Report .....Page 50
- ☐ **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: September 25, 2017

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2018 RFQ** – As previously discussed, the fund office advertised Requests for Qualifications for all Fund Professionals. Responses were received on August 4<sup>th</sup>; the results appear on **Page 3**. There were multiple responses received for Managed Care, Claims Administration and Auditor. The Fund office will be preparing a report for distribution to Fund Commissioners.
- ☐ **2018 Renewal Online Underwriting Database:** The deadline to submit schedules was August 15<sup>th</sup>. The Executive Director will provide a progress report.
- ☐ **Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Czerniecki's report on the meeting (**Appendix II**). The RCF amended 2017 Budget and the proposed 2018 Budget was introduced. The public hearing on the RCF budget will be held on October 18, 2017 at 10:30 a.m. at Forsgate.
- ☐ **EJIF** - The EJIF met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Czerniecki's report on the meeting (**Appendix II**). The 2018 budget was introduced and will be adopted at the October 18, 2017 meeting.
- ☐ **MEL** - The MEL met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Czerniecki's report (**Appendix II**). The MEL's 2018 budget introduction is scheduled for October 18, 2017 at Forsgate.
- ☐ **Safety Expo** – For the tenth 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 29th at the Camden County Emergency Services Training Center. Registration information appears on **Page 5**.
- ☐ **MEL Cyber Task Force** - MEL Cyber Task Force: The MEL's Cyber Task Force made recommendations to the MEL at the September 6<sup>th</sup> meeting.

The Cyber Task Force developed minimum risk control standards. The JIFs' policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in the deductible based on a member's level of compliance with minimum standards (to be determined at time of claim).

Enclosed on **Page 10** are the minimum standards approved by the MEL. The MEL Underwriting Manager will be preparing material to distribute to members shortly.

The MEL Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness.

- ❑ **EJIF Regulatory Compliance Training** - The EJIF would like to extend an invitation to you and members of your municipality and utility authority to an upcoming workshop – “**Keeping Up with Changing Regulations**” to discuss staying in compliance with new, changing and problematic rules. (Page 13)

#### **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 14&amp;15</b>
<b>Income Portfolio</b>	<b>Page 16</b>
<b>Loss Ratio Analysis</b>	<b>Page 17</b>
<b>Claim Activity Report</b>	<b>Page 18</b>
<b>Loss Time Accident Frequency</b>	<b>Page 19</b>
<b>POL/EPL Compliance Report</b>	<b>Page 20</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 21</b>

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
RFQ OPENING  
12 PM – AUGUST 4, 2017  
FUND OFFICE, MARLTON**

The opening of the RFQ's for the Camden County Municipal JIF took place at 12:00 PM. Present in the room for the openings were Karen Read and Rachel Chwastek

The Bids were opened as follows:

<b><u>Position</u></b>	<b><u>Firm</u></b>
Actuary	Actuarial Advantage
Auditor	Bowman & Company Mercadien, P.C.
Payroll Auditor	Russo & Associates
Claims Administrator	Qual Lynx AmeriHealth
Property Claims Administrator	Qual Lynx
Managed Care Provider	Qual Lynx AmeriHealth First MCO
Executive Director	PERMA
Risk Control	JA Montgomery
Attorney	William Kearns, Helmer, Conley & Kasselmann
Treasurer	Thomas Tontarski
Underwriting Manager	Conner Strong & Buckelew

Defense Attorney

Eric M Bernstein & Assoc.  
Dasti, Murphy & McGuckin  
Florio & Kenny  
Florio, Perrucci, Syeinhardt & Fader  
Brown & Connery  
Zeller & Wieliczko  
Parker McCay  
Capehart & Scatchard  
Hartman Chartered  
Raymond Coleman Heinold, LLP  
Decotiis, Fitzpatrick & Cole, LLP  
Hoagland Longo

**REGISTRATION PACKET  
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND  
AND THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
ARE PLEASED TO ANNOUNCE**

**25<sup>th</sup> ANNUAL  
2017 SAFETY EXPOS  
TO BE HELD ON**

**SEPTEMBER 29, 2017**

**At The  
Camden County Emergency Training Center, Blackwood, NJ**

**SESSIONS:**

- **Supervisor Safety – \*Full Day Session\*** Toolbox Safety Talks w Job Site Hazard ID, Supervisor Key Safety Performance Indicators and Job Safety Observations
- **Confined Space Entry Procedures with Demonstrations \*Full Day Session\***
- **Electrical Safety Plans**
- **Shop and Tool Safety**
- **Hot Work & Welding Safety**

**Safety Fast Track** -- LOTO, Blood Borne Pathogens, Hazardous Materials for the Non-Chemist, Distracted Driving and Fire Safety

## NJUA SAFETY EXPO - 2017 COURSE DESCRIPTIONS

**Supervisor Safety:** This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. Part 1, Toolbox Safety Talks, is a one-hour training using individual and group workshops to focus on how to conduct an effective talk using stories, encouraging worker participation, and keeping talks relevant and specific to the job. Part 2, Supervisor Key Performance Indicators, is a 2-hour program that examines the importance of supervisor participation in Job Safety Observations and the impact these observations can have on preventing at risk actions. Part 3, Job Safety Observations, is a one-hour program that will delve into doing JSO's with a focus on recognizing safe and at-risk actions, real-time safety coaching and identifying contributing factors and root causes. **Target Audience:** Managers and Supervisors. **Credits available for full day attendance:** 4.0 TCH or 4.0 CPWM Management CEU.

**Confined Space Entry Procedures with Demo:** This full-day program is designed for employees and supervisors who are experienced with confined space entry procedures. The program combines classroom presentations with interactive demonstrations to keep employees safe before and during confined space work. We will explore the difference between Permit Required and Non-Permit Required Confined Spaces, review permit requirements and alternate entry procedures. Engineering controls such air monitoring, ventilation, and isolation techniques will be discussed and demonstrated. Rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. **Target Audience:** Experienced employees and supervisors. **Credits:** 3.5 TCH Water Wastewater Safety or 3.5 CPWM Technical CEU.

**Electrical Safety:** This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE.

**Target Audience:** Employees and Supervisors. **Credits:** 1.5 TCH Safety.

**Shop & Tool Safety:** This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, such as treatment plant equipment guards, power transmission for pumps and hot surfaces, post-hole diggers, concrete mixers, chippers, and portable compactors. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM CEU Technical.

**Hot Work & Welding Safety:** Fires and explosions due to hot work, and torching and welding are preventable. This one-hour program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis on the hot work permit system and recommendations from the Federal Chemical Safety Board. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM Technical CEU



**Fast Track Safety Short Courses:** Five short (50 – 60 minute) classes provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. **Credits:** 1.0 TCH or 1.0 CPWM & RMC CEU
- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. **Credits:** 1.0 TCH or CPWM Technical CEU.
- **Fire Safety:** Being ready for fires and other emergencies can make the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. **Credits:** 1.0 TCH; 0.5 Government and 0.5 Technical CEU.
- **Hazard Communication with GHS:** To keep employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. **Credits:** 1.0 TCH Water & Wastewater.
- **Distracted Driving:** This one-hour class looks at Distracted Driving and the significant risk to every business that has employees who drive both company owned and personal vehicles on company business. According to the National Safety Council, 26% of all vehicle crashes involve mobile phone use, including hands-free. This course will discuss the common activities that divert attention from the road including texting, mobile phone use, eating/drinking, reaching for an object, and reading navigation systems. Target Audience: All employees and Supervisors. **No Credit.**

**In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.**

### **How to Add License Numbers to Employee Records**

**\*\*\*You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at 866-661-5120.**

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access:  
<http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6<sup>th</sup> field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

The screenshot shows a web browser window displaying the 'Edit User Properties' form for a user named 'Person'. The form includes fields for Password, Re-enter Password, Last Name, First Name, Job Title, License #, Department (set to OTHER), Employee Status, Email, Re-enter Email, Work Address, Work City, Work State, Phone, and Phone Ext. A 'Submit' button is at the bottom. The interface includes a top navigation bar with the MSI logo and links like HOME, ADMIN, and CONTACT US. A sidebar on the left contains links like MY COURSES, MY CALENDAR, STUDENT CENTER, MEDIA LIBRARY, ADMIN, and HELP. The bottom of the browser window shows the Windows taskbar with the Start button and various application icons.

Please register online by visiting [www.njmel.org](http://www.njmel.org) and clicking on the MSI button in the upper right hand corner and click on "MSI LOGIN". If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

time	Track 1	Track 2	Track 3	Track 4	time
	Supervisor Safety	Confined Space	Shop	Safety Fast Track	
8:00-9:00	Continental Breakfast & Opening Comments				8:00-9:00
9:00-9:15	Toolbox Safety Talks with Job Hazard ID *Full Day Session* 1 hour	Confined Space Entry Procedures with Demonstrations *Full Day Session*	Electrical Safety Plans (90 Minutes)	LOTO (60 Minutes)	9:00-9:15
9:15-9:30					9:15-9:30
9:30-9:45				9:30-9:45	
9:45-10:00				9:45-10:00	
10:00-10:15	BREAK		BBP (60 Minutes)	10:00-10:15	
10:15-10:30	Supervisor Key Safety Performance Indicators  *Full Day Session* (continued) 120 Minutes w/break			BREAK	10:15-10:30
10:30-10:45					10:30-10:45
10:45-11:00					10:45-11:00
11:00-11:15			Shop & Tool Safety (75 Minutes)		Hazardous Materials for the Non-Chemist (60 Minutes)
11:15-11:30	11:15-11:30				
11:30-11:45	11:30-11:45				
11:45-12:00	11:45-12:00				
12:00-12:15	LUNCH	LUNCH	LUNCH	12:00-12:15	
12:15-12:30	LUNCH			12:15-12:30	
12:30-12:45	Job Safety Job Safety Observations *Full Day Session* (continued) 1 hr	Confined Space Entry Procedures with Demonstrations (continued)	Hot Work & Welding Safety (60 Minutes)	Distracted Driving (60 minutes) C.N.A.	12:30-12:45
12:45-1:00					12:45-1:00
1:00-1:15					1:00-1:15
1:15-1:30					1:15-1:30
1:30-1:45			Fire Safety (60 Minutes)	1:30-1:45	
1:45-2:00				1:45-2:00	
2:00-2:15				2:00-2:15	
2:15-2:30				2:15-2:30	

**IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:**

Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

<b>*PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)</b>					
<b>*PLEASE CIRCLE DATE/LOCATION:</b>					
June 23, 2017- Middlesex Fire Academy			September 29, 2017- Camden County Emergency Training Center		
<b>*EMPLOYEE NAME:</b>				<b>DEPT.</b>	
<b>*PHONE NUMBER:</b>				<b>LICENSE #</b>	
<b>*AUTHORITY/MUNICIPALITY:</b>					
<i>* must be completed</i>					
Class:		Time:			
Class:		Time:			
Class:		Time:			
Be sure that your classes do not overlap! Students must sign in and out to earn credit.					
For Pre-Registration return by June 14th for the June Expo OR by September 19th for the September Expo date to: Karen Read- 9 Campus Drive, Suite 216, Parsippany, NJ 07054 Fax: 856-552-4713/kread@permainc.com					

### Minimum Acceptable Level of Technological Proficiency

**Point Value:** Meeting all five Mandatory (M) requirements = \$5,000 retention reduction (from original \$10,000)

Meeting all remaining points (15) = additional \$2,500 retention reduction (\$7,500 total)

Subject	Points	Requirement	Comment
<b>A. TECHNICAL COMPETENCY</b>			
<b>Minimum back-up practices</b>	<b>M</b>	<ol style="list-style-type: none"> <li><b>Daily incremental backups</b> with at least 14 days of versioning on separate device; weekly full backups using a cloud-based backup service, or on a dedicated backup appliance (i.e., Barracuda or similar devices, or USB thumb drives for smaller places).               <ol style="list-style-type: none"> <li>Use of non-versioned, synchronized drives (i.e., OneDrive, Google Docs) are not acceptable as backup solutions; minimum of 14 days of versioned cloud-based backup services are required</li> <li>A full backup of standalone (desk and laptop) computers must include the entire hard drive</li> </ol> <p><b>Alternative:</b> consult with technology professional to assess and make recommendations for agency backup needs</p> </li> <li>All backups are spot-checked monthly</li> <li>Set practice as a formal policy and implement it</li> </ol>	<p>Cloud-based backup solutions include services such as Carbonite, Mozy, and Crashplan, that include several weeks of versioning or similar ransomware protection.</p> <p>“Versioning” is where a backup system stores multiple copies of files going back in time. This a file encrypted by ransomware to be recovered by going to an earlier version of it.</p>
<b>Patch</b>	<b>M</b>	<b>Patch</b> all operating and application software with latest versions as released (use automatic updating where practicable); outdated or non-supported operating systems and software are not used.	System administrators need to coordinate patch upgrades with applications residing on systems managed by third parties to ensure upgrades will not disable their applications.
<b>Defensive software</b> is used and regularly updated	<b>M</b>	<ol style="list-style-type: none"> <li>For all desktops and laptops: antivirus, firewall enabled</li> <li>Mail server: antispam and anti-virus filters</li> <li>For network servers that connect to the internet: firewall on all active ports, unused ports closed, anti-virus, anti-malware</li> <li>Microsoft Office applications open all downloaded files in “Protected Mode”</li> </ol>	Microsoft Windows 10 includes a built-in firewall (as do earlier versions) and anti-virus software. Third party applications that incorporate combinations of defensive software are available commercially.
<b>Server security</b>	<b>4</b>	<b>Servers</b> are physically protected from access by unauthorized individuals.	This can be in a cage or a locked cabinet (but with sufficient airflow) in a way that only authorized users have access to it.
<b>Access privilege controls</b> are in place	<b>3</b>	<ol style="list-style-type: none"> <li>Users with administrator rights are limited to those that need them</li> <li>Users only have access only to those services they need</li> <li>Access rights are removed when no longer needed or when employee</li> </ol>	

Subject	Points	Requirement	Comment
		separates from service 4. Access rights are periodically reviewed	
Technology support	1	Staff or contractors are <b>available to support</b> its technology and respond to security incidents	
<b>B. SOUND CYBER HYGIENE</b>			
Training	M	All computer users receive <b>annual training</b> of at least one hour spread over two years. Training includes, but is not limited to malware identification (email and websites), password construction, identifying security incidents, and social engineering attacks	The hour must be spread over the two years, not all at once.
Policies	1	The organization adopts sound government internet and email use <b>policies</b>	This includes the MEL standard Communications Media Policy.
Protect Information	4	Files with personally identifiable and protected health information are <b>password protected or encrypted</b>	This has specific relevance human resource and health information.
Password strength	1	Employees are required to use <b>strong, unique passwords</b> , changed at least annually.	Passphrases with incidental upper- and lower-case letters and symbols are highly recommended.
<b>C. TECHNOLOGY MANAGEMENT (FORMERLY, GOVERNANCE AND PLANNING)</b>			
Leadership has expertise	1	Organization leadership has access to expertise that supports technology decision making (i.e., risk assessment, planning, and budgeting).	This can be any combination of officials, employees, contractors/consultants, or citizen volunteers as appropriate to the organization
Incident Response Plan	M	Management adopts a basic cybersecurity incident response plan to direct staff and guide IT management decision making when a cybersecurity incident takes place	The MEL has developed a sample plan that is tied to the Cyber Insurance coverage program.

ADDITIONAL HIGHER LEVEL TECHNICAL COMPETENCY ACTIONS		
Subject	Requirement	Comment
Server security	Servers are protected from environmental hazards	
Reduce third party risks	Conducted security review of third party vendors	
Device security	Conducted inventory of authorized and unauthorized devices	
Software security	Conducted inventory of authorized and unauthorized software and whitelisting of approved software	
Internet use security	Basic internet content filtering is enabled	
Wi-Fi controls	Any public access to the agency's Wi-Fi network is firewall protected from the agency business network.	



2017 EJIF REGULATORY COMPLIANCE TRAINING

## Keeping Up with Changing Regulations



### DEAR ENVIRONMENTAL JOINT INSURANCE FUND MEMBER:

The Environmental Joint Insurance Fund (EJIF) wishes to extend an invitation to you and other members of your Municipality or Utility Authority to attend an upcoming workshop to discuss staying in compliance with new, changing and problematic rules at your facility. Administrators, Clerks, Plant Operators and DPW Directors are urged to attend.

This year's seminar will cover a series of environmental regulations that are typically encountered by municipalities and utility authorities. Topics will include Underground Storage Tank Regulations, NJPDES Stormwater Permitting, NJDEP Air Permitting, and EJIF policies and procedures. Time will be allotted at the end of each seminar to discuss questions by seminar attendees.

The following Credits have been applied for:  
**PUBLIC WORKS MANAGERS: 2 TECHNICAL**

Please feel free to use the other half of this document to reserve your place. The program is being offered at various times and places throughout New Jersey. You may sign up for the session most convenient to you. There is no charge for attending. If you have any questions, please feel free to contact Kristi Sorrentino of PS&S at 848-206-2624 or [ksorrentino@psands.com](mailto:ksorrentino@psands.com).

### PROGRAM WORKSHOP SCHEDULE

**OCTOBER 19, 2017 | 10 to Noon:**  
Westwood Borough Hall, 101 Washington Ave., Westwood, NJ

**OCTOBER 24, 2017 | 10 to Noon:**  
Haddonfield Municipal Building, 242 E. Kings Hwy., Haddonfield, NJ

**OCTOBER 26, 2017 | 10 to Noon:**  
Wall Township Municipal Building, 2700 Albair Road, Wall NJ

**OCTOBER 27, 2017 | 10 to Noon:**  
Hanover Township Municipal Building, 1000 Route 10, Whippany, NJ

**MEMBERS ARE WELCOME TO ATTEND ANY OF THE WORKSHOPS LISTED ABOVE.**

Please return this form to: Kristi Sorrentino  
PS&S, LLC., 1433 Highway 34, Suite A4, Wall, NJ 07727  
Phone: 848-206-2624  
Email: [ksorrentino@psands.com](mailto:ksorrentino@psands.com)

MUNICIPALITY/AUTHORITY: \_\_\_\_\_

NUMBER ATTENDING \_\_\_\_\_ DATE ATTENDING \_\_\_\_\_

NAMES: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	331,595	2,022,083	73,807,694	75,829,777
2.	CLAIM EXPENSES				
	Paid Claims	113,314	712,672	34,621,749	35,334,421
	Case Reserves	222,664	582,762	2,063,171	2,645,933
	IBNR	(134,160)	25,388	1,061,962	1,087,350
	Recoveries	(293)	(3,119)	(251,739)	(254,859)
	<b>TOTAL CLAIMS</b>	<b>201,526</b>	<b>1,317,702</b>	<b>37,495,144</b>	<b>38,812,846</b>
3.	EXPENSES				
	Excess Premiums	103,691	622,143	19,822,739	20,444,882
	Administrative	51,317	303,764	9,994,497	10,298,261
	<b>TOTAL EXPENSES</b>	<b>155,007</b>	<b>925,907</b>	<b>29,817,236</b>	<b>30,743,143</b>
4.	UNDERWRITING PROFIT (1-2-3)	(24,938)	(221,527)	6,495,314	6,273,788
5.	INVESTMENT INCOME	257	35,228	4,834,333	4,869,562
6.	DIVIDEND INCOME	0	0	1,553,016	1,553,016
7.	STATUTORY PROFIT (4+5+6)	(24,681)	(186,298)	12,882,664	12,696,365
8.	DIVIDEND	0	16,012	10,877,661	10,893,674
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(24,681)</b>	<b>(202,311)</b>	<b>2,005,002</b>	<b>1,802,691</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	11	(13,885)	560,604	546,719
	Aggregate Excess LFC	4,496	27,491	65,074	92,565
	2013	18	(85,477)	512,261	426,784
	2014	19	9,064	(81,056)	(71,992)
	2015	46	166,969	382,632	549,600
	2016	58	(138,440)	565,489	427,049
	2017	(29,329)	(168,033)		(168,033)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(24,681)</b>	<b>(202,311)</b>	<b>2,005,002</b>	<b>1,802,691</b>
	<b>TOTAL CASH</b>				<b>6,802,983</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>30,619,435</b>	<b>30,619,435</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	2,183	113,981	1,534,426	1,648,407
	Case Reserves	(2,338)	(7,378)	180,254	172,876
	IBNR	446	5,503	27,581	33,084
	Recoveries	(293)	(607)	(151,036)	(151,643)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(2)</b>	<b>111,499</b>	<b>1,591,225</b>	<b>1,702,724</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	11,979	108,116	1,437,995	1,546,112
	Case Reserves	(23,260)	(66,932)	705,510	638,578
	IBNR	11,281	(30,183)	141,229	111,046
	Recoveries	0	0	(72,012)	(72,012)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>11,001</b>	<b>2,212,722</b>	<b>2,223,723</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	11,208	48,460	737,425	785,886
	Case Reserves	(2,102)	(152,481)	684,323	531,842
	IBNR	(9,106)	(60,131)	213,207	153,076
	Recoveries	0	0	(15,193)	(15,193)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(164,151)</b>	<b>1,619,762</b>	<b>1,455,611</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	18,383	221,035	292,467	513,502
	Case Reserves	204,988	256,625	493,085	749,710
	IBNR	(223,371)	(324,955)	679,945	354,990
	Recoveries	0	(2,513)	(13,498)	(16,011)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>150,192</b>	<b>1,451,999</b>	<b>1,602,192</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	69,562	221,080		221,080
	Case Reserves	45,376	552,928		552,928
	IBNR	86,590	435,154		435,154
	Recoveries	0	0		0
	<b>TOTAL FY 2017 CLAIMS</b>	<b>201,528</b>	<b>1,209,161</b>		<b>1,209,161</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>201,526</b>	<b>1,317,702</b>	<b>37,495,144</b>	<b>38,812,846</b>



PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2017			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END		FUND BALANCE
1.	UNDERWRITING INCOME	331,595	2,353,678	73,807,694		76,161,372
2.	CLAIM EXPENSES					
	Paid Claims	121,699	833,765	34,621,749		35,510,438
	Case Reserves	(128,530)	454,232	2,063,171		2,344,527
	IBNR	208,356	233,744	1,061,962		1,262,622
	Recoveries	-	(2,513)	(251,739)		(103,216)
	<b>TOTAL CLAIMS</b>	<b>201,525</b>	<b>1,519,228</b>	<b>37,495,144</b>		<b>39,014,371</b>
3.	EXPENSES					
	Excess Premiums	103,691	725,834	19,822,739		20,548,573
	Administrative	51,734	355,498	9,994,497		10,349,995
	<b>TOTAL EXPENSES</b>	<b>155,424</b>	<b>1,081,332</b>	<b>29,817,236</b>		<b>30,898,568</b>
4.	UNDERWRITING PROFIT (1-2-3)	(25,355)	(246,881)	6,495,314		6,248,433
5.	INVESTMENT INCOME	9,920	45,148	4,834,333		4,879,482
6.	DIVIDEND INCOME	0	0	1,553,016		1,553,016
7.	STATUTORY PROFIT (4+5+6)	(15,435)	(201,733)	12,882,664		12,680,931
8.	DIVIDEND	0	16,012	10,877,661		10,893,674
9.	STATUTORY SURPLUS (7-8)	(15,435)	(217,746)	2,005,002		1,787,257
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	Closed	1,077	(98,285)	1,072,865		974,580
	Aggregate Excess LFC	4,666	32,157	65,074		97,231
	2014	735	9,799	(81,056)		(71,257)
	2015	1,797	168,765	382,632		551,397
	2016	2,239	(136,201)	565,489		429,288
	2017	(25,948)	(193,982)			(193,982)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(15,435)</b>	<b>(217,746)</b>	<b>2,005,002</b>		<b>1,787,257</b>
	<b>TOTAL CASH</b>					<b>6,409,490</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>111,499</b>	<b>32,210,660</b>		<b>32,322,159</b>
	<b>FUND YEAR 2014</b>					
	Paid Claims	15,225	123,342	1,437,995		1,561,337
	Case Reserves	(10,625)	(77,558)	705,510		627,952
	IBNR	(4,600)	(34,783)	141,229		106,446
	Recoveries	0	0	(72,012)		(72,012)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>11,001</b>	<b>2,212,722</b>		<b>2,223,723</b>
	<b>FUND YEAR 2015</b>					
	Paid Claims	25,070	73,530	737,425		810,956
	Case Reserves	(84,674)	(237,155)	684,323		447,168
	IBNR	59,604	(527)	213,207		212,680
	Recoveries	0	0	(15,193)		(15,193)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>(164,151)</b>	<b>1,619,762</b>		<b>1,455,611</b>
	<b>FUND YEAR 2016</b>					
	Paid Claims	28,151	249,186	292,467		541,653
	Case Reserves	(11,843)	244,782	493,085		737,867
	IBNR	(16,309)	(341,264)	679,945		338,681
	Recoveries	0	(2,513)	(13,498)		(16,011)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>150,192</b>	<b>1,451,999</b>		<b>1,602,191</b>
	<b>FUND YEAR 2017</b>					
	Paid Claims	53,253	274,333			274,333
	Case Reserves	(21,388)	531,539			531,539
	IBNR	169,661	604,815			604,815
	Recoveries	0	0			0
	<b>TOTAL FY 2017 CLAIMS</b>	<b>201,526</b>	<b>1,410,687</b>			<b>1,410,687</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>201,525</b>	<b>1,519,228</b>	<b>37,495,144</b>		<b>39,014,371</b>

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
			For Month End			7/31/2017
			2014	2015	2016	Last Month
						This Month
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>						
Total Cash Balance (millions)			3.45	3.66	4.58	6.80
Fixed Income Portfolio						
Investments (millions), Book Value			2.00	2.00	2.13	3.50
Avg maturity (years)			1.99	2.08	2.67	2.00
Unrealized gain/(loss) (%)			-0.10	0.09	-0.28	-0.64
Purchase/Book yield (%)			0.80	0.80	1.20	1.20
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00
Total Yield (Market)			0.70	0.89	0.92	0.56
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)			72.15	80.36	61.94	53.62
Fixed Income Portfolio						
Investments (millions), Book Value			48.09	48.09	53.40	44.73
Avg maturity (years)			1.90	1.58	1.64	1.44
Unrealized gain/(loss) (%)			-0.06	0.12	0.03	-0.16
Purchase/Book yield (%)			0.82	0.82	0.82	1.04
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00
Total Yield (Market)			0.76	0.94	0.85	0.88
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *			0.69	0.10	0.41	0.79
TD Money Market			0.01	0.01	0.01	0.58
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits			-	-	0.66	0.76
Treasury Issues						
1 year bills			0.12	0.32	0.61	1.20
3 year notes			0.90	1.02	1.00	1.49
5 year notes			1.64	1.53	1.33	1.77
Merrill Lynch US Govt 1-3 years ^			0.63	0.56	0.89	0.44

**Professional Municipal Mgmt Joint Insurance Fund**

**CLAIMS MANAGEMENT REPORT**

**EXPECTED LOSS RATIO ANALYSIS**

AS OF **July 31, 2017**

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

	Budget	Limited Incurred	55 Actual	MONTH TARGETED	54 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	239,762	50.87%	96.81%	51.06%	96.73%	41.67%	93.91%
AUTO LIABILITY	89,158	31,841	35.71%	94.86%	35.71%	94.56%	35.71%	90.64%
WORKER'S COMP	1,209,207	1,326,966	109.74%	99.74%	106.33%	99.70%	101.39%	99.02%
TOTAL ALL LINES	1,912,756	1,709,953	89.40%	98.81%	87.29%	98.75%	81.85%	97.44%
NET PAYOUT %	\$1,498,023		78.32%					

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

	Budget	Limited Incurred	43 Actual	MONTH TARGETED	42 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	504,697	106.61%	93.91%	105.85%	93.46%	94.79%	86.42%
AUTO LIABILITY	89,385	18,356	20.54%	90.64%	20.54%	90.21%	20.54%	83.75%
WORKER'S COMP	1,210,000	1,450,857	119.91%	99.02%	119.82%	98.92%	123.70%	96.90%
TOTAL ALL LINES	1,956,793	2,117,278	108.20%	97.49%	107.97%	97.30%	107.69%	94.06%
NET PAYOUT %	\$1,489,326		76.11%					

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

	Budget	Limited Incurred	31 Actual	MONTH TARGETED	30 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	191,000	75,611	39.59%	100.00%	39.59%	100.00%	33.71%	97.40%
GEN LIABILITY	471,685	151,033	32.02%	86.42%	32.02%	85.57%	21.26%	72.70%
AUTO LIABILITY	75,666	43,981	58.12%	83.75%	58.12%	82.91%	31.85%	68.41%
WORKER'S COMP	1,241,000	972,306	78.35%	96.90%	83.15%	96.57%	97.51%	88.04%
TOTAL ALL LINES	1,979,351	1,242,931	62.79%	94.20%	65.81%	93.76%	70.68%	84.54%
NET PAYOUT %	\$795,763		40.20%					

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

	Budget	Limited Incurred	19 Actual	MONTH TARGETED	18 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	175,205	94,192	53.76%	97.40%	53.76%	97.09%	20.83%	53.00%
GEN LIABILITY	485,444	163,395	33.66%	72.70%	30.80%	71.16%	10.15%	25.00%
AUTO LIABILITY	63,974	9,258	14.47%	68.41%	14.47%	66.43%	16.41%	25.00%
WORKER'S COMP	1,288,669	996,666	77.34%	88.04%	77.15%	86.31%	24.24%	19.00%
TOTAL ALL LINES	2,013,291	1,263,510	62.76%	84.53%	61.95%	82.96%	20.30%	23.60%
NET PAYOUT %	\$525,643		26.11%					

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred	7 Actual	MONTH TARGETED	6 Actual	MONTH TARGETED	-5 Actual	MONTH TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	185,329	174,893	94.37%	53.00%	77.79%	45.00%	N/A	N/A
GEN LIABILITY	483,019	106,275	22.00%	25.00%	18.52%	19.00%	N/A	N/A
AUTO LIABILITY	53,346	12,884	24.15%	25.00%	24.15%	20.00%	N/A	N/A
WORKER'S COMP	1,332,335	501,408	37.63%	19.00%	39.59%	14.00%	N/A	N/A
TOTAL ALL LINES	2,054,029	795,460	38.73%	23.63%	37.68%	18.13%	N/A	N/A
NET PAYOUT %	\$274,333		13.36%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
July 31, 2017						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2013	2014	2015	2016	2017	TOTAL
June-17	1	0	4	6	5	16
July-17	1	0	4	6	6	17
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$2,312
Year	2013	2014	2015	2016	2017	TOTAL
June-17	\$0	\$0	\$10,501	\$6,384	\$15,760	\$32,645
July-17	\$0	\$0	\$10,501	\$6,384	\$22,421	\$39,306
NET CHGE	\$0	\$0	\$0	\$0	\$6,661	\$6,661
Ltd Incurred	\$111,385	\$143,367	\$75,611	\$94,192	\$174,893	\$599,449
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2013	2014	2015	2016	2017	TOTAL
June-17	2	8	8	19	22	59
July-17	1	9	8	19	25	62
NET CHGE	-1	1	0	0	3	3
Limited Reserves						\$10,883
Year	2013	2014	2015	2016	2017	TOTAL
June-17	\$39,173	\$307,754	\$114,781	\$132,826	\$74,424	\$668,959
July-17	\$38,284	\$299,605	\$111,076	\$145,931	\$79,826	\$674,722
NET CHGE	(\$889)	(\$8,149)	(\$3,706)	\$13,105	\$5,402	\$5,763
Ltd Incurred	\$239,762	\$504,697	\$151,033	\$163,395	\$106,275	\$1,165,162
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2013	2014	2015	2016	2017	TOTAL
June-17	0	0	1	1	5	7
July-17	0	0	1	1	4	6
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$4,723
Year	2013	2014	2015	2016	2017	TOTAL
June-17	\$0	\$0	\$20,234	\$1,707	\$7,700	\$29,641
July-17	\$0	\$0	\$20,234	\$1,402	\$6,700	\$28,336
NET CHGE	\$0	\$0	\$0	(\$305)	(\$1,000)	(\$1,305)
Ltd Incurred	\$31,841	\$18,356	\$43,981	\$9,258	\$12,884	\$116,319
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2013	2014	2015	2016	2017	TOTAL
June-17	8	9	15	32	33	97
July-17	9	9	15	26	34	93
NET CHGE	1	0	0	-6	1	-4
Limited Reserves						\$19,394
Year	2013	2014	2015	2016	2017	TOTAL
June-17	\$133,703	\$330,823	\$386,326	\$608,794	\$455,043	\$1,914,689
July-17	\$173,646	\$328,347	\$305,357	\$584,151	\$412,180	\$1,803,682
NET CHGE	\$39,943	(\$2,476)	(\$80,968)	(\$24,643)	(\$42,863)	(\$111,007)
Ltd Incurred	\$1,326,966	\$1,450,857	\$972,306	\$996,666	\$501,408	\$5,248,203
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2013	2014	2015	2016	2017	TOTAL
June-17	11	17	28	58	65	179
July-17	11	18	28	52	69	178
NET CHGE	0	1	0	-6	4	-1
Limited Reserves						\$14,304
Year	2013	2014	2015	2016	2017	TOTAL
June-17	\$172,876	\$638,577	\$531,842	\$749,710	\$552,928	\$2,645,934
July-17	\$211,930	\$627,952	\$447,168	\$737,867	\$521,127	\$2,546,045
NET CHGE	\$39,054	(\$10,625)	(\$84,674)	(\$11,843)	(\$31,800)	(\$99,888)
Ltd Incurred	\$1,709,953	\$2,117,278	\$1,242,931	\$1,263,510	\$795,460	\$7,129,132

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		July 31, 2017		
FUND	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
BURLINGTON	0.83	1.93	1.85	1.65
MORRIS	1.10	1.89	2.00	1.75
BERGEN	1.22	1.57	2.43	1.84
SOUTH BERGEN	1.39	2.03	2.46	2.06
SUBURBAN MUNICIPAL	1.39	2.13	2.19	2.00
CENTRAL	1.44	1.70	1.95	1.76
CAMDEN	1.48	1.35	2.55	1.75
ATLANTIC	1.54	3.09	2.67	2.53
NJ PUBLIC HOUSING	1.65	1.91	2.01	1.90
TRI-COUNTY	1.77	2.37	2.05	2.10
N.J.U.A.	1.79	3.15	2.60	2.63
OCEAN	1.81	2.21	2.24	2.13
PROF MUN MGMT	1.85	2.08	3.81	2.69
SUBURBAN ESSEX	2.34	1.67	2.15	2.01
MONMOUTH	3.03	1.76	2.19	2.18
AVERAGE	1.64	2.06	2.34	2.07

Professional Municipal Mgmt Joint Insurance Fund									
2017 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF July 31, 2017									
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY		TOTAL RATE 2017 - 2015
MEMBER_ID	MEMBER	**	7/31/2017					MEMBER	
1	304 EVESHAM			0	0	0.00	1.58	5.01	1 EVESHAM
2	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	1.05	2.82	2 EVESHAM TOWNSHIP I
3	307 MOORESTOWN			0	0	0.00	1.39	2.08	3 MOORESTOWN
4	308 WILLINGBORO			0	5	2.92	2.92	5.16	4 WILLINGBORO
5	306 MAPLE SHADE			0	4	5.76	2.33	1.50	5 MAPLE SHADE
Totals:				0	9	1.85	2.08	3.81	2.69

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :	September 18, 2017				
Total Participating Members	5				
Complaint	4				
Percent Compliant	80.00%				
		01/01/17		2017	
	Compliant	EPL		POL	Co-Insurance
Member Name	*	Deductible		Deductible	01/01/17
EVESHAM	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	No	\$ 100,000		\$ 20,000	of 1st 2Mil/20% of 1st 250K
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 2017 as of September 1, 2017**

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

**RESOLUTION NO. 17-20**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
AUGUST 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.

<b><u>FUND YEAR 2017</u></b>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001082</b>			
001082	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 08/2017	11,094.05
001082	QUAL-LYNX	PERFORMANCE BOND 2017 - 6/23/2017	100.00
			<b>11,194.05</b>
<b>001083</b>			
001083	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2017	1,446.52
			<b>1,446.52</b>
<b>001084</b>			
001084	PERMA	EXECUTIVE DIRECTOR FEE 08/2017	10,681.17
			<b>10,681.17</b>
<b>001085</b>			
001085	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 08/2017	3,147.25
			<b>3,147.25</b>
<b>001086</b>			
001086	QUALCARE, INC.	MANAGED CARE SERVICES - 08/2017	6,929.33
			<b>6,929.33</b>
<b>001087</b>			
001087	THOMAS TONTARSKI	TRASURER SERVICES 08/2017	1,430.67
			<b>1,430.67</b>
<b>001088</b>			
001088	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 08/2017	1,409.82
001088	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 08/2017	1,655.08
			<b>3,064.90</b>
<b>001089</b>			
001089	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR - 6/30/2017	40.31
			<b>40.31</b>
<b>001090</b>			
001090	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 08/2017	478.67
			<b>478.67</b>
<b>001091</b>			
001091	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 7/20/2017	2,476.71
			<b>2,476.71</b>
<b>001092</b>			
001092	BURLINGTON COUNTY TIMES	ACCT: 2-012012000 - 7/19/17 - MTG 7/24	33.34
001092	BURLINGTON COUNTY TIMES	ACCT: 2-012012000 - 7/14/17 - ADV RFQ'S	76.12
001092	BURLINGTON COUNTY TIMES	ACCT: 2-012012000 - 7/24/17 - AUDIT	213.20



<b>001093</b>			<b>322.66</b>
001093	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	RMC FEE 2017 - MAPLE SHADE TWP	35,658.36
			<b>35,658.36</b>

76,870.60

Total Payments FY 2017

**TOTAL PAYMENTS ALL FUND YEARS \$ 76,870.60**

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_ Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**RESOLUTION NO. 17-21**

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

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

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

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

**FUND YEAR 2017**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001094</b>			
001094	QUAL-LYNX	CLAIM ADJUSTING SERVICES - 09/2017	11,094.05
			<b>11,094.05</b>
<b>001095</b>			
001095	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2017	1,446.52
			<b>1,446.52</b>
<b>001096</b>			
001096	PERMA	POSTAGE FEE 08/2017	6.65
001096	PERMA	EXECUTIVE DIRECTOR FEE 09/2017	10,681.17
			<b>10,687.82</b>
<b>001097</b>			
001097	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 09/2017	3,147.25
			<b>3,147.25</b>
<b>001098</b>			
001098	QUALCARE, INC.	MANAGED CARE FEE 09/2017	6,929.34
			<b>6,929.34</b>
<b>001099</b>			
001099	THOMAS TONTARSKI	TREASURER FEE 09/2017	1,430.67
			<b>1,430.67</b>
<b>001100</b>			
001100	BACIO CATERING AND MARKETPLACE	MEETING EXPENSE 9/2017	140.00
			<b>140.00</b>
<b>001101</b>			
001101	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 09/2017	1,409.82
001101	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 09/2017	1,655.08
			<b>3,064.90</b>
<b>001102</b>			
001102	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 08/31/2017	40.31
001102	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 07/31/2017	40.31
			<b>80.62</b>
<b>001103</b>			
001103	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 09/2017	478.66
			<b>478.66</b>
		<b>Total Payments FY 2017</b>	<b>38,499.83</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 38,499.83**

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_ **Dated:** \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

September 9, 2017

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

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

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

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

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

#### INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 11,866.36. This generated an average annual yield of 1.10%. However, we have an unrealized net gain of \$7,112.50 adjusting the reported yield to 1.75% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$15,395.79 as it relates to the market value of \$3,500,604.31 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$3,511,393.45.

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

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 3,545.00 w/YTD \$6,664.45  
Overpayment Reimbursements \$ .00  
RCF FY 2016 Claims Reimbursement

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 361 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 \$ 339,054.46.

#### CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 6,802,985.12 to a closing balance of \$ 6,185,397.58 showing a decrease in the fund of \$ 617,587.546.

#### BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

## PMM JIF SUBROGATION REPORT

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

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2017 Month Ending: July		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	345,858.22	1,933,875.04	286,619.75	2,921,219.70	0.00	104.56	61,234.15	417,233.81	836,839.90	6,802,985.13	
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	326.91	1,827.38	270.83	2,760.33	0.00	0.11	57.88	394.19	790.79	6,428.42	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	326.91	1,827.38	270.83	2,760.33	0.00	0.11	57.88	394.19	790.79	6,428.42	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,331.13	76,331.13	
TOTAL	326.91	1,827.38	270.83	2,760.33	0.00	0.11	57.88	394.19	77,121.92	82,759.55	
EXPENSES											
Claims Transfers	24,071.23	27,647.90	1,305.00	68,675.35	0.00	0.00	0.00	0.00	0.00	121,699.48	
Expenses	909.86	0.00	0.00	0.00	0.00	0.00	61,266.92	207,791.24	84,585.03	354,553.05	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	24,981.09	27,647.90	1,305.00	68,675.35	0.00	0.00	61,266.92	207,791.24	84,585.03	476,252.53	
END BALANCE	321,204.04	1,908,054.52	285,585.58	2,855,304.68	0.00	104.67	25.11	209,836.76	829,376.79	6,409,492.15	
<div> <div>Report Month July</div> <div>Balance Differences</div> <div> <div>Opening Balances:</div> <div>Opening Balances are equal</div> <div>\$0.00</div> </div> <div> <div>Imprest Transfers:</div> <div>Imprest Totals are equal</div> <div>\$0.00</div> </div> <div> <div>Investment Balances:</div> <div>Investment Payment Balances are equal</div> <div>\$0.00</div> </div> <div> <div></div> <div>Investment Adjustment Balances are equal</div> <div>\$0.00</div> </div> <div> <div>Ending Balances:</div> <div>Ending Balances are equal</div> <div>\$0.00</div> </div> <div> <div>Accrual Balances:</div> <div>Accrual Balances are equal</div> <div>\$0.00</div> </div> </div>											

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	July										
CURRENT FUND YEAR	2017										
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9		
ID Number:	OPERATING A CASH MGMT	INVEST ACCT	ASSET MGR	CLAIMS AC	EXPENSE ACC	OPERATING ACCT	CLAIMS ACC	ADMIN. EXPEN			
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0	0
TOTAL for All											
Accts & instruments											
Opening Cash & Investment Balance	\$6,802,985.60	2.79397E-09	-1.72349E-10	74.63	3493875.43	0	2.32831E-10	3208032.54	100003	1000	
Opening Interest Accrual Balance	\$3,808.25	0	0	0	3808.25	0	0	0	0	0	
1 Interest Accrued and/or Interest Cost	\$3,502.57	\$0.00	\$0.00	\$0.00	\$3,502.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$2,382.39	\$0.00	\$0.00	(\$408.30)	\$0.00	\$0.00	\$0.00	\$2,790.69	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$11.02	\$0.00	\$0.00	\$0.00	\$11.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	\$4,035.00	\$0.00	\$0.00	\$0.00	\$4,035.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$9,919.96	\$0.00	\$0.00	(\$408.30)	\$7,537.57	\$0.00	\$0.00	\$2,790.69	\$0.00	\$0.00	
9 Deposits - Purchases	\$552,994.94	\$0.00	\$0.00	\$408.30	\$0.00	\$0.00	\$0.00	\$76,334.13	\$121,699.46	\$354,553.05	
10 (Withdrawals - Sales)	(\$952,916.34)	\$0.00	\$0.00	\$0.00	(\$408.30)	\$0.00	\$0.00	(\$476,252.53)	(\$121,702.46)	(\$354,553.05)	
Ending Cash & Investment Balance	\$6,409,492.61	\$0.00	(\$0.00)	\$74.63	\$3,497,513.15	\$0.00	\$0.00	\$2,810,904.83	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$7,299.80	\$0.00	\$0.00	\$0.00	\$7,299.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$69,595.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,414.23	\$37,181.16	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$6,479,088.00	\$0.00	(\$0.00)	\$74.63	\$3,497,513.15	\$0.00	\$0.00	\$2,810,904.83	\$132,414.23	\$38,181.16	



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		July							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2017	Prop	128,400.91	24,071.23	0.00	152,472.14	152,472.14	0.00	0.00	0.00
	Liab	15,050.92	11,398.04	0.00	26,448.96	26,448.96	0.00	(0.00)	0.00
	Auto	5,183.94	1,000.00	0.00	6,183.94	6,183.94	0.00	0.00	0.00
	WC	72,443.98	16,783.52	0.00	89,227.50	89,227.50	0.00	0.00	0.00
	Total	221,079.75	53,252.79	0.00	274,332.54	274,332.54	0.00	0.00	0.00
2016	Prop	87,808.64	0.00	0.00	87,808.64	87,808.64	(0.00)	(0.00)	0.00
	Liab	16,668.30	795.07	0.00	17,463.37	17,463.37	0.00	0.00	0.00
	Auto	7,551.09	305.00	0.00	7,856.09	7,856.09	0.00	0.00	0.00
	WC	385,463.40	27,051.34	0.00	412,514.74	412,514.74	0.00	0.00	0.00
	Total	497,491.43	28,151.41	0.00	525,642.84	525,642.84	0.00	0.00	0.00
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	36,251.84	3,705.70	0.00	39,957.54	39,957.54	(0.00)	0.00	(0.00)
	Auto	23,746.47	0.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00
	WC	645,584.04	21,364.29	0.00	666,948.33	666,948.33	0.00	0.00	0.00
	Total	770,692.56	25,069.99	0.00	795,762.55	795,762.55	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	193,342.84	11,749.09	0.00	205,091.93	205,091.93	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	1,119,034.38	3,476.20	0.00	1,122,510.58	1,122,510.58	(0.00)	(0.00)	(0.00)
	Total	1,474,100.33	15,225.29	0.00	1,489,325.62	1,489,325.62	(0.00)	(0.00)	(0.00)
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	201,478.06	0.00	0.00	201,478.06	201,478.06	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	1,152,061.39	0.00	0.00	1,152,061.39	1,152,061.39	0.00	0.00	0.00
	Total	1,496,765.04	0.00	0.00	1,496,765.04	1,496,765.04	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,460,129.11	121,699.48	0.00	4,581,828.59	4,581,828.59	(0.00)	(0.00)	(0.00)

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2017 Month Ending: August										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	321,204.04	1,908,054.52	285,585.58	2,855,304.68	0.00	104.67	25.11	209,836.76	829,376.79	6,409,492.15
RECEIPTS										
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	0.00	0.00	0.00	0.00	0.00	0.00	3,545.00
Invest Pymnts	279.18	1,657.82	248.14	2,480.89	0.00	0.10	0.16	182.68	720.62	5,569.59
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	279.18	1,657.82	248.14	2,480.89	0.00	0.10	0.16	182.68	720.62	5,569.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,824.18	1,657.82	248.14	2,480.89	0.00	0.10	0.16	182.68	720.62	9,114.59
EXPENSES										
Claims Transfers	19,855.03	22,487.43	649.82	113,346.71	0.00	0.00	0.00	0.00	0.00	156,338.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,870.60	76,870.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,855.03	22,487.43	649.82	113,346.71	0.00	0.00	0.00	0.00	76,870.60	233,209.59
END BALANCE	305,173.19	1,887,224.91	285,183.90	2,744,438.86	0.00	104.77	25.27	210,019.44	753,226.81	6,185,397.15

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	August										
CURRENT FUND YEAR	2017										
Description:		Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9	
ID Number:		OPERATING : CASH	MGMNI	INVEST	ACCT	ASSET	MGR	CLAIMS ACC	EXPENSE ACC	OPERATING ACCT	CLAIMS ACC ADMIN. EXPEN
Maturity (Yrs)		0	0	0	0	0	0	0	0	0	0
Purchase Yield:		0	0	0	0	0	0	0	0	0	0
TOTAL for All											
Accts & instruments											
Opening Cash & Investment	\$6,409,492.61	2.79397E-09	-1.72349E-10	74.63	3497513.15	0	2.32831E-10	2810904.83	100000	1000	
Opening Interest Accrual Bal	\$7,299.80	0	0	0	7299.8	0	0	0	0	0	
1 Interest Accrued and/or Interest	\$3,503.00	\$0.00	\$0.00	\$0.00	\$3,503.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$2,478.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,478.40	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$13.66	\$0.00	\$0.00	\$0.00	\$13.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	\$3,077.50	\$0.00	\$0.00	\$0.00	\$3,077.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$9,058.90	\$0.00	\$0.00	\$0.00	\$6,580.50	\$0.00	\$0.00	\$2,478.40	\$0.00	\$0.00	
9 Deposits - Purchases	\$301,815.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,545.00	\$221,399.45	\$76,870.60	
10 (Withdrawals - Sales)	(\$531,479.64)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$298,267.05)	(\$156,341.99)	(\$76,870.60)	
Ending Cash & Investment Balance	\$6,185,397.58	\$0.00	(\$0.00)	\$74.63	\$3,500,604.31	\$0.00	\$0.00	\$2,518,661.18	\$165,057.46	\$1,000.00	
Ending Interest Accrual Balance	\$10,789.14	\$0.00	\$0.00	\$0.00	\$10,789.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$78,886.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$42,144.08	\$36,742.80	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$6,264,284.46	\$0.00	(\$0.00)	\$74.63	\$3,500,604.31	\$0.00	\$0.00	\$2,518,661.18	\$207,201.54	\$37,742.80	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		August							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	August	August	August	August	Reconciled	Variance From	Month
2017	Prop	152,472.14	17,355.03	0.00	169,827.17	169,827.17	0.00	0.00	0.00
	Liab	26,448.96	9,058.65	0.00	35,507.61	35,507.61	0.00	0.00	0.00
	Auto	6,183.94	649.82	0.00	6,833.76	6,833.76	(0.00)	0.00	(0.00)
	WC	89,227.50	23,264.02	0.00	112,491.52	112,491.52	0.00	0.00	0.00
	Total	274,332.54	50,327.52	0.00	324,660.06	324,660.06	0.00	0.00	(0.00)
2016	Prop	87,808.64	2,500.00	3,545.00	86,763.64	86,763.64	(0.00)	(0.00)	0.00
	Liab	17,463.37	2,173.21	0.00	19,636.58	19,636.58	0.00	0.00	(0.00)
	Auto	7,856.09	0.00	0.00	7,856.09	7,856.09	0.00	0.00	0.00
	WC	412,514.74	24,523.97	0.00	437,038.71	437,038.71	0.00	0.00	(0.00)
	Total	525,642.84	29,197.18	3,545.00	551,295.02	551,295.02	0.00	0.00	(0.00)
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	39,957.54	1,221.00	0.00	41,178.54	41,178.54	(0.00)	(0.00)	0.00
	Auto	23,746.47	0.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00
	WC	666,948.33	28,386.24	0.00	695,334.57	695,334.57	0.00	0.00	0.00
	Total	795,762.55	29,607.24	0.00	825,369.79	825,369.79	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	205,091.93	10,034.57	0.00	215,126.50	215,126.50	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	1,122,510.58	37,172.48	0.00	1,159,683.06	1,159,683.06	(0.00)	(0.00)	0.00
	Total	1,489,325.62	47,207.05	0.00	1,536,532.67	1,536,532.67	(0.00)	(0.00)	0.00
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	201,478.06	0.00	0.00	201,478.06	201,478.06	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	1,152,061.39	0.00	0.00	1,152,061.39	1,152,061.39	0.00	0.00	0.00
	Total	1,496,765.04	0.00	0.00	1,496,765.04	1,496,765.04	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	4,581,828.59	156,338.99	3,545.00	4,734,622.58	4,734,622.58	(0.00)	(0.00)	(0.00)

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

*Monday, July 24, 2017*

From 8/22/2017 To 7/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>PMM JIF</u></b>					
H- Lenape Regional High School District I- Township of Evesham	93 Willow Grove Road Shamong, NJ 08088 984 Tuckerton Road Marlon, NJ 08053	25641	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 the Evesham fireworks display on 7/4/17, rain date 7/5/17 located at Cherokee High School, Tomlinson Mill Rd., Marlon, NJ	6/22/2017	GL EX AU WC
H- Evesham Township Board of Education I- Township of Evesham	25 South Maple Ave. Marlon, NJ 08053 984 Tuckerton Road Marlon, NJ 08053	25642	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 the Evesham fireworks display on 7/4/17, rain date 7/5/17 located at Cherokee High School, Tomlinson Mill Rd., Marlon, NJ.	6/22/2017	GL EX AU WC
H- Evesham Township Board of Education I- Township of Evesham	25 South Maple Avenue Marlon, NJ 08053 984 Tuckerton Road Marlon, NJ 08053	25720	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 to the use of Jaggard Elementary School on July 20th and July 27th, 2017 during the hours of 12:30 pm to 3:00 pm for the Junior Police Academy.	7/5/2017	GL EX AU WC
H- Petersen Industries I- Township of Moorestown	4000 SR 60W Lake Wales, FL 33859 111 W. Second St. Moorestown, NJ 08057	25723	Evidence of Insurance as respects to Model TL3 Lightning Loader mounted on a 2007 International Truck for Department of Public Works Use.	7/5/2017	GL EX AU PR

***Total # of Holders = 4***

# Professional Municipal Mgmt JIF

## Certificate of Insurance Monthly Report

From 7/22/2017 To 8/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Moorestown Mall Management I - Township of Moorestown	Office 400 Route 38 Moorestown, NJ 08057	RE: Police Vehicle for the Touch-A-Truck Program Certificate holder & Moorestown Mall LLC, PREIT Services LLC & PREIT Assoc. LP & Twin Oaks Community Service are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Police Vehicle for the Touch-A-Truck Program.	7/28/2017 #1738523	GL AU EX WC
H - Kiddie Hop Party Rentals, LLC I - Township of Willingboro	DBA Muhaammed Amenah 44 Harwick Lane Willingboro, NJ 08046	RE: National Night Out Evidence of Insurance as respects Combo Bouncer for National Night Out Police function.	7/28/2017 #1738531	GL AU EX WC OTH
H - Kings Grant Open Space I - Evesham Township Fire District	Association 50 Landing Drive Marlton , NJ 08053	RE: Kings Grant Community Pool - Kids Safety Camp Evidence of Insurance to use Kings Grant Community Pool for a demonstration by Evesham Fire District #1 Firefighters for kids safety camp.	8/9/2017 #1742363	GL AU EX WC
<b>Total # of Holders: 3</b>				

08/22/2017

1 of 1

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

**TO:** Municipal Fund Commissioners

**FROM:** J. A. Montgomery Risk Control, JIF Safety Director

**DATE:** September 8, 2017

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### **JIF SERVICE TEAM**

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

### **JULY AND AUGUST ACTIVITIES**

#### **LOSS CONTROL SERVICES**

##### **July**

- Moorestown Police Department – Conducted a Loss Control Survey on July 26

##### **August**

- Township of Maple Shade – Conducted a Loss Control Survey on August 29
- Township of Willingboro – Conducted a Loss Control Survey on August 17

#### **MEETINGS ATTENDED**

- Fund Commissioners Conference Call – July 24

#### **UPCOMING EVENTS**

- Fund Commissioner Meeting – September 25



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

### **July**

- PMM JIF - SD Message - Class III Officers, Police Agency Considerations – July 5
- PMM JIF - 2018 Class Requests - Action Required If You Would Like To Host Classes in 2018 – July 10
- PMM JIF - Did You Know? – MSI Training Schedule, August 2017 – July 24
- PMM JIF - MSI Bulletin - Preventing Heat-Related Illnesses – July 24

### **August**

- PMM JIF - MSI Bulletin - Resources for School Crossing Guard Safety Programs - August 7
- PMM JIF - MSI Bulletin - Ticks & Tick-borne Diseases – August 10
- PMM JIF - Did You Know? – MSI Training Schedule, September 2017 – August 24
- PMM JIF - MSI Bulletin - Firefighter Fitness for Duty and Medical Evaluations – August 28

## **MEL MEDIA LIBRARY**

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

The following members utilized the Media Library during the month of July and August.

No videos were utilized for the month of July and August.

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

**The opportunity to request to host 2018 MSI classes has been extended until September 29, 2017.** There are more than 50 different instructor-led courses being offered for 2018, designed to meet the training needs of most public employees. The 2018 MSI Class Request Announcement with Request Form can be found on the MEL website at NJMEL.org, then by clicking on the MSI logo. Please send your 2018 course hosting requests before September 29<sup>th</sup>.

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

Listed below are upcoming MSI training programs scheduled for **September, October and November of 2017. Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the [www.njmel.org](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.

DATE	LOCATION	TOPIC	DATE
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/28/17	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/2/17	Borough of Magnolia	Back Safety/Material Handling	10:00 - 11:00 am
10/2/17	Borough of Magnolia	BBP	11:15 - 12:15 pm
10/3/17	Township of Winslow	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/6/17	Township of Delran	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
10/6/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon #3	Hearing Conservation	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
10/13/17	Township of Tabernacle #1	BBP	8:30 - 9:30 am

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>DATE</b>
10/13/17	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
10/17/17	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/18/17	Township of Burlington #3	Hearing Conservation	8:00 - 9:00 am
10/18/17	Township of Burlington #3	Shop & Tool Safety	9:15 - 10:15 am
10/19/17	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/19/17	Township of Winslow	CDL-Driver Safety Regulations	10:15 - 12:15 pm
10/20/17	Township of Evesham #4	Snow Plow/Snow Removal	8:30 - 10:30 am
10/24/17	Township of East Greenwich #2	Snow Plow/Snow Removal-Evening	7:00 - 9:00 pm
10/25/17	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 12:30 pm
10/26/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/27/17	Township of Mantua	Leaf Collection Safety	12:30 - 2:30 pm
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm
11/1/17	Township of Washington	BBP	12:30 - 1:30 pm
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Driver Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm

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



August 2017

### Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

#### MEL WEBSITE [www.njmel.org](http://www.njmel.org)

A good place to start is by visiting the MEL homepage. Under the SAFETY drop-down menu, chose CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They can be found on the bottom of the page, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training is the third activity that occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur during the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the page, you will also find a quick link to the many resources available at the *Rutgers Crossing Guard Project*.

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### Key Points to Emphasize During Training and Job Site Observations:

#### Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

#### Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

### N.J. Safe Routes to School & Crossing Guards [www.njcrossingguards.org](http://www.njcrossingguards.org)

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.





August 2017

### Firefighter Fitness for Duty and Medical Evaluations

Fire service leaders are challenged by several different types and levels of medical evaluations. This Bulletin will address many frequently asked questions and seek to offer some guidance on the topic.

NJPEOSH NJAC 12:100-10.4 provides the minimum physical fitness standard for non-industrial firefighters in New Jersey. It reads:

*(a) The employer shall assure that employees who are expected to do interior structural firefighting are physically capable of performing duties, which may be assigned to them during emergencies*

*1. Prior to appointment as a structural firefighter, all individuals shall have successfully passed a medical evaluation, which meets the Medical Evaluation Protocol required under the Respiratory Protection Standard, 29 CFR 1910.134. Failure to pass said examination shall exclude the individual from serving as a structural firefighter.*

The employer is commonly the municipality or fire district, and NJPEOSH considers both career and volunteer firefighters as 'employees' under the regulation. In the regulation, NJPEOSH adopts 29 CFR 1910.134(e) which provides the rules for the Medical Evaluation Protocol under OSHA's Respiratory Protection Standard. Major requirements of OSHA's medical evaluation procedure include:

*(e)(1) The employer shall provide a medical evaluation to determine the employee's ability to use a respirator, before the employee is fit tested or required to use the respirator in the workplace.*

*(e)(2)(ii) The medical evaluation shall obtain the information requested by the questionnaire in Sections 1 and 2, Part A of Appendix C.*

*(e)(3) The employer shall ensure that a follow-up medical examination is provided for an employee who gives a positive response to any question among questions 1 through 8 in Section 2, Part A of Appendix C or whose initial medical examination demonstrates the need for a follow-up medical examination. The follow-up medical examination shall include any medical tests, consultations, or diagnostic procedures that the physician or other licensed health care professional (PLHCP) deems necessary to make a final determination.*

To summarize, OSHA requires employees who may wear a respirator to complete the questionnaire provided in Appendix C one time when first becoming an interior firefighter. A medical examination is only required for affirmative responses to certain answers on Section 2 of the questionnaire, or if the PLHCP determines a full examination or additional testing is warranted because of answers on any section of the questionnaire. When reviewing the questionnaire, it is important that the PLHCP be made fully aware of the physiological stresses placed upon the firefighter when wearing a SCBA when fighting a fire.

*(e)(5)(i) The healthcare provider administering the medical questionnaire and examination must be provided with information on the type and weight of the respirator (SCBA), expected physical effort, protective clothing that will also be worn, and environmental conditions when the respirator will be worn. The healthcare provider must also be given a copy of the written respiratory protection program and the OSHA 1910.134 Standard.*

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*(e)(7) At a minimum, the employer shall provide additional medical evaluations that comply with the requirements of this section if: i) an employee reports medical signs or symptoms that are related to ability to use a respirator; (ii) the PLHCP, supervisor, or the respirator program administrator informs the employer that an employee needs to be reevaluated; (iii) Information from the respiratory protection program, including observations made during fit testing and program evaluation, indicates a need for employee reevaluation; or (iv) a change occurs in workplace conditions (e.g., physical work effort, protective clothing, temperature) that may result in a substantial increase in the physiological burden placed on an employee.*

There is not a provision in the OSHA Respiratory Protection Standard for periodic medical re-evaluations. Once the initial questionnaire / medical evaluation is completed, it is incumbent upon the firefighter or fire officer to disclose one of the above conditions and initiate a fitness examination. Fire service leaders may consider requiring firefighters complete the questionnaire as part of their PEOSH-required annual respirator fit test. There are some options to consider:

- Will the questionnaire be used strictly as a reminder for firefighters to report new or developing medical conditions? If so, leaders should also remind firefighters of how to disclose medical information in a confidential manner. Questionnaires should be considered confidential medical records.
- Or, will the questionnaire be reviewed as a matter of policy each year by a PLHCP

The Safety Director asks fire service leaders to consider the following:

- OSHA writes minimum safety standards for industrial settings. The conditions an industrial worker wears a respirator is significantly different than the conditions while fighting a fire.
- The physiological stresses upon a firefighter wearing a SCBA fighting a fire are significantly different than the stresses experienced by an industrial wearer of a respirator.
- Heart attacks and strokes are the most common cause of line of duty deaths of firefighters.

The Safety Director and the MEL join with the NFPA to encourage fire service and municipal leaders to require comprehensive annual medical evaluations of all firefighters who may perform interior structural firefighting. The MEL website ([www.njmel.org](http://www.njmel.org)) offers *Guidelines for Firefighter Physical Examinations* under the Safety Tab. The guide discusses the challenges when instituting annual medical examinations for the fire service, and offers actionable recommendations. The guide references NFPA Standard 1582: Standard on Comprehensive Occupations Medical Program for Fire Departments. While New Jersey is not an 'OSHA State', NFPA 1582 is a national consensus standard and should be considered when developing an occupational medical program for your firefighters.

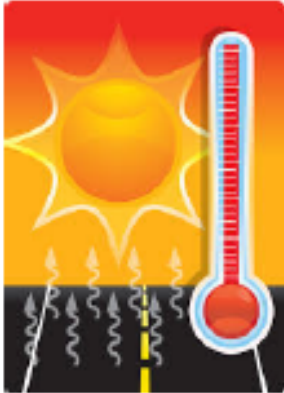
A good starting point is *A Gift from Captain Buscio* program. It was founded by the wife of a Jersey City firefighter who died suddenly of a heart attack. The program offers confidential, comprehensive cardiovascular and pulmonary evaluations with no out-of-pocket cost to all firefighters and fire officers. Annual examinations are provided by board certified cardiologists and pulmonologists from Cardio Pulmonary Diagnostic, LLC (Newark, NJ) or Deborah Heart and Lung Center (Browns Mills, NJ). The program is accessed by individual firefighters, not the fire department, and results are only released to the firefighter. Examinations are focused on cardiovascular disease and not the full range of conditions recommended under NFPA 1582. However, the confidentiality and no-cost are easily offered benefits to initiate annual medical evaluations.

Firefighters are an important part of every community. Annual physical examinations and early detection of treatable conditions are the best way to make sure they are there when needed, fit and ready to protect lives and property in the community.



July 2017

### Preventing Heat-Related Illnesses – A Team Approach



Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

#### **Managers and Supervisors**

- Monitor the weather forecast and anticipated workload. Plan the most strenuous work for early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch on new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.
- Provide additional provisions for water, ice, shade, and other safeguards.

Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.

- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

#### **Employees**

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Monitor yourself for signs of overexposure.

#### **Co-workers**

- Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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### Signs and Symptoms of Heat Illnesses

**Sunburn** should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

**Treatment:** Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used **AFTER** removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

**Heat cramps** are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

**Treatment for heat cramps** is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

**Heat exhaustion** is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

**Treatment:** Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

**Heat stroke** is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

**Treatment:** call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website ([www.osha.gov](http://www.osha.gov)) for additional resources. NIOSH is a second excellent resource ([www.cdc.gov/niosh](http://www.cdc.gov/niosh)). They have produced a Heat App and a Fast Fact card for employers and employees



August 2017

### Ticks & Tick-borne Diseases

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment. Early symptoms of Lyme disease include:

- A bullseye shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

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### **PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES**

#### **Employers**

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing, grass and brush from around buildings.
- Use an exterminating service to control rodents.
- Discourage deer and other animal activity in proximity of facilities (ex. - do not feed wildlife).
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable. Links have been provided at the end of the Bulletin for handouts.

#### **Employees**

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Use the middle of trails or work from mowed areas when possible.
- Wear light-colored clothing. This makes ticks easy to spot before they find a place to bite you. This includes long-sleeved shirts and long pants. Tuck pant legs into shoes or socks, and shirt tails into pants.
  - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
  - At home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks, then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 - 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Re-apply as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
  - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
  - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
    - Do not use petroleum jelly, hot matches, nail polish remover or similar products.
  - Wash the area with soap and warm water.
  - If possible, retain the tick for identification.

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.



PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND

CUMULATIVE CLAIMS SUMMARY

2017

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	90	\$124,479.14	\$32,991.31	\$91,487.83	73.5%
FEBRUARY	73	\$43,620.94	\$14,375.83	\$29,244.11	67.0%
MARCH	44	\$74,889.92	\$22,958.12	\$51,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE	87	\$44,670.32	\$13,049.00	\$31,621.32	70.8%
JULY	159	\$99,431.84	\$25,411.99	\$74,019.85	74.4%
AUGUST	121	\$100,731.03	\$29,729.50	\$71,001.53	70.5%
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	771	\$830,933.18	\$198,718.91	\$434,218.28	68.8%

2018

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
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	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
TOTALS	848	\$948,807.28	\$334,960.41	\$614,846.86	64.7%

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.95	\$65,237.71	60.8%
MAY	192	\$124,860.75	\$44,440.41	\$80,420.35	64.4%
JUNE	187	\$92,811.14	\$34,469.85	\$58,341.29	62.9%
JULY	152	\$106,502.78	\$31,989.55	\$74,513.23	70.0%
AUGUST	114	\$53,791.53	\$21,388.48	\$32,403.05	60.2%
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	\$80,656.75	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1848	\$1,244,788.84	\$488,881.40	\$767,777.64	60.9%





**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**  
**Top 10 Providers By Charges**  
**PAR/ NonPAR**  
**January - August 2017**

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
<b>Participating Provider</b>	<b>\$457,823.28</b>	<b>\$130,242.56</b>	<b>\$327,580.72</b>	<b>71.6%</b>	
IVY REHAB NETWORK, INC	\$146,175.00	\$22,660.00	\$123,515.00	84.5%	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$95,582.20	\$26,595.95	\$68,986.25	72.2%	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	\$55,084.90	\$14,236.90	\$40,848.00	74.2%	Ambulatory Surgery Center
KENNEDY UNIVERSITY HOSPITAL, INC.	\$44,433.32	\$21,296.46	\$23,136.86	52.1%	Hospital
ADVANCED SURGICAL INSTITUTE	\$34,030.00	\$9,450.00	\$24,580.00	72.2%	Ambulatory Surgery Center
HAND SURGERY AND REHAB CENTER OF NJ	\$21,684.68	\$8,545.69	\$13,138.99	60.6%	Hand Surgery
U.S. HEALTHWORKS MEDICAL GROUP OF NJ	\$20,091.24	\$8,224.71	\$11,866.53	59.1%	Occupational Medicine
ONE CALL MEDICAL, INC.	\$14,574.94	\$7,045.00	\$7,529.94	51.7%	MRI/Radiology
REHAB EXCELLENCE CENTER, LLC	\$14,286.00	\$4,599.00	\$9,687.00	67.8%	Physical Therapy
SOUTH JERSEY MUSCULOSKELETAL INSTIT	\$11,881.00	\$7,588.85	\$4,292.15	36.1%	Ambulatory Surgery Center
<b>Out Of Network</b>	<b>\$8,881.80</b>	<b>\$6,804.00</b>	<b>\$2,077.80</b>	<b>23.4%</b>	
GARY M. GLASS MD	\$2,475.00	\$1,755.00	\$720.00	29.1%	Behavioral Health
WORKERS COMP PSYCH NET	\$2,220.00	\$1,780.00	\$440.00	19.8%	Behavioral Health
JOHN MCGOWAN PHD	\$2,180.00	\$1,640.00	\$540.00	24.8%	Behavioral Health
MEDSOURCE LLC	\$900.00	\$695.00	\$205.00	22.8%	Durable Medical Equipment
WILLINGBORO TOWNSHIP	\$662.80	\$638.00	\$24.80	3.7%	Ambulance
RADIOLOGY ASSOCIATES OF NEW JERSEY PC2	\$149.00	\$149.00	\$0.00	0.0%	MRI/Radiology
NOVACARE REHABILITATION	\$135.00	\$0.00	\$135.00	100.0%	Physical Therapy
LOURDES IMAGING ASSOC, PA	\$60.00	\$47.00	\$13.00	21.7%	MRI/Radiology
ROWANSOM DEPT OF PATHOLOGY	\$50.00	\$50.00	\$0.00	0.0%	Pathology
MAIN LINE MEDICAL SUPPLIES INC.	\$50.00	\$50.00	\$0.00	0.0%	Durable Medical Equipment
<b>Grand Total</b>	<b>\$466,705.08</b>	<b>\$137,046.56</b>	<b>\$329,658.52</b>	<b>70.6%</b>	



PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
CHARGES/SAVINGS BY SPECIALTY

January - August 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Ambulatory Surgical Center	\$151,756.80	\$43,734.00	\$108,022.80	71.2%
Anesthesiology	\$12,480.00	\$6,573.32	\$5,906.68	47.3%
Behavioral Health	\$9,410.00	\$7,225.00	\$2,185.00	23.2%
Cardiology	\$540.00	\$326.28	\$213.72	39.6%
Durable Medical Equipment	\$950.00	\$745.00	\$205.00	21.6%
Emergency Medicine	\$9,909.00	\$3,066.40	\$6,842.60	69.1%
Family Practice	\$958.00	\$320.00	\$638.00	66.6%
General Surgery	\$1,366.00	\$756.89	\$609.11	44.6%
Hand Surgery	\$9,558.13	\$5,212.66	\$4,345.47	45.5%
Hospital	\$55,906.27	\$26,985.35	\$28,920.92	51.7%
Internal Medicine	\$81.00	\$25.86	\$55.14	68.1%
Laboratory Services	\$189.38	\$29.59	\$159.79	84.4%
MRI	\$4,228.52	\$2,175.67	\$2,052.85	48.5%
MRI/Radiology	\$14,783.94	\$7,241.00	\$7,542.94	51.0%
Neurosurgery	\$10,656.13	\$3,406.47	\$7,249.66	68.0%
Occupational Medicine	\$22,244.14	\$9,384.47	\$12,859.67	57.8%
Occupational Therapy	\$1,555.00	\$1,333.00	\$222.00	14.3%
Ophthalmology	\$280.00	\$230.24	\$49.76	17.8%
Orthopedic Surgery	\$102,264.97	\$30,514.05	\$71,750.92	70.2%
Other	\$662.80	\$638.00	\$24.80	3.7%
Pathology	\$95.00	\$56.01	\$38.99	41.0%
Physical Medicine & Rehabilitation	\$5,817.90	\$2,256.56	\$3,561.34	61.2%
Physical Therapy	\$203,093.21	\$38,189.71	\$164,903.50	81.2%
Physicians Fees	\$395.00	\$225.00	\$170.00	43.0%
Urgent Care Center	\$11,270.00	\$5,704.00	\$5,566.00	49.4%
Urology	\$482.00	\$362.38	\$119.62	24.8%
<b>Grand Total</b>	<b>\$630,933.19</b>	<b>\$196,716.91</b>	<b>\$434,216.28</b>	<b>68.8%</b>

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JULY 24, 2017  
CONNER STRONG & BUCKELEW  
401 ROUTE 73 NORTH, 40 LAKE CENTER EXECUTIVE PARK  
MARLTON, NJ 08053  
11:00 AM**

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

**ROLL CALL OF 2017 FUND COMMISSIONERS:**

Thomas Czerniecki, Chairman	Township of Evesham	Present ( <i>via telephone</i> )
Richard Brevogel, Secretary	Township of Willingboro	Absent
Thomas Merchel	Township of Moorestown	Present ( <i>via telephone</i> )
Joseph Andl	Township of Maple Shade	Present ( <i>via telephone</i> )

**SPECIAL FUND COMMISSIONERS:**

Nelson Wiest	Township of Maple Shade	Present ( <i>via telephone</i> )
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**APPOINTED OFFICIALS PRESENT:**

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

**ALSO PRESENT:**

George Gravenstine, AJM Insurance (*via telephone*)



Stacy Russo, Russo & Associates (*via telephone*)  
**APPROVAL OF MINUTES: JUNE 26, 2017 - Open & Closed Minutes.**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 26, 2017**

Moved:	Commissioner Merchel
Second:	Commissioner Wiest
Vote:	Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**Regulatory Affairs** - The 2016 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

**2018 RFQ – Fair & Open Process** – The fund office has advertised Requests for Qualifications for all Fund Professional positions of the fund. Responses are due back on August 4, 2017. A report will be made at the September meeting.

**2018 Renewal Online Underwriting Database:** Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017.

**Safety Expo** - The MEL continues to work 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 29<sup>th</sup> at the Camden County Emergency Services Training Center. A reminder notice will be mailed to all members with additional information.

**August Meeting Cancellation** - Historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. The Commissioners wished to follow past procedures and approved Resolution 17-18 authorizing this action.

**MOTION TO APPROVE RESOLUTION 17-18 AUTHORIZING CANCELLATION OF THE AUGUST MEETING AND AUTHORITY TO PROCESS CLAIMS AND PROFESSIONAL FEES**

Moved:	Commissioner Merchel
Second:	Commissioner Andl
Vote:	Unanimous

**Due Diligence Reports:** The Executive Director advised the FFT for May showed the fund's surplus at 1.8 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund a little over 18% and the fund is actually trending at 38%. The Loss Time Accident Frequency for the JIF is 2.30 in May and 2.16 in June, which is driven by loss time accidents and has been decreasing.

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

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns advised he sent an email out regarding a favorable ruling from the US District Court in a Maple Shade case.

**TREASURER:**

**Payment of July 2017 Vouchers Resolution 17-19**

Fund Year 2017	354,553.05
<b>Total</b>	<b>354,553.05</b>

**MOTION TO RATIFY RESOLUTUION 17-19 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED**

Moved: Commissioner Merchel  
Second: Commissioner Wiest  
Vote: Unanimous

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

<b>2013</b>	2,182.50
<b>2014</b>	11,979.37
<b>2015</b>	11,207.95
<b>2016</b>	18,382.95
<b>2017</b>	69,561.69
	0.00
<b>Closed</b>	
<b>TOTAL</b>	<b>113,314.46</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:** The Executive Director advised the certificate report was included in the agenda. The report included 5 certificates that were issued from 5/22/2017 to 6/21/2017.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the months of June, as well as a list of MSI Training and Fast Track training information. Two safety bulletins were also included, Short-term Stationary Work Zones and Ladder Safety. 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 June's reports were included in the agenda. Mr. McNamara reported there were 87 bills during the month of June totaling \$44,670.32; of that amount \$13,049.00 was paid for a savings of \$31,621.32 which is a 70.8% 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**

Motion: Commissioner Andl  
Second: Commissioner Merchel  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Merchel  
Second: Commissioner Andl  
Vote: Unanimous

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

Motion: Commissioner Andl  
Second: Commissioner Merchel  
Roll Call Vote: 3 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Commissioner Brevogel attempted to call in from vacation for this meeting.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Motion: Commissioner Andl  
Second: Commissioner Merchel  
Vote: Unanimous

**MEETING ADJOURNED: 11:25am**

**NEXT REGULAR MEETING: September 25, 2017**  
**Moorestown Town Hall 1:00PM**

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

# ***APPENDIX II – RCF, EJIF & MEL MEETINGS***



## Municipal Excess Liability Residual Claims Fund

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

September 6, 2017

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Czerniecki

Re: Topics Discussed at the RCF September Meeting

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**Request for Qualifications (RFQ):** Executive Director reported the RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21<sup>st</sup> deadline. Each position received only one response; recommendations on contract awards will be confirmed at Reorganization on January 3, 2018.

Executive Director reported the MEL and RCF Claims Committees will be working together to review the multiple responses received for the MEL Claims Administrator and Managed Care positions.

**2017 Budget Amendment:** The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2017 to accept the transfer of Fund Year 2013. The Board made a motion to introduce on first reading the amendments to the 2017 Budget and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**2018 Budget:** The Board of Fund Commissioners reviewed the proposed 2018 Budget. Executive Director reported that under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget and recommended the Fund declare a dividend from the 2017 contingency surplus to offset the 2018 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2017 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2018 budget on first reading and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**Claims Committee:** The Claims Review Committee met in June, July and the morning of the Commissioner's meeting. The next Claims Review Committee is scheduled to meet October 18, 2017 at 9:00AM at the Forsgate Country Club.

**Fund Attorney:** Fund Attorney reported that the POL/EPL run-off claims have been reduced to only 9 open claims.

**Next Meeting:** The next meeting of the RCF will be Wednesday October 18, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.

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



<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2018 PROPOSED BUDGET</b>				
	<b>2017 ANNUALIZED</b>	<b>2018 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>78,000</b>	<b>30,000</b>	<b>(48,000)</b>	<b>-62%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
<b>SUBTOTAL</b>	<b>481,729</b>	<b>490,886</b>	<b>9,157</b>	<b>2%</b>
EXPENSE CONTINGENCY	128,271	129,114	843	1%
<b>SUBTOTAL EXPENSES</b>	<b>610,000</b>	<b>620,000</b>	<b>10,000</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>688,000</b>	<b>650,000</b>	<b>(38,000)</b>	<b>-5.5%</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: September 6, 2017

TO: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Thomas Czerniecki

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2018 BUDGET PROCESS** – Attached to this report, is the 2018 draft budget. The Finance Committee met on August 30, 2017 and recommended the 2018 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 18, 2017.

**2017 DIVIDEND** - The Finance Committee is recommending a 2017 dividend of \$1,000,000. Resolution #22-17 authorizing a total return dividend of \$1,000,000 was adopted by the Executive Board.

**RFQ RESULTS** - The EJIF advertised all fund professional positions, except for Environmental Engineer and Legislative Agent, for fund years 2018-2020 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

**WEB SITE-** The EJIF's web site is up and running and can be found at [www.NJEJIF.org](http://www.NJEJIF.org).

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 18, 2017 at the Forsgate CC, Jamesburg.

<b>NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND</b>					
<b>2018 BUDGET BASED ON 2010 CENSUS</b>					
	8/31/2017 10:47	<b>2017</b>	<b>2018</b>		
		<b>TOTAL</b>	<b>TOTAL</b>	<b>CHANGE</b>	<b>CHANGE</b>
	I. Claims and Excess Insurance			<b>\$</b>	<b>%</b>
	Claims				
1	Non-Site Specific	385,675	299,024	(86,651)	-22.5%
2	Site Specific	336,967	353,432	16,465	4.9%
3	Legal Defense	1,135,151	1,036,097	(99,054)	-8.7%
4	Superfund Buyout	648,372	625,632	(22,740)	-3.5%
5	LFC	14,569	14,860	291	2.0%
6	<b>Total Loss Fund</b>	<b>2,520,733</b>	<b>2,329,045</b>	<b>(191,688)</b>	<b>-7.6%</b>
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	62,936	1,234	2.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	274,265	24,933	10.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Legislative Agent	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>1,151,294</b>	<b>41,247</b>	<b>3.7%</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>1,187,507</b>	<b>41,247</b>	<b>3.6%</b>
32					
33	Excess Aggregate Insurance	530,235	546,142	15,907	3.0%
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>1,807,404</b>	<b>58,601</b>	<b>3.4%</b>
38					
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,269,537</b>	<b>4,136,449</b>	<b>(133,087)</b>	<b>-3.1%</b>



## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** September 6, 2017

**To:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

**From:** Commissioner Thomas Czerniecki

**Subject:** September MEL Meeting Report

**2018 Budget:** A preliminary 2018 budget with rate table was distributed the board. Executive Director said excess rates may be subject to change as a result of Harvey and Irma but said the MEL's financial position allows for the MEL to adopt a budget based on the rates as presented.

Pool managers for Houston public entities have contacted the MEL to discuss the effective claims handling procedures the MEL put in place following Superstorm Sandy.

**Request for Qualification (RFQs):** RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21<sup>st</sup> deadline. Each RFQ is being reviewed by the appropriate committee. Responsibility for evaluation responses is distributed amongst various sub-committees.

**Management Committee:** The committee will meet on October 10<sup>th</sup> to review the 2018 budget & rate table, as well as, RFQ responses.

**Marketing Committee:** The Board of Fund Commissioners accepted the minutes of the Committee's June 8<sup>th</sup> and August 2<sup>nd</sup>. The MEL is working with Marketing Manager on updating the MEL's webpage and rolling out a mobile application.

Executive Director said the MEL has saved its members an estimated \$1.6 billion by reducing the Lost Time Accident Frequency from 5.73 in 1991 to 1.96 in 2016. The MEL will now need to do something significant to reduce LTAF below 2.00. Pushing out information to fund commissioners, safety coordinators and town managers through the mobile application may be a critical part of that effort.

**Coverage Committee:** Committee Chairman distributed and reviewed the minutes of the Committee's August meeting. Committee reviewed: "shared services professional liability; valuations of fire trucks; rental reimbursement for emergency vehicles; crime insurance limits;

POLEPL extended reporting periods, underground piping exclusion; flood zone determinations and National Flood Insurance Program (NFIP) renewal. In addition, Committee reviewed RFQ responses and agreed to schedule interviews for Technical Writer.

Also, Board of Fund Commissioners accepted the recommendation of the Committee to change the valuation for fire trucks 15 years and older from “actual cash value: to “replacement cost coverage or stated value, whichever is less”.

**Safety & Education Committee:** The Board of Fund Commissioners accepted the minutes of the Committee’s August 21<sup>st</sup> meeting.

In addition, the Board adopted Resolution 17-17 confirming the Board’s acceptance of the Safety & Educations committee’s recommendation to award LaMendola Associates LLC as Management and Supervisory Training Consultant for 2017, 2018 and 2019. Matter was reviewed in March but resolution was inadvertently not acted upon.

**Legislative Committee:** The committee met on September 5<sup>th</sup> and review proposed legislation, as well as, the RFQ response for Legislative Agent.

**Audit Committee:** A meeting is being scheduled to review the responses for Auditor, Audit-Insurance and Audit-Financial in time to make a recommendation at the next MEL meeting.

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

The MEL and RCF Claims Committee will conduct a preliminary review of the Managed Care and Claims Administration RFQ responses at today’s meeting. A recommendation on how to measure the responses will be presented and next steps will be discussed with respect to evaluation.

**Public Officials/Employment Practices:** At Reorganization, a fee for claims handling of the POLEPL run-out was not determined – to allow consideration of transferring the handling of these final claims to the Fund Attorney. At the June meeting, the board agreed to transfer effective June 1<sup>st</sup>. Board of Fund Commissioners approved Qual-Lynx request for for a fee of \$8,250 for the period of January 1, 2017 through June 1, 2017. This brings the annual fee to \$23,250 for 2017, down from \$30,000 in 2016.

Underwriting Manager has successfully worked with QBE to arrange for QBE to offer members the opportunity to purchase optional excess limits for land use claims. Bulletin will be issued to members shortly. Offer will be on an individual member basis and will be subject to underwriting. Executive Director said this will be available to most members in 2018, subject to underwriting but in 2019, only members that have completed the MEL’s Land Use Training will be eligible. Program expected to be completed and available in January of 2018.

**Risk Management Information/Operating System (RMIS):** As reported last meeting, the Statement of Work and contract negotiations were completed and executed with Origami. Weekly status calls are conducted to ensure deliverables are met for the anticipated launch in early January. Mr. Hrubash said the process is moving well and Origami may even hit early date.

**Cyber Task Force:** The Cyber Task Force has developed minimum risk control standards. The JIFs' policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the Board of Fund Commissioners voted to participate in the deductible based on a member's level of compliance with minimum standards (to be determined at time of claim).

The Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness.

The Cyber Task Force is scheduled to meet again following the MEL meeting.

**RCF June Report:** Commissioner Clarke submitted a report on the RCF's June meeting.

**Due Diligence** Financial Fast Track – as of 6/30/17. Statutory surplus as of June 20<sup>th</sup> stands at \$21,648.204.

**Fund Attorney** – Fund Attorney said the MEL submitted an Amicus Curiae Brief in the matter of Jones vs Morey's Pier. Claimant failed to submit a timely notice of claim to the PleasanTech Academy. Lawsuit was brought against Morey's Pier and effort made to circumvent the notice of claim requirement against a public entity with Morey's Pier bringing in the charter school as a third party. Fund Attorney said a favorable decision was issued confirming that timely notice must be presented to public entity.

**Underwriting Manager** – Underwriting Manager said the property market is very strong but it remains an unknown what impact Harvey and Irma will have. Underwriting Manager also said the National Flood Insurance Program will expire at the end of September. He expects congress will renew but will likely make some changes, noting the program is continually in a deficit position. Changes may include shifting a greater burden to the commercial insurance property market.