

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

MAY 19, 2014

**EVESHAM TOWNSHIP
984 TUCKERTON ROAD
MARLTON, NJ 08053**

&

*****VIA TELEPHONE CONFERENCE*****

Toll Free Number 1-866-921-5493

Participant Passcode 7269691#

2:00 PM

AGENDA AND REPORTS

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: MAY 19, 2014
EVESHAM TOWNSHIP**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2014 COMMISSIONERS**
- APPROVAL OF MINUTES:** March 24, 2014 Open MinutesAppendix I
March 24, 2014 Closed Minutes..... **To be distributed**
- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**
.April 2014 Voucher List - Resolution No. 14-10..... Page 23
.May 2014 Voucher List - Resolution No. 14-11 Page 25
.Treasurers Reports April and May.....Page 27
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Holding Report.....Page 39
.MEL Bulletin 14-03 Property/Equipment Breakdown ProgramAppendix II
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 41
- MANAGED CARE – Qual Care**
.Monthly ReportPage 51
- 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 16
Parsippany, NJ 07054

Date: May 19, 2014

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

Employment Practices Liability 2014/2015 Program: In order to maintain current deductibles and co-payment provisions, members must update their EPL Programs and submit the checklist to the Fund office. XL Insurance has indicated any checklist submitted to the Fund office by the end of May will meet the deadline. A current listing of the EPL/POL compliance check list is provided within the Due Diligence Reports. (please note at the time of the distribution of the agenda, additional check lists may have been received but not shown within the report)

If you have not completed your program, please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the end of May.

- Audit and Actuarial Valuation Year-End Reports:** The financial audit for the period ending December 31, 2013 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.
- Assessment Bills:** Second assessments bills have been mailed out and are due on May 30th.
- New E-JIF Emergency Reporting Posters** – Enclosed is a copy of the new E-JIF Emergency Reporting poster to be placed in every member municipality. T&M Associates and First Environment will be distributing these posters to the membership. To request posters, JIF members may contact T & M Associates at 732-671-6400. **(Page 16)**
- Financial Disclosure Form:** Enclosed on **Page 17** you will find a copy of a statement released from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014. The state has asked local public entities to distribute personal identification numbers (PINs) to their officials by May 16th. The deadline for filing the form for public officials is June 13th.

We emailed Commissioners a listing of how the JIF is spelling their name. Please contact the Fund office if it needs to be amended to match other agency spellings. The process is easier if the official's name is spelled the same each time.

- ❑ **2015 Renewal Applications – Online Underwriting Database:** As previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy. Training webinars are being scheduled.

- ❑ **Search & Seizure Program** - Enclosed please find information and registration form for a program geared towards law enforcement officers to review changing laws with respect to search and seizure.
(Page 20)

Due Diligence Reports:

- | | |
|--|-----------------------|
| ❑ Financial Fast Track Reports | Page 3 and 4 |
| ❑ Interest Rate Summary Comparison Report | Page 5 and 6 |
| ❑ Expected Loss Ratio Analysis | Page 7 and 8 |
| ❑ Claim Activity Report | Page 9 and 10 |
| ❑ Lost Time Accident Frequency Report | Page 11 and 12 |
| ❑ 2014 EPL/POL Status | Page 13 |
| ❑ Regulatory Affairs Checklist | Page 14 and 15 |

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2014					
		<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1.	UNDERWRITING INCOME	305,328	610,657	62,012,306	62,622,963
2.	CLAIM EXPENSES				
	Paid Claims	123,605	283,717	29,656,120	29,939,838
	Case Reserves	192,027	589,304	1,648,948	2,238,252
	IBNR	29,278	(444,497)	888,662	444,165
	Recoveries	(8,337)	(70,689)	(180,811)	(251,501)
	TOTAL CLAIMS	336,572	357,835	32,012,919	32,370,754
3.	EXPENSES				
	Excess Premiums	101,846	203,693	16,084,473	16,288,166
	Administrative	38,095	76,891	8,535,983	8,612,874
	TOTAL EXPENSES	139,941	280,583	24,620,456	24,901,039
4.	UNDERWRITING PROFIT (1-2-3)	(171,185)	(27,762)	5,378,931	5,351,169
5.	INVESTMENT INCOME	1,655	6,780	4,802,688	4,809,468
6.	DIVIDEND INCOME	0	0	1,488,263	1,488,263
7.	STATUTORY PROFIT (4+5+6)	(169,530)	(20,982)	11,669,882	11,648,900
8.	DIVIDEND	0	0	10,791,242	10,791,242
9.	STATUTORY SURPLUS (7-8)	(169,530)	(20,982)	878,640	857,658
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	22	109	46,475	46,584
	2010	(3,322)	108,861	34,712	143,573
	2011	10,110	12,695	(233,620)	(220,925)
	2012	5,271	35,255	686,242	721,497
	2013	(184,410)	(182,322)	344,831	162,509
	2014	2,800	4,420		4,420
	TOTAL SURPLUS (DEFICITS)	(169,530)	(20,982)	878,640	857,658
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	25,275,141	25,275,141
	FUND YEAR 2010				
	Paid Claims	2,027	3,118	1,544,746	1,547,864
	Case Reserves	4,689	(104,676)	280,669	175,993
	IBNR	(3,270)	(6,681)	38,003	31,322
	Recoveries	0	0	(67,406)	(67,406)
	TOTAL FY 2010 CLAIMS	3,446	(108,238)	1,796,012	1,687,774
	FUND YEAR 2011				
	Paid Claims	14,305	79,843	1,639,269	1,719,112
	Case Reserves	(12,567)	(32,365)	446,418	414,053
	IBNR	(6,982)	(14,587)	94,838	80,251
	Recoveries	(4,703)	(44,703)	(45,566)	(90,269)
	TOTAL FY 2011 CLAIMS	(9,947)	(11,812)	2,134,959	2,123,147
	FUND YEAR 2012				
	Paid Claims	23,259	37,295	613,665	650,960
	Case Reserves	(14,443)	(41,693)	445,776	404,083
	IBNR	(13,662)	(28,702)	192,595	163,893
	Recoveries	0	0	(34,229)	(34,229)
	TOTAL FY 2012 CLAIMS	(4,846)	(33,100)	1,217,807	1,184,707
	FUND YEAR 2013				
	Paid Claims	59,985	132,159	583,300	715,459
	Case Reserves	128,502	615,451	476,085	1,091,536
	IBNR	0	(536,772)	563,226	26,454
	Recoveries	(3,634)	(25,986)	(33,611)	(59,597)
	TOTAL FY 2013 CLAIMS	184,853	184,853	1,589,000	1,773,853
	FUND YEAR 2014				
	Paid Claims	24,029	31,302		31,302
	Case Reserves	85,846	152,587		152,587
	IBNR	53,192	142,244		142,244
	Recoveries	0	0		0
	TOTAL FY 2014 CLAIMS	163,067	326,133	0	326,133
	COMBINED TOTAL CLAIMS	336,572	357,835	32,012,919	32,370,754

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

**PROFESSIONAL MUNICIPAL MANAGEMENT FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2014**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	485,524	1,096,181	62,012,306	63,108,487
2. CLAIM EXPENSES				
Paid Claims	175,957	459,673	29,656,120	30,115,794
Case Reserves	335,277	924,581	1,648,948	2,573,529
IBNR	532,526	88,029	888,662	976,691
Recoveries	(375)	(71,064)	(180,811)	(251,876)
TOTAL CLAIMS	1,043,384	1,401,220	32,012,919	33,414,139
3. EXPENSES				
Excess Premiums	101,846	305,539	16,084,473	16,390,012
Administrative	38,623	115,514	8,535,983	8,651,497
TOTAL EXPENSES	140,470	421,053	24,620,456	25,041,509
4. UNDERWRITING PROFIT (1-2-3)	(698,330)	(726,092)	5,378,931	4,652,839
5. INVESTMENT INCOME	(4,112)	2,668	4,802,688	4,805,356
6. DIVIDEND INCOME	0	0	1,488,263	1,488,263
7. STATUTORY PROFIT (4+5+6)	(702,442)	(723,424)	11,669,882	10,946,458
8. DIVIDEND	0	0	10,791,242	10,791,242
9. STATUTORY SURPLUS (7-8)	(702,442)	(723,424)	878,640	155,216

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(24)	85	46,475	46,560
2010	(4,563)	104,298	34,712	139,010
2011	15,223	27,918	(233,620)	(205,702)
2012	(21,853)	13,401	686,242	699,643
2013	(450,603)	(632,925)	344,831	(288,094)
2014	(240,621)	(236,201)		(236,201)
TOTAL SURPLUS (DEFICITS)	(702,442)	(723,424)	878,640	155,216

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	25,275,141	25,275,141
FUND YEAR 2010				
Paid Claims	27,415	30,534	1,544,746	1,575,280
Case Reserves	(29,803)	(134,479)	280,669	146,190
IBNR	6,626	(55)	38,003	37,948
Recoveries	0	0	(67,406)	(67,406)
TOTAL FY 2010 CLAIMS	4,238	(104,000)	1,796,012	1,692,012
FUND YEAR 2011				
Paid Claims	21,926	101,769	1,639,269	1,741,038
Case Reserves	(30,568)	(62,934)	446,418	383,484
IBNR	(7,003)	(21,590)	94,838	73,248
Recoveries	0	(44,703)	(45,566)	(90,269)
TOTAL FY 2011 CLAIMS	(15,645)	(27,458)	2,134,959	2,107,501
FUND YEAR 2012				
Paid Claims	28,908	66,203	613,665	679,868
Case Reserves	(7,789)	(49,482)	445,776	396,294
IBNR	(371)	(29,073)	192,595	163,522
Recoveries	0	0	(34,229)	(34,229)
TOTAL FY 2012 CLAIMS	20,747	(12,352)	1,217,807	1,205,455
FUND YEAR 2013				
Paid Claims	73,421	205,580	583,300	788,880
Case Reserves	(22,270)	593,181	476,085	1,069,266
IBNR	577,997	41,225	563,226	604,451
Recoveries	0	(25,986)	(33,611)	(59,597)
TOTAL FY 2013 CLAIMS	629,148	814,001	1,589,000	2,403,001
FUND YEAR 2014				
Paid Claims	24,286	55,588		55,588
Case Reserves	425,708	578,295		578,295
IBNR	(44,722)	97,522		97,522
Recoveries	(375)	(375)		(375)
TOTAL FY 2014 CLAIMS	404,897	731,030	0	731,030
COMBINED TOTAL CLAIMS	1,043,384	1,401,220	32,012,919	33,414,139

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

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	2/28/2014	
		2011	2012	2013	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.17	3.29	3.69	4.87	4.59
Fixed Income Portfolio TD						
Investments (millions), Book Value		2.00	1.50	2.00	2.00	2.00
Avg maturity (years)		1.90	1.84	2.99	2.91	2.83
Unrealized gain/(loss) (%)		0.20	0.08	-0.23	-0.04	-0.02
Purchase yield (%)		1.60	0.20	0.80	0.80	0.80
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Book Yield		1.80	0.28	0.57	0.76	0.78
M E L PORTFOLIO						
Total Cash Balance (millions)		80.73	73.43	64.22	65.14	63.45
Fixed Income Portfolio Wells Fargo 2013						
Investments (millions), Book Value		70.17	56.97	50.13	46.13	46.65
Avg maturity (years) ***		3.35	2.61	2.04	2.10	2.02
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	-0.05	0.01
Purchase yield (%)		1.30	0.80	0.65	0.66	0.65
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Book Yield		1.93	1.43	0.35	0.61	0.66
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.11	0.06	0.06	0.06	0.06
TD Money Market		0.03	0.05	0.01	0.01	0.01
TD Bank Deposits		0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.18	0.17	0.13	0.12	0.12
3 year notes		0.75	0.38	0.54	0.78	0.69
5 year notes		1.52	0.76	1.17	1.65	1.52
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	1.91	1.08
* Yearly data is average monthly rate.						
^ Monthly data is annualized.						
** Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
*** MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	3/31/2014	
					Last	This
		2011 TD	2012 TD	2013 WF	Month WF	Month WF
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.17	3.29	3.69	4.59	4.15
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	1.50	2.00	2.00	2.00
Avg maturity (years) ***		1.90	1.84	2.99	2.83	2.75
Unrealized gain/(loss) (%)		0.20	0.08	-0.23	-0.02	-0.30
Purchase yield (%)		1.60	0.20	0.80	0.80	0.80
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Book Yield		1.80	0.28	0.57	0.78	0.51
M E L PORTFOLIO						
Total Cash Balance (millions)		80.73	73.43	64.22	63.45	64.00
Fixed Income Portfolio Wells Fargo 2013						
Investments (millions), Book Value		70.17	56.97	50.13	46.65	43.59
Avg maturity (years) ***		3.35	2.61	2.04	2.02	2.05
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	0.01	-0.27
Purchase yield (%)		1.30	0.80	0.65	0.65	0.67
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Book Yield		1.93	1.43	0.35	0.66	0.40
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.11	0.06	0.06	0.06	0.06
Wells Fargo Treasury Plus 454/Sweep		0.01	0.01	0.01	0.01	0.01
Treasury Issues						
1 year bills		0.18	0.17	0.13	0.12	0.13
3 year notes		0.75	0.38	0.54	0.69	0.82
5 year notes		1.52	0.76	1.17	1.52	1.64
3 month bills		0.05	0.09	0.06	0.05	0.05
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	1.08	-1.30
* Yearly data is average monthly rate.						
^Monthly data is annualized.						
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF **March 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	103,335	138,810	134.33%	100.00%	134.33%	100.00%	135.87%	100.00%
GEN LIABILITY	327,043	362,555	110.86%	96.38%	110.86%	96.23%	102.66%	91.95%
AUTO LIABILITY	114,465	11,203	9.79%	93.62%	9.79%	93.27%	9.79%	88.81%
WORKER'S COMP	1,235,210	1,141,497	92.41%	99.57%	92.61%	99.52%	101.64%	98.57%
TOTAL ALL LINES	1,780,053	1,654,065	92.92%	98.63%	93.06%	98.54%	97.90%	96.81%
NET PAYOUT %	\$1,507,875		84.71%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	358,803	92.04%	91.95%	94.52%	91.38%	43.22%	82.70%
AUTO LIABILITY	114,480	27,824	24.30%	88.81%	24.30%	88.30%	24.30%	80.03%
WORKER'S COMP	1,236,000	1,306,949	105.74%	98.57%	105.66%	98.43%	102.48%	95.33%
TOTAL ALL LINES	1,853,305	2,034,253	109.76%	96.66%	110.23%	96.41%	98.67%	92.01%
NET PAYOUT %	\$1,650,769		89.07%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	128,985	150,808	116.92%	100.00%	116.92%	100.00%	352.39%	96.43%
GEN LIABILITY	430,777	298,012	69.18%	82.70%	64.31%	81.65%	41.83%	66.07%
AUTO LIABILITY	100,941	9,647	9.56%	80.03%	9.56%	78.92%	10.64%	59.58%
WORKER'S COMP	1,214,470	583,466	48.05%	95.33%	48.04%	94.80%	46.16%	78.67%
TOTAL ALL LINES	1,875,373	1,041,933	55.57%	91.92%	54.44%	91.28%	64.32%	75.97%
NET PAYOUT %	\$645,639		34.43%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	143,096	111,235	77.73%	96.43%	77.73%	96.03%	97.63%	23.00%
GEN LIABILITY	471,295	338,098	71.74%	66.07%	63.84%	64.20%	1.58%	6.00%
AUTO LIABILITY	89,158	35,113	39.38%	59.58%	39.94%	56.96%	23.78%	6.00%
WORKER'S COMP	1,209,207	1,314,103	108.67%	78.67%	107.48%	74.88%	13.01%	3.00%
TOTAL ALL LINES	1,912,756	1,798,549	94.03%	76.00%	91.36%	73.00%	17.02%	5.38%
NET PAYOUT %	\$729,283		38.13%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	184,000	117,054	63.62%	23.00%	35.59%	13.00%	N/A	N/A
GEN LIABILITY	473,408	19,740	4.17%	6.00%	1.49%	2.50%	N/A	N/A
AUTO LIABILITY	89,385	18,132	20.29%	6.00%	15.91%	2.50%	N/A	N/A
WORKER'S COMP	1,210,000	478,581	39.55%	3.00%	8.03%	2.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	633,508	32.37%	5.74%	9.40%	3.18%	N/A	N/A
NET PAYOUT %	\$55,213		2.82%					

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

AS OF **April 30, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	103,335	138,810	134.33%	100.00%	134.33%	100.00%	135.87%	100.00%
GEN LIABILITY	327,043	366,875	112.18%	96.51%	110.86%	96.38%	97.46%	92.48%
AUTO LIABILITY	114,465	11,203	9.79%	93.94%	9.79%	93.62%	9.79%	89.30%
WORKER'S COMP	1,235,210	1,142,185	92.47%	99.62%	92.41%	99.57%	101.94%	98.70%
TOTAL ALL LINES	1,780,053	1,659,073	93.20%	98.71%	92.92%	98.63%	97.16%	97.03%
NET PAYOUT %	\$1,510,573		84.86%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	113,000	340,677	301.48%	100.00%	301.48%	100.00%	323.61%	100.00%
GEN LIABILITY	389,824	359,184	92.14%	92.48%	92.04%	91.95%	36.48%	83.56%
AUTO LIABILITY	114,480	27,824	24.30%	89.30%	24.30%	88.81%	24.30%	81.06%
WORKER'S COMP	1,236,000	1,325,797	107.27%	98.70%	105.74%	98.57%	106.91%	95.79%
TOTAL ALL LINES	1,853,305	2,053,481	110.80%	96.89%	109.76%	96.66%	100.21%	92.57%
NET PAYOUT %	\$1,675,527		90.41%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	128,985	150,808	116.92%	100.00%	116.92%	100.00%	123.57%	96.65%
GEN LIABILITY	430,777	303,012	70.34%	83.56%	69.18%	82.70%	41.74%	67.85%
AUTO LIABILITY	100,941	9,647	9.56%	81.06%	9.56%	80.03%	10.64%	62.03%
WORKER'S COMP	1,214,370	582,875	48.00%	95.79%	48.05%	95.33%	46.11%	81.73%
TOTAL ALL LINES	1,875,073	1,046,341	55.80%	92.48%	55.57%	91.92%	48.52%	78.50%
NET PAYOUT %	\$653,041		34.83%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	143,096	111,235	77.73%	96.65%	77.73%	96.43%	97.16%	30.00%
GEN LIABILITY	471,295	307,691	65.29%	67.85%	71.74%	66.07%	1.56%	10.00%
AUTO LIABILITY	89,158	47,813	53.63%	62.03%	39.38%	59.58%	23.67%	10.00%
WORKER'S COMP	1,209,207	1,347,033	111.40%	81.73%	108.67%	78.67%	16.27%	6.00%
TOTAL ALL LINES	1,912,756	1,813,773	94.83%	78.50%	94.03%	76.00%	19.04%	8.97%
NET PAYOUT %	\$758,005		39.63%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	184,000	112,638	61.22%	30.00%	63.62%	23.00%	N/A	N/A
GEN LIABILITY	473,408	30,159	6.37%	10.00%	4.17%	6.00%	N/A	N/A
AUTO LIABILITY	89,385	20,557	23.00%	10.00%	20.29%	6.00%	N/A	N/A
WORKER'S COMP	1,210,000	515,856	42.63%	6.00%	39.55%	3.00%	N/A	N/A
TOTAL ALL LINES	1,956,793	679,211	34.71%	9.41%	32.37%	5.74%	N/A	N/A
NET PAYOUT %	\$316,450		16.17%					

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

March 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	1	1	2	0	6	10
March-14	1	0	2	0	11	14
NET CHGE	0	-1	0	0	5	4
Limited Reserves						\$7,783
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$0	\$0	\$0	\$0	\$58,499	\$58,499
March-14	\$0	\$0	\$0	\$0	\$108,963	\$108,963
NET CHGE	\$0	\$0	\$0	\$0	\$50,464	\$50,464
Ltd Incurred	\$138,810	\$340,677	\$150,808	\$111,235	\$117,054	\$858,584
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	4	6	11	28	10	59
March-14	4	4	11	26	18	63
NET CHGE	0	-2	0	-2	8	4
Limited Reserves						\$12,127
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$80,028	\$167,039	\$210,998	\$284,357	\$7,040	\$749,463
March-14	\$60,681	\$144,405	\$218,562	\$320,623	\$19,740	\$764,011
NET CHGE	(\$19,347)	(\$22,634)	\$7,564	\$36,266	\$12,700	\$14,548
Ltd Incurred	\$362,555	\$358,803	\$298,012	\$338,098	\$19,740	\$1,377,208
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	0	0	0	3	7	10
March-14	0	0	0	1	9	10
NET CHGE	0	0	0	-2	2	0
Limited Reserves						\$1,287
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$0	\$0	\$0	\$22,989	\$6,608	\$29,597
March-14	\$0	\$0	\$0	\$3,282	\$9,590	\$12,872
NET CHGE	\$0	\$0	\$0	(\$19,707)	\$2,982	(\$16,725)
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$35,113	\$18,132	\$101,919
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	6	13	16	41	14	90
March-14	5	13	15	35	19	87
NET CHGE	-1	0	-1	-6	5	-3
Limited Reserves						\$19,399
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$95,965	\$247,013	\$193,085	\$784,190	\$80,440	\$1,400,694
March-14	\$85,509	\$239,079	\$177,732	\$745,362	\$440,002	\$1,687,684
NET CHGE	(\$10,456)	(\$7,934)	(\$15,353)	(\$38,829)	\$359,562	\$286,990
Ltd Incurred	\$1,141,497	\$1,306,949	\$583,466	\$1,314,103	\$478,581	\$4,824,597
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	11	20	29	72	37	169
March-14	10	17	28	62	57	174
NET CHGE	-1	-3	-1	-10	20	5
Limited Reserves						\$14,790
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$175,994	\$414,052	\$404,083	\$1,091,536	\$152,587	\$2,238,253
March-14	\$146,190	\$383,484	\$396,294	\$1,069,266	\$578,295	\$2,573,529
NET CHGE	(\$29,803)	(\$30,568)	(\$7,789)	(\$22,270)	\$425,708	\$335,277
Ltd Incurred	\$1,654,065	\$2,034,253	\$1,041,933	\$1,798,549	\$633,508	\$7,162,307

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
April 30, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
March-14	1	0	2	0	11	14
April-14	1	0	2	0	12	15
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$6,659
Year	2010	2011	2012	2013	2014	TOTAL
March-14	\$0	\$0	\$0	\$0	\$108,963	\$108,963
April-14	\$0	\$0	\$0	\$0	\$99,884	\$99,884
NET CHGE	\$0	\$0	\$0	\$0	(\$9,079)	(\$9,079)
Ltd Incurred	\$138,810	\$340,677	\$150,808	\$111,235	\$112,638	\$854,168
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
March-14	4	4	11	26	18	63
April-14	3	4	11	19	20	57
NET CHGE	-1	0	0	-7	2	-6
Limited Reserves						\$12,971
Year	2010	2011	2012	2013	2014	TOTAL
March-14	\$60,681	\$144,405	\$218,562	\$320,623	\$19,740	\$764,011
April-14	\$63,925	\$139,496	\$217,444	\$288,588	\$29,872	\$739,325
NET CHGE	\$3,244	(\$4,909)	(\$1,118)	(\$32,035)	\$10,132	(\$24,686)
Ltd Incurred	\$366,875	\$359,184	\$303,012	\$307,691	\$30,159	\$1,366,921
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
March-14	0	0	0	1	9	10
April-14	0	0	0	1	9	10
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$2,800
Year	2010	2011	2012	2013	2014	TOTAL
March-14	\$0	\$0	\$0	\$3,282	\$9,590	\$12,872
April-14	\$0	\$0	\$0	\$15,982	\$12,015	\$27,997
NET CHGE	\$0	\$0	\$0	\$12,700	\$2,425	\$15,125
Ltd Incurred	\$11,203	\$27,824	\$9,647	\$47,813	\$20,557	\$117,044
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
March-14	5	13	15	35	19	87
April-14	5	11	15	32	22	85
NET CHGE	0	-2	0	-3	3	-2
Limited Reserves						\$17,307
Year	2010	2011	2012	2013	2014	TOTAL
March-14	\$85,509	\$239,079	\$177,732	\$745,362	\$440,002	\$1,687,684
April-14	\$84,575	\$238,458	\$175,857	\$751,199	\$220,990	\$1,471,078
NET CHGE	(\$934)	(\$621)	(\$1,875)	\$5,837	(\$219,012)	(\$216,606)
Ltd Incurred	\$1,142,185	\$1,325,797	\$582,875	\$1,347,033	\$515,856	\$4,913,746
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
March-14	10	17	28	62	57	174
April-14	9	15	28	52	63	167
NET CHGE	-1	-2	0	-10	6	-7
Limited Reserves						\$14,002
Year	2010	2011	2012	2013	2014	TOTAL
March-14	\$146,190	\$383,484	\$396,294	\$1,069,266	\$578,295	\$2,573,529
April-14	\$148,500	\$377,954	\$393,301	\$1,055,768	\$362,761	\$2,338,284
NET CHGE	\$2,310	(\$5,530)	(\$2,994)	(\$13,498)	(\$215,533)	(\$236,246)
Ltd Incurred	\$1,659,073	\$2,053,481	\$1,046,341	\$1,813,773	\$679,211	\$7,251,880

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.89	1.89	2.16	1.90
BURLINGTON	1.14	1.59	1.88	1.66
CAMDEN	1.14	1.84	2.86	2.21
SUBURBAN ESSEX	1.28	2.45	2.28	2.24
MORRIS	1.29	1.48	1.71	1.56
CENTRAL	1.33	2.17	2.72	2.30
PROF MUN MGMT	1.35	2.77	1.71	2.13
ATLANTIC	1.55	2.50	2.68	2.48
OCEAN	1.69	2.22	2.85	2.44
SUBURBAN MUNICIPAL	1.70	1.80	1.74	1.76
NJ PUBLIC HOUSING	2.01	2.10	2.57	2.31
MONMOUTH	2.28	1.46	1.84	1.72
SOUTH BERGEN	2.56	2.59	2.47	2.53
BERGEN	2.75	1.91	2.02	2.05
N.J.U.A.	3.57	1.96	1.81	2.05
AVERAGE	1.77	2.05	2.22	2.09

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF March 31, 2014									
			# CLAIMS	Y. T. D.	2014	2013	2012		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	3/31/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2014 - 2012
1	304 EVESHAM		0	0	0.00	1.55	2.60	1 EVESHAM	1.87
2	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	0.00	---	2 EVESHAM TOWNSHIP I	0.73
3	306 MAPLE SHADE		0	0	0.00	5.09	2.06	3 MAPLE SHADE	3.16
4	308 WILLINGBORO		0	2	2.46	3.33	0.90	4 WILLINGBORO	2.15
5	307 MOORESTOWN		1	1	2.71	3.00	2.69	5 MOORESTOWN	2.82
Totals:			1	3	1.35	2.77	1.96		2.26

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		April 30, 2014		
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.95	1.86	2.16	1.86
BURLINGTON	1.00	1.69	1.88	1.66
CENTRAL	1.21	2.27	2.72	2.28
CAMDEN	1.29	1.88	2.86	2.21
MORRIS	1.43	1.48	1.73	1.58
OCEAN	1.87	2.20	2.87	2.44
SUBURBAN MUNICIPAL	2.00	1.85	1.74	1.82
SUBURBAN ESSEX	2.02	2.49	2.24	2.31
ATLANTIC	2.18	2.53	2.68	2.54
NJ PUBLIC HOUSING	2.26	2.19	2.57	2.37
SOUTH BERGEN	2.46	2.59	2.47	2.52
BERGEN	2.51	1.91	2.02	2.04
PROF MUN MGMT	2.71	2.77	1.71	2.29
MONMOUTH	2.72	1.44	1.86	1.80
N.J.U.A.	3.46	2.05	1.86	2.15
AVERAGE	2.00	2.08	2.22	2.13

Professional Municipal Mgmt Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF April 30, 2014									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2014 - 2012
		*	4/30/2014	ACCIDENTS					
1	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	0.00	***	1 EVESHAM TOWNSHIP I	0.69
2	306 MAPLE SHADE		0	0	0.00	5.09	2.06	2 MAPLE SHADE	3.05
3	304 EVESHAM		2	2	3.52	1.55	2.60	3 EVESHAM	2.26
4	308 WILLINGBORD		2	4	3.69	3.33	0.90	4 WILLINGBORD	2.34
5	307 MOORESTOWN		1	2	4.07	3.00	2.69	5 MOORESTOWN	3.02
Totals:			5	8	2.71	2.77	1.96		2.43

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		May 12, 2014				
Total Participating Members		5				
Complaint		4				
Percent Compliant		80.00%				
			01/01/14		2014	
					Co-Insurance	
					01/01/14	
Member Name	*	2014 Checklist Submitted	2013 Compliant	EPL Deductible	POL Deductible	Co-Insurance
EVESHAM		No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRI		No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
MAPLE SHADE		No	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		No	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2014 as of May 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	July Filing
<input type="checkbox"/> State Comptroller Audit Filing	July Filing
<input type="checkbox"/> Ethics Filings	June Filing
<input type="checkbox"/> Budget Changes	Filed
<input type="checkbox"/> Transfers	None
<input type="checkbox"/> Dividends	Filed
<input type="checkbox"/> Additional Assessments/Credits	Billed on 2 nd installment
<input type="checkbox"/> Professional Changes	None
<input type="checkbox"/> Officer Changes	Filed 3/7
<input type="checkbox"/> Risk Management Plan Changes	To be Filed
<input type="checkbox"/> Bylaw Amendments	None
<input type="checkbox"/> New Members (list)	None
<input type="checkbox"/> Withdrawals	None

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of May 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2014 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	Received Moorestown, Maple Shade & Evesham
<input type="checkbox"/> Indemnity and Trust	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	To be Filed
<input type="checkbox"/> Certification of Professional Fees	Filed 3/7



Environmental Emergency Information



Step One

LOCAL HAZMAT RESPONDERS

Telephone: _____

Contact: _____

Address: _____



Step Two

EJIF EMERGENCY HOTLINE

1-800-289-6681

NOTE: 24 hours/7day per week, leave message and call will be returned shortly.

NJDEP 24 HOUR TOLL-FREE HOTLINE
FOR ENVIRONMENTAL INCIDENTS

1-877-WARNDEP

(1-877-927-6337)



LFN 2014-7

May 2, 2014

Local Finance Notice

Chris Christie
Governor

Kim Guadagno
Lt. Governor

Richard E. Constable, III
Commissioner

Thomas H. Neff
Director

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F. 609.292.9073

Local Government Research

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Local Finance Board

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Local Management Services

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Distribution

Municipal and County Clerks
Local Ethics Boards
County Colleges
Joint Meetings
Regional Authorities
Joint Insurance Funds

Local Government Ethics Law 2014 Financial Disclosure Statements Filing Information for Local Government Officers

Introduction

Your local government entity has determined that you are a "local government officer" for purposes of the statutory requirement to annually file a financial disclosure statement in accordance with the Local Government Ethics Law. The financial disclosure statement is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for local government officers are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Local Finance Board commends you for accepting the opportunity to serve the public. For most local government officers your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community. However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to local government officers that the citizens of New Jersey hold you to a high standard of ethical conduct.

This Local Finance Notice outlines new filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers with the goal of being concise yet informative, and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the new online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read Local Finance Notice No. 2014-6 and other materials that are posted on the Division's web site. www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). Paper FDS forms will not be accepted by the LFB. The new filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

In order to file your FDS electronically, you will first need to obtain your validation name and PIN# from your local government entity representative (e.g., municipal clerk or county clerk). If you are identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for the entity's joint insurance fund), you will receive a separate validation name and PIN# from each entity. You will link both PIN#s to a single LGO user account by using the Manage Positions feature once you validate the PIN#s. More detailed instructions are provided at www.fds.nj.gov.

On the other hand, if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one validation name and PIN#.

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Obtain your validation names and PIN#s from your local government entity representative.
- STEP 4: Click the tab for the login page available at www.fds.nj.gov.
- STEP 5: First time users must click the "New Registration (Local Government Officer)" link at the bottom of the login screen. Validation names cannot be used as the login ID.
- STEP 6: Register and validate your PIN# (the first and last name entered for validation must match the name entered on the roster and provided by your local government representative).
- STEP 7: Create a username (must be a valid e-mail address) and password.
- STEP 8: Login to the system as a registered LGO and complete your financial disclosure statement.
- STEP 9: You can start your FDS and save the information to be submitted at a later time, or you can file your FDS right away. NOTE: Once you submit your FDS you will not be able to amend, change, or modify the FDS at any time.
- STEP 10: Print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature.

Filing Deadline

Ordinarily, financial disclosure statements must be filed on or before April 30th each year. In light of the new online filing process, LGOs have additional time to complete and electronically file their statements without penalty. Therefore, FDS forms filed on or before June 13, 2013, will be considered timely filed for purposes of 2014 compliance. The additional time also will provide DLGS staff the opportunity to resolve any technical problems that may arise. Thank you for your patience.

Compliance

Upon receipt of a complaint against an LGO alleging non-filing of an FDS or insufficient disclosure on a filed FDS, LFB staff will initiate an investigation. The LFB may also periodically conduct audits for compliance and initiate investigations on its own. In such cases, the LGO will be given an opportunity to file the FDS and to provide an explanation. The LFB will then review the explanation and determine whether the LGO has established good cause for the lack of a timely and complete filing. In cases where the LGO does not establish good cause, the LFB will assess against the LGO an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10.

Ignorance of the requirement to file the FDS is not considered "good cause." It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service.

We know that the new process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous help resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources please contact Local Finance Board staff using the following contact information:

For general FDS information:

LFB staff: 609.292.4537 LFB e-mail: lfb_fds@dca.state.nj.us

Approved: Thomas H. Neff, Director



CENTER FOR PUBLIC SAFETY & SECURITY

THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

2014 SEARCH AND SEIZURE IN-SERVICE

Presented by: **Guy Ryan, Esq.**

Our program was carefully designed for the veteran law enforcement officer to review the ever-changing law in New Jersey and concepts such as:

- Police-citizen street encounters
- Exceptions to the warrant requirement
- Anonymous tips and emergency aid by police
- Community caretaking doctrine
- Motor vehicle searches

RICHARD STOCKTON COLLEGE OF NEW JERSEY – Classroom G138

WEDNESDAY, JUNE 11, 2014 – 8:30 a.m. to 4:30 p.m.

SEMINAR INFORMATION:

This **8 Hour** training program is aggressively priced at \$119.00 per person and is offered by the Richard Stockton College Center for Public Safety. **TO REGISTER, please visit the link below;**

<http://intraweb.stockton.edu/eyos/hshs/content/docs/Registration%20Form%20Online.pdf>

Or fill out **Page 3** of this brochure and fax it to **609-626-6050**.

See **page 2** for information about our instructor, **Guy Ryan, Esq.** For detailed information about additional programs offered by the Stockton CPSS please visit; www.stockton.edu/cpss

Questions? – Call us at (609)652-4342, or reach us by email at Vance.Mattis@stockton.edu



One Team, One Mission : Committed to Public Safety Professionalism.



**CENTER FOR
PUBLIC SAFETY & SECURITY**
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

INSTRUCTOR BIOGRAPHY

Guy P. Ryan, Esq. is an adjunct professor of criminal justice, and is certified by the Police Training Commissioner as an academy instructor. He has extensive teaching experience to both new and veteran officers throughout New Jersey in the fields of criminal law, arrest, search and seizure, internal affairs and disciplinary matters. Mr. Ryan is also certified by the Supreme Court of New Jersey, Board on Attorney Certification, as a civil trial attorney. For the past 24 years, he has devoted his law practice to defending police agencies and police officers, as well as other public entities and employees, in civil rights, employment and disciplinary matters. Mr. Ryan has tried numerous cases involving claims against police officers and agencies under 42 U.S.C. §1983 (Civil Action for Deprivation of Rights) alleging excessive force, false arrest, illegal searches and seizures and failure of the agency to properly monitor, train, investigate, and supervise officers. Website: www.guyryanlaw.com

LODGING

Special rates are available for course attendees at the Stockton Seaview Resort located minutes away from the training site, please click on: <http://www.stocktonseaview.com/> If you require lodging please contact the hotel at 609-652-1800 and request the discounted rate for attending this program.

SCHOOL OF GRADUATE & CONTINUING STUDIES

THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

Center for Public Safety and Security

Course Registration Form

Please provide the following:

Course Title Course Date

Name

Title Date of Birth

Police Department

Address

City State Zip

Phone Number Extension

Email

How did you hear about the program?

Payment Instructions

Please send Purchase Order paper work to the following address for processing:

The Richard Stockton College of New Jersey
ATTN: Continuing Studies
101 Vera King Farris Drive
Galloway, NJ 08205-9441

Form Instructions

Please send form via the following options:

1. Mail form, along with Purchase Order paper work to the address above.
2. Fax the form to the Office of Continuing Studies at 609-626-6050.
3. Scan the form and email the form to CPSS@stockton.edu.

Signature

RESOLUTION NO. 14-10

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

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

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

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

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004657			
004657	J.A. MONTGOMERY RISK CONTROL	2014 AWARDS BEAKFAST - 04/07/14	28.97
			28.97
		Total Payments FY 2013	28.97

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004658			
004658	APEX INSURANCE SRVS c/o XL INS	TECHNOLOGY ERRORS&OMISSIONS 2ND 2014	1,750.00
004658	APEX INSURANCE SRVS c/o XL INS	POL/EPL 2ND 2014	120,671.00
004658	APEX INSURANCE SRVS c/o XL INS	VOLUNT EMERG SRVCS DIR&OFFCRS 2NC 2014	730.00
			123,151.00
004659			
004659	QUAL-LYNX	POSITION BOND 2014	627.00
004659	QUAL-LYNX	CLAIMS ADMIN - 04/2014	10,454.15
			11,081.15
004660			
004660	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2014	1,363.08
			1,363.08
004661			
004661	PERMA	POSTAGE FEE 03/2014	3.08
004661	PERMA	EXECUTIVE DIRECTOR FEE 04/2014	8,573.00
			8,576.08
004662			
004662	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 04/2014	1,328.50
004662	KEARNS, REALE & KEARNS	ATTORNEY FEE 04/2014	1,559.58
			2,888.08
004663			
004663	QUALCARE, INC.	COST CONTAINMENT - 02/2014	425.00
004663	QUALCARE, INC.	MANAGED CARE SERVICES - 04/2014	6,898.33
			7,323.33
004664			
004664	THOMAS TONTARSKI	TREASURER FEE 04/2014	1,348.08
			1,348.08

004665			
004665	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 03/31/2014	28.14
004665	ALLSTATE INFORMATION MANAGEMNT	DEPT: 413 - ACT & STOR - 02/28/2014	28.14
			56.28
004666			
004666	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2014	451.00
			451.00
		Total Payments FY 2014	156,238.08

TOTAL PAYMENTS ALL FUND YEARS \$ 156,267.05

WILLIAM CROMIE, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

RESOLUTION NO. 14-11

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

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

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

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

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004667			
004667	BOWMAN & COMPANY, LLP	AUDITOR FEE 4/23/2014	3,000.00
			3,000.00
		Total Payments FY 2013	3,000.00

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004668			
004668	QUAL-LYNX	CLAIMS ADMIN - 05/2014	10,454.15
			10,454.15
004669			
004669	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2014	1,363.08
			1,363.08
004670			
004670	PERMA	POSTAGE FEE 04/2014	4.96
004670	PERMA	EXECUTIVE DIRECTOR FEE 05/2014	8,573.00
			8,577.96
004671			
004671	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE MAR-MAY 2014	8,897.01
			8,897.01
004672			
004672	KEARNS, REALE & KEARNS	LITIGATION MANAGEMENT - 05/2014	1,328.50
004672	KEARNS, REALE & KEARNS	ATTORNEY FEE 05/2014	1,559.58
			2,888.08
004673			
004673	QUALCARE, INC.	MANAGED CARE SERVICES - 05/2014	6,898.33
			6,898.33
004674			
004674	THOMAS TONTARSKI	TREASURER FEE 05/2014	1,348.08
			1,348.08
004675			
004675	SPARK CREATIVE GROUP	WEBSITE/HOSTING MAINTENANCE 5/14	492.50
			492.50

004676			
004676	CENTRAL RECORD PUBLICATIONS	801-0908394 - MTG CANCELLATION - 4/24/14	19.72
			19.72
004677			
004677	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/2014	451.00
004677	CONNER STRONG & BUCKELEW	POSITION BOND - 2014	1,113.00
			1,564.00
		Total Payments FY 2014	42,502.91

TOTAL PAYMENTS ALL FUND YEARS \$ 45,502.91

WILLIAM CROMIE, CHAIRMAN

Attest:

RICHARD BREVOGEL, SECRETARY

Dated: _____

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

Treasurer

April 22, 2014

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending March 31, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. 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 \$ 1,297.67. This generated an average annual yield of .36%. However, we have an unrealized loss of \$ 5,440.00 adjusting the reported yield to -1.14% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 5,900.00 as it relates to the market value of \$1,994,100.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 2 obligations with a maturity greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 375.00 w/YTD of \$ 71,063.59 (detailed in my report)
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 151 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 175,956.65.

Loss Payments	\$ 122,287.59
Expense Payments	\$ 8,316.28
Legal Payments	\$ 45,352.78

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$ 4,586,235.87 to a closing balance of \$4,148,470.71 showing a decrease in the fund of \$ 437,765.16.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT - MARCH**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVESHAM TWP.	X56908	EVESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78
2/3	WILLINGBORO TWP.	X81065	WILLINGBORO TWP.	PR	2013	3,535.78	
2/7	MAPLE SHADE TWP.	W85800	BRIAN DAVIS	WC	2011	2,290.82	
2/7	MAPLE SHADE TWP.	W85799	JOSEPH SAENZ	WC	2011	2,412.21	
2/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	98.00	
TOTAL-FEB						8,336.81	
TOTAL-YTD							70,688.59
3/24	MOORESTOWN TWP.	X83347	MOORESTOWN TWP.	PR	2014	375.00	
TOTAL-MAR						375.00	
TOTAL-YTD							71,063.59

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

Current Fund Year: 2014 Month Ending: March		Prop	Liab	Auto	WC	Div Reserve	POL/EPL	EJF	Future	Admin	TOTAL
OPEN BALANCE	(280,333.17)	1,295,447.89	396,965.67	2,486,672.12	21.59	422.26	(10,061.32)	321,282.23	375,818.60	4,586,235.87	
RECEIPTS											
Assessments	101.26	(52.70)	24.52	(135.84)	0.00	(19.33)	5.07	45.22	31.80	(0.00)	
Refunds	375.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	375.00	
Invest Pymnts	(34.04)	(1,423.24)	(436.14)	(2,732.00)	(0.02)	(0.47)	(0.57)	(352.97)	(412.89)	(5,392.34)	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	(34.04)	(1,423.24)	(436.14)	(2,732.00)	(0.02)	(0.47)	(0.57)	(352.97)	(412.89)	(5,392.34)	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	442.22	(1,475.94)	(411.62)	(2,867.84)	(0.02)	(19.80)	4.50	(307.75)	(381.09)	(5,017.34)	
EXPENSES											
Claims Transfers	1,487.20	46,706.49	20,140.17	107,622.79	0.00	0.00	0.00	0.00	0.00	175,956.65	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214,840.96	41,826.03	256,666.99	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124.18	124.18	
TOTAL	1,487.20	46,706.49	20,140.17	107,622.79	0.00	0.00	0.00	214,840.96	41,950.21	432,747.82	
END BALANCE	(281,378.15)	1,247,265.46	376,413.88	2,376,181.49	21.57	402.46	(10,056.82)	106,133.52	333,487.30	4,148,470.71	

Report Month: March		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00
Claims Transaction Status:		
Allocation variance 1:	Daily actions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals	0.00
Allocation variance 3:	Treasurer/TPA net payments Max/Min	0.00 / (0.00)
Pre-existing variance:	Prior period unreconciled variance Max/Min	0.00 / (0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	March							
CURRENT FUND YEAR	2014							
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	ID CLAIMS	EXPENSE	
	Maturity (Yrs)	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$4,586,235.86	2358785.09	2557.79	174964.62	1999540	49888.36	500	
Opening Interest Accrual Balance	\$2,666.66	0	0	0	2666.66	0	0	
1	Interest Accrued and/or Interest Cost	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$47.67	\$139.18	\$0.14	(\$91.65)	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	(\$5,440.00)	\$0.00	\$0.00	\$0.00	(\$5,440.00)	\$0.00	\$0.00
8	Net Investment Income	(\$4,142.33)	\$139.18	\$0.14	(\$91.65)	(\$4,190.00)	\$0.00	\$0.00
9	Deposits - Purchases	\$433,226.32	\$375.00	\$0.00	\$0.00	\$0.00	\$176,184.33	\$256,666.99
10	(Withdrawals - Sales)	(\$865,599.14)	(\$432,973.30)	\$0.00	\$0.00	\$0.00	(\$175,958.85)	(\$256,666.99)
	Ending Cash & Investment Balance	\$4,148,470.71	\$1,926,325.97	\$2,557.93	\$174,872.97	\$1,994,100.00	\$50,113.84	\$500.00
	Ending Interest Accrual Balance	\$3,916.66	\$0.00	\$0.00	\$0.00	\$3,916.66	\$0.00	\$0.00
	Plus Outstanding Checks	\$30,917.32	\$0.00	\$0.00	\$0.00	\$0.00	\$30,369.14	\$548.18
	(Less Deposits in Transit)	(\$375.00)	(\$375.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,179,013.03	\$1,925,950.97	\$2,557.93	\$174,872.97	\$1,994,100.00	\$80,482.98	\$1,048.18

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

Month		March								
Current Fund Year		2014								
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.	
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2014	Prop	6,979.38	1,487.20	375.00	8,091.58	8,091.58	0.00	0.00	0.00	
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	7,609.19	933.21	0.00	8,542.40	8,542.40	0.00	0.00	0.00	
	WC	16,713.09	21,865.78	0.00	38,578.87	38,578.87	(0.00)	0.00	(0.00)	
	Total	31,301.66	24,286.19	375.00	55,212.85	55,212.85	(0.00)	0.00	(0.00)	
2013	Prop	111,234.84	0.00	0.00	111,234.84	111,234.84	0.00	0.00	0.00	
	Liab	16,534.90	940.21	0.00	17,475.11	17,475.11	0.00	0.00	0.00	
	Auto	12,624.59	19,206.96	0.00	31,831.55	31,831.55	0.00	0.00	0.00	
	WC	515,467.82	53,273.95	0.00	568,741.77	568,741.77	0.00	0.00	0.00	
	Total	655,862.15	73,421.12	0.00	729,283.27	729,283.27	0.00	0.00	0.00	
2012	Prop	165,979.59	0.00	0.00	165,979.59	165,979.59	(0.00)	(0.00)	0.00	
	Liab	66,013.97	13,436.29	0.00	79,450.26	79,450.26	(0.00)	(0.00)	0.00	
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00	
	WC	390,262.72	15,471.35	0.00	405,734.07	405,734.07	0.00	0.00	(0.00)	
	Total	631,903.00	28,907.64	0.00	660,810.64	660,810.64	(0.00)	0.00	(0.00)	
2011	Prop	340,676.64	0.00	0.00	340,676.64	340,676.64	0.00	0.00	0.00	
	Liab	201,415.56	12,982.90	0.00	214,398.46	214,398.46	(0.00)	(0.00)	0.00	
	Auto	27,824.08	0.00	0.00	27,824.08	27,824.08	0.00	0.00	0.00	
	WC	1,058,926.38	8,943.31	0.00	1,067,869.69	1,067,869.69	(0.00)	(0.00)	0.00	
	Total	1,628,842.66	21,926.21	0.00	1,650,768.87	1,650,768.87	(0.00)	(0.00)	0.00	
2010	Prop	138,810.40	0.00	0.00	138,810.40	138,810.40	(0.00)	(0.00)	0.00	
	Liab	282,526.36	19,347.09	0.00	301,873.45	301,873.45	0.00	0.00	0.00	
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00	
	WC	1,047,919.79	8,068.40	0.00	1,055,988.19	1,055,988.19	(0.00)	(0.00)	0.00	
	Total	1,480,459.12	27,415.49	0.00	1,507,874.61	1,507,874.61	(0.00)	(0.00)	0.00	
	TOTAL	4,428,368.59	175,956.65	375.00	4,603,950.24	4,603,950.24	(0.00)	(0.00)	(0.00)	

May 8, 2014

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2014 for Closed Fund Years 1987 to 2009, and Fund Years 2010, 2011, 2012, 2013 and 2014. 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 \$ 1,276.71. This generated an average annual yield of .39%. However, we have an unrealized gain of \$ 4,160.00 adjusting the reported yield to 1.65% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$ 1,740.00 as it relates to the market value of \$1,998,260.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 2 obligations with a maturity greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 100.00 w/YTD of \$ 71,163.59 (detailed in my report)
Overpayment Reimbursements \$.00
2014 Premium Assessments \$101,054.08

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 169 claim payments during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 325,638.61.

Loss Payments	\$ 300,062.85
Expense Payments	\$ 9,390.96
Legal Payments	\$ 16,184.80

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$ 4,148,470.71 to a closing balance of \$3,772,512.79 showing a decrease in the fund of \$ 375,957.92.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT - APRIL**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	MAPLE SHADE TWP.	X09544	MAPLE SHADE TWP.	PR	2011	40,000.00	
1/6	EVESHAM TWP.	X56908	EVESHAM TWP.	PR	2013	15,912.50	
1/16	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	50.00	
1/22	WILLINGBORO TWP.	X72743	WILLINGBORO TWP.	PR	2013	6,389.28	
TOTAL-JAN						62,351.78	
TOTAL-YTD							62,351.78
2/3	WILLINGBORO TWP.	X81065	WILLINGBORO TWP.	PR	2013	3,535.78	
2/7	MAPLE SHADE TWP.	W85800	BRIAN DAVIS	WC	2011	2,290.82	
2/7	MAPLE SHADE TWP.	W85799	JOSEPH SAENZ	WC	2011	2,412.21	
2/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	98.00	
TOTAL-FEB						8,336.81	
TOTAL-YTD							70,688.59
3/24	MOORESTOWN TWP.	X83347	MOORESTOWN TWP.	PR	2014	375.00	
TOTAL-MAR						375.00	
TOTAL-YTD							71,063.59
4/14	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	100.00	
TOTAL-APR						100.00	
TOTAL-YTD							71,163.59

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

Current Fund Year: 2014 Month Ending: April		Prop	Liab	Auto	WC	Div Reserve	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(281,378.15)	1,247,265.46	376,413.88	2,376,181.49	21.57		402.46	(10,056.82)	106,133.52	333,487.30	4,148,470.71
RECEIPTS											
Assessments	5,438.40	14,005.31	2,794.39	35,529.25	0.00		3,226.22	0.00	17,505.12	22,555.39	101,054.08
Refunds	0.00	0.00	0.00	100.00	0.00		0.00	0.00	0.00	0.00	100.00
Invest Pymnts	28.40	1,167.87	352.45	2,224.92	0.02		0.92	0.47	99.36	312.26	4,186.67
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	28.40	1,167.87	352.45	2,224.92	0.02		0.92	0.47	99.36	312.26	4,186.67
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	5,466.80	15,173.18	3,146.84	37,854.17	0.02		3,227.14	0.47	17,604.48	22,867.65	105,340.75
EXPENSES											
Claims Transfers	4,662.99	14,399.25	0.00	305,855.72	0.00		0.00	0.00	0.00	0.00	324,917.96
Expenses	0.00	0.00	0.00	0.00	0.00		123,151.00	0.00	0.00	33,116.05	156,267.05
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	113.66	113.66
TOTAL	4,662.99	14,399.25	0.00	305,855.72	0.00		123,151.00	0.00	0.00	33,229.71	481,298.67
END BALANCE	(280,574.34)	1,248,039.39	379,560.72	2,108,179.94	21.59		(119,521.40)	(10,056.35)	123,738.00	323,125.24	3,772,512.79

Report Month: April			
			Balance Differences
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals		0.01
Allocation variance 2:	Variance between monthly total and allocati		(0.01)
Allocation variance 3:	Treasurer/TPA net payments NC Max/Min	/	(0.00)
Pre-existing variance:	Prior period unreconciled varian Max/Min	/	(0.00)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	April						
CURRENT FUND YEAR	2014						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	OPERATING	CASH MGMT	INVEST ACCT	ASSET MGR	ID CLAIMS	EXPENSE	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$4,148,470.71	1926325.97	2557.93	174872.97	1994100	50113.84	500
Opening Interest Accrual Balance	\$3,916.66	0	0	0	3916.66	0	0
1 Interest Accrued and/or Interest Cost	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$26.71	\$117.98	\$0.13	(\$91.40)	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$4,160.00	\$0.00	\$0.00	\$0.00	\$4,160.00	\$0.00	\$0.00
8 Net Investment Income	\$5,436.71	\$117.98	\$0.13	(\$91.40)	\$5,410.00	\$0.00	\$0.00
9 Deposits - Purchases	\$582,452.93	\$101,267.92	\$0.00	\$0.00	\$0.00	\$324,917.96	\$156,267.05
10 (Withdrawals - Sales)	(\$962,597.52)	(\$481,298.67)	\$0.00	\$0.00	\$0.00	(\$325,031.80)	(\$156,267.05)
Ending Cash & Investment Balance	\$3,772,512.83	\$1,546,413.20	\$2,558.06	\$174,781.57	\$1,998,260.00	\$50,000.00	\$500.00
Ending Interest Accrual Balance	\$5,166.66	\$0.00	\$0.00	\$0.00	\$5,166.66	\$0.00	\$0.00
Plus Outstanding Checks	\$175,053.24	\$0.00	\$0.00	\$0.00	\$0.00	\$32,550.99	\$142,502.25
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,947,566.07	\$1,546,413.20	\$2,558.06	\$174,781.57	\$1,998,260.00	\$82,550.99	\$143,002.25

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

Month		April							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	8,091.58	4,662.99	0.00	12,754.57	12,754.57	0.00	0.00	0.00
	Liab	0.00	286.80	0.00	286.80	286.80	0.00	0.00	0.00
	Auto	8,542.40	0.00	0.00	8,542.40	8,542.40	0.00	0.00	0.00
	WC	38,578.87	256,287.58	0.00	294,866.45	294,866.45	(0.00)	(0.00)	(0.00)
	Total	55,212.85	261,237.37	0.00	316,450.22	316,450.22	(0.00)	(0.00)	(0.00)
2013	Prop	111,234.84	0.00	0.00	111,234.84	111,234.84	0.00	0.00	0.00
	Liab	17,475.11	1,628.65	0.00	19,103.76	19,103.76	0.00	0.00	0.00
	Auto	31,831.55	0.00	0.00	31,831.55	31,831.55	0.00	0.00	0.00
	WC	568,741.77	27,193.16	100.00	595,834.93	595,834.93	0.00	0.00	0.00
	Total	729,283.27	28,821.81	100.00	758,005.08	758,005.08	0.00	0.00	0.00
2012	Prop	165,979.59	0.00	0.00	165,979.59	165,979.59	(0.00)	(0.00)	0.00
	Liab	79,450.26	6,118.19	0.00	85,568.45	85,568.45	(0.00)	(0.00)	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	405,734.07	1,283.75	0.00	407,017.82	407,017.82	0.00	0.00	0.00
	Total	660,810.64	7,401.94	0.00	668,212.58	668,212.58	(0.00)	(0.00)	0.00
2011	Prop	340,676.64	0.00	0.00	340,676.64	340,676.64	0.00	0.00	0.00
	Liab	214,398.46	5,288.91	0.00	219,687.37	219,687.37	(0.00)	(0.00)	0.00
	Auto	27,824.08	0.00	0.00	27,824.08	27,824.08	0.00	0.00	0.00
	WC	1,067,869.69	19,469.46	0.00	1,087,339.15	1,087,339.15	(0.00)	(0.00)	0.00
	Total	1,650,768.87	24,758.37	0.00	1,675,527.24	1,675,527.24	(0.00)	(0.00)	0.00
2010	Prop	138,810.40	0.00	0.00	138,810.40	138,810.40	(0.00)	(0.00)	0.00
	Liab	301,873.45	1,076.70	0.00	302,950.15	302,950.15	0.00	0.00	0.00
	Auto	11,202.57	0.00	0.00	11,202.57	11,202.57	0.00	0.00	0.00
	WC	1,055,988.19	1,621.77	0.00	1,057,609.96	1,057,609.96	(0.00)	(0.00)	0.00
	Total	1,507,874.61	2,698.47	0.00	1,510,573.08	1,510,573.08	(0.00)	(0.00)	0.00
TOTAL		4,603,950.24	324,917.96	100.00	4,928,768.20	4,928,768.20	(0.00)	(0.00)	(0.00)

Professional Municipal Management Joint Insurance Fund Certificate of Insurance Monthly Report

From 2/21/2014 To 4/21/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Cherokee High School I- Township of Evesham	120 Tomlinson Mill Rd Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	20612	Evidence of insurance with respects to a fundraiser Basketball game between Evesham Police and Marlton Rec Council on March 28, 2014 at Cherokee High School from 6:00PM to 9:00PM.	3/10/2014	GL EX AU WC
H- Babe Ruth International Headquarters I- Township of Willingboro	1770 Brunswick Pike PO Box 5000 Trenton, NJ 08638 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	2992	Evidence of insurance as respects to JEMZ softball league.	4/8/2014	GL EX AU WC
H- Evesham Township BOE I- Township of Evesham	25 So. Maple Avenue Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	5062	Evidence of insurance with respects to the use of DeMasi School located on Evesboro-Medford Rd. Marlton, NJ from July 7, 2014 to August 14, 2014 for our ½ day summer camp. The hours will be from 9:00AM to 12:00PM, Monday – Friday.	3/28/2014	GL EX AU WC
H- Maple Shade Township BOE I- Township of Maple Shade	170 Frederick Avenue Maple Shade, NJ 08052-3299 PO Box 368 Maple Shade, NJ 08052	5096	Certificate holder is included as “additional insured”, ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) Township Police Officer Dan O'Brien as School Resource Officer. KAF	4/7/2014	GL EX AU WC
H- Evesham Residents and Businesses I- Township of Evesham	Main Street Marlton, NJ 08058 984 Tuckerton Road Marlton, NJ 08053	10082	Evidence of insurance as respects to Taste of Evesham on Main Street between Cooper Ave. and Locust Ave., Marlton, NJ to be held on May 18, 2014 from 10:00AM to 6:00PM.	4/16/2014	GL EX AU WC
H- TSE Softball League I- Township of Willingboro	1 Enterprise Dr. Sewell, NJ 08080 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	13802	Evidence of insurance with respects to JEMZ softball league.	4/8/2014	GL EX AU WC

H- Beneficial Mutual Savings Bank	Commercial Loan Department ISAOA / ATIMA 1818 14317 Market St Philadelphia, PA 19103	Evidence of insurance as respects to the use of the parking lot at 4/16/2014 GL EX AU WC
I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053	Beneficial Savings Bank located at Main Street and Cooper Ave. for the Taste of Evesham event to be held on May 18, 2014 from 10:00AM – 6:00PM.
H- Beneficial Mutual Savings Bank	Commercial Loan Department ISAOA / ATIMA 1818 14317 Market St Philadelphia, PA 19103	Certificate holder is included as "additional insured", ATIMA, for 4/16/2014 GL EX AU WC
I- Township of Evesham	984 Tuckerton Road Marlton, NJ 08053	General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) participation in the Taste of Evesham on Sunday, May 18, 2014 from 10:00AM to 6:00PM.

Total # of Holders = 8

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: May 6, 2014

Service Team

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade mwade@jamontgomery.com Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Glenn Prince gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

APRIL 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Evesham – Conducted a Playground Audit – April 14
- Township of Evesham – Attended a Safety Meeting at the DPW – April 15
- Township of Maple Shade – Attended a Safety Meeting at the DPW – April 24
- Township of Moorestown – Attended a Recreation Client Meeting – April 22

UPCOMING JIF MEETINGS

- PMM JIF – Regional Training – Back to the Basics – Investigation Sprains/Strains, Clementon Fire Hall at 8:30 a.m. – May 20

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- TBT - Safely Exiting Work Trucks – April 7
- Comprehensive Playground Inspection Program – April 14

- National Worker Memorial Day – April 28

MEL VIDEO LIBRARY

There were no members who utilized the MEL Video Library during April.

The new MEL Video Catalog is now available on line. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The new MEL Video Library phone number is 856-552-4900.

Listed below are upcoming MSI training programs scheduled for May, June & July 2014. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Territory	Location	Topic	Time
5/2/14	5	Township of Bordentown	HazMat Awareness w/HazCom GHS	12:30 - 3:30 pm
5/5/14	5	Borough of Clementon #2	Management of Special Events	8:00 - 10:00 am
5/6/14	5	Borough of Newfield	Fire Extinguisher	12:00 - 1:00 pm
5/7/14	5	Borough of Collingswood	Playground Safety Inspections	8:00 - 10:00 am
5/7/14	5	Borough of Collingswood	Fall Protection Awareness	10:15 - 12:15 pm
5/8/14	5	Township of Cherry Hill #4	Employee Conduct & Violence in the Workplace	9:30 - 11:00 am
5/8/14	5	Township of Cherry Hill #5	Employee Conduct & Violence in the Workplace	12:30 - 2:00 pm
5/9/14	5	Borough of Medford Lakes #1	Jetter Safety Awareness	8:00 - 10:00 am
5/9/14	5	Borough of Medford Lakes #1	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
5/12/14	5	Township of Evesham #4	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/14/14	5	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/15/14	5	Township of Tabernacle #1 (F.D.)	Traffic Control for Emergency Responders- Evening	7:00 - 9:00 pm
5/16/14	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/19/14	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
5/19/14	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
5/20/14	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/20/14	5	Borough of Collingswood	Fire Safety	10:15 - 11:15 am
5/20/14	5	Borough of Collingswood	Fire Extinguisher	11:30 - 12:30 pm
5/21/14	5	Borough of Pitman	PPE	12:30 - 2:30 pm
5/22/14	5	City of Burlington #2	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/30/14	5	Township of Monroe #3	Landcape Safety	8:00 - 11:00 am
5/30/14	5	Township of Monroe #3	Hearing Conservation	11:15 - 12:15 pm
6/2/14	5	Borough of Magnolia	Playground Safety Inspections	10:00 - 12:00 pm
6/5/14	5	Township of Willingboro #2	Hoists, Cranes & Rigging Safety	1:00 - 3:00 pm
6/6/14	5	Township of Bordentown	Heavy Equipment Safety	12:30 - 3:30 pm
6/9/14	5	Township of Deptford	Management of Special Events	8:30 - 10:30 am
6/10/14	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/13/14	5	Township of Monroe #3	DDC-6	8:30 - 3:00 pm w/lunch brk
6/20/14	5	Borough of Collingswood	Jetter Safety Awareness	8:00 - 10:00 am

Date	Territory	Location	Topic	Time
6/20/14	5	Borough of Collingswood	Ladder Safety / Walking & Working Surfaces	10:15 - 12:15 pm
6/23/14	5	Township of Evesham #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/23/14	5	Township of Evesham #4	BBP	11:15 - 12:15 pm
6/25/14	5	Township of Burlington #3	Summer (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/14	5	City of Burlington #2	Landscape Safety	8:00 - 11:00 am
7/8/14	5	Cherry Hill Twp BOE	BBP	8:00 - 9:00 am
7/8/14	5	Cherry Hill Twp BOE	Asbestos, Lead & Silica Health Overview	9:00 - 10:00 am
7/8/14	5	Cherry Hill Twp BOE	Fire Extinguisher	10:15 - 11:15 am
7/8/14	5	Cherry Hill Twp BOE	Hearing Conservation	11:15 - 12:15 pm
7/8/14	5	Cherry Hill Twp BOE	BBP	12:30 - 1:30 pm
7/8/14	5	Cherry Hill Twp BOE	Asbestos, Lead & Silica Health Overview	1:30 - 2:30 pm
7/8/14	5	Cherry Hill Twp BOE	Fire Extinguisher	2:45 - 3:45 pm
7/8/14	5	Cherry Hill Twp BOE	Hearing Conservation	3:45 - 4:45 pm
7/11/14	5	Township of Bordentown	PPE	1:00 - 3:00 pm
7/18/14	5	Township of Monroe #3	Sanitation / Recycling Safety	8:00 - 10:00 am
7/18/14	5	Township of Monroe #3	Back Safety / Material Handling	10:15 - 11:15 am
7/18/14	5	Township of Monroe #3	Confined Space Awareness	11:30 - 12:30 pm
7/25/14	5	Borough of Medford Lakes #1	Flagger / Work Zone Safety	8:30 - 12:30 pm
7/28/14	5	Borough of Magnolia	Sanitation / Recycling Safety	10:00 - 12:00 pm
7/28/14	5	Township of Winslow	Fall Protection Awareness	1:15 - 3:15 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom Refresher	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Back Safety / Material Handling	1 / T	Hazard Identification Making Your Observations Count	1 / T,M
Bloodborne Pathogens Training (Initial)	2 / G	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training (Refresher)	1 / G	Heavy Equipment Safety w/ Optional Modules	1 / G - 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 w/ Optional Modules	2 / T
CDL - Controlled Substances and Safety Regulations	1 / G	Leaf Vac Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Management of Special Events	2 / M
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Effective Safety Committees	2 / M	Playground Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Respiratory Protection	1 / T
Excavation Trenching & Shoring	2 / T,M	Respiratory Protection for Law Enforcement	1 / T
Fast Track to Safety - Fall	4 / T	Sanitation and Recycling Safety	2 / T
Fast Track to Safety -Spring	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom / RTK (Initial)	2 / T	Toolbox Talks	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Effective Safety Committees	2 / P
Bloodborne Pathogens Training (Refresher)	1 / P	Hazard Identification - Making your Observations Count	2 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Management of Special Events	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom / RTK (Refresher)	1 / S
Advanced Safety Leadership	10 / S	HazCom with Globally Harmonized System	2 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Hazardous Materials Awareness w/ HazCom Refresher	3 / S
Back Safety / Material Handling	1 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Bloodborne Pathogens Training (Initial)	2 / S	Heavy Equipment Safety w/ Optional Modules	3 / S
Bloodborne Pathogens Training (Refresher)	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Train-the-Trainer	2.5 / S	Hazard Identification - Making your Observations Count	1.5 / S
BOE Safety Awareness	3 / S	Hearing Conservation	1 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Controlled Substances and Safety Regulations	1 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety w/ Optional Modules	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Vac Safety	2 / S
Defensive Driving-6-Hour	5.5 / S	Lockout Tagout	2 / S
Effective Safety Committees	1.5 / S	Shop and Tool Safety	1 / S
Excavation Trenching & Shoring	4 / S	Management of Special Events	2 / S
Fall Protection Awareness	2 / S	Office Safety	2 / S
Fast Track to Safety - Fall	5 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety -Spring	5 / S	Respiratory Protection	1 / 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	Toolbox Talks	1 / S
HazCom / RTK (Initial)	2 / S		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

2014 "Fast Track to Safety" Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2014 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
 - ❖ Bloodborne Pathogens
 - ❖ Fire Safety
 - ❖ Lock Out / Tag Out
- ❖ Injury Prevention Strategies

Venues & Dates

8:30 – 2:30 pm w/hour lunch break
Check website for times & locations

January

- ❖ Pitman (TRICO) – 1/17/14
- ❖ Elmwood Park (S. Bergen) – 1/23/14

February

- ❖ Mt. Olive (Morris) – 2/3/14
- ❖ Stone Harbor (Atlantic) – 2/12/14
- ❖ Cherry Hill (Camden) – 2/25/14
- ❖ Mahwah (Bergen) – 2/28/14

March

- ❖ Barnegat (Ocean) – 3/4/14
- ❖ Robbinsville (Mid-Jersey) – 3/5/14
- ❖ Washington Twp. (TRICO) – 3/6/14
- ❖ Passaic Housing Authority (NJPHA) – 3/12/14

April

- ❖ Sussex County Community College (SAIF) – 4/8/14
- ❖ Marlboro (Monmouth) – 4/21/14
- ❖ City of Burlington (NJSI) – 4/30/14

May

- ❖ Beachwood (Ocean) – 5/13/14
- ❖ Township of Nutley (Suburban Essex) – 5/15/14

June

- ❖ Old Bridge (Central) – 6/5/14
- ❖ Middletown (Monmouth) – 6/11/14
- ❖ Middle Twp. (Atlantic) – 6/19/14

August

- ❖ Clementon (Camden) – 8/25/14

September

- ❖ Bethlehem Twp. (PAIC) – 9/9/14
- ❖ Wharton (Morris) – 9/12/14
- ❖ Fairview (S. Bergen) – 9/17/14
- ❖ East Brunswick (Central) – 9/26/14

October

- ❖ City of Wildwood (Atlantic) – 10/1/14
- ❖ Toms River (Ocean) – 10/24/14

November

- ❖ Old Bridge (Central) – 11/6/14
- ❖ Millville (Atlantic) – 11/13/14
- Montville (Morris)





Safety Director Bulletin

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

April 2014

Comprehensive Playground Inspection Programs

Early spring is a great time to give all playgrounds a full inspection and to review the agency's Playground Maintenance Program. A complete Playground Maintenance Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive risk management program for playgrounds starts with an annual audit. The audit should consist of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. It is recommended that pictures be taken to document the number and condition of each piece of playground equipment.

Periodic (weekly to monthly) Inspections

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

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

Daily Inspections

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

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

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

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



Recording / Reporting Playground Deficiencies Toolbox Talk Lesson Plan

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

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

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ARE THEIR LOCAL CONCERNS?]*

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

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Broken glass
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

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

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

- Broken railings
- Damaged tables

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

If you see conditions such as:

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

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

Do you have any questions?

This lesson plan is intended for general information purposes. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

**Below are the MSI Online Attendance Totals
by JIF and Course for January 1st, 2014 – April 30th, 2014**

Joint Insurance Fund	2013 Online Course Attendance Total (June- Dec)	2014 Online Course Attendance 1/1 to 4/30/14
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND	150	253
BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND	516	548
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND	31	48
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND	66	131
CENTRAL JERSEY JOINT INSURANCE FUND	31	5
GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JIF	64	56
MID JERSEY MUNICIPAL JOINT INSURANCE FUND	31	110
MONMOUTH MUNICIPAL JOINT INSURANCE FUND	114	74
MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND	316	329
NEW JERSEY FIRST RESPONDERS JOINT INSURANCE FUND	8	71
NEW JERSEY MUNICIPAL SELF INSURERS JOINT INSURANCE FUND	29	9
NJ PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND	29	34
NJ UTILITY AUTHORITIES JOINT INSURANCE FUND	145	293
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND	355	148
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND	57	4
PUBLIC ALLIANCE INSURANCE COVERAGE	70	95
School Alliance Joint Insurance Fund	13	138
SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND	364	319
SUBURBAN MUNICIPAL JOINT INSURANCE FUND	43	61
SUBURBAN-ESSEX JOINT INSURANCE FUND	168	37
Total	2600	2763

Course Title - Attendance 1/1/14 to 4/30/14	Individual	Group	Total Usage per Course
Avoiding Back Pain	63		63
Basic Risk Management for Local Government Officials	1		1
Bloodborne Pathogens	509	144	653
Crossing Guard Training	27		27
Crush Zone	41		41
Ethics in Local Government	452		452
Fire Safety	93	26	119
Hazard Communication / GHS	387	109	496
New Employee Safety Orientation	670	41	711
New Employee Safety Orientation, Part 2	114	7	121
Office Safety	40		40
Survival Driving, Emergencies & Disasters	16	6	22
Survival Driving, Urban Driving	14	3	17
Total	2427	336	2763

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

To: Fund Commissioners and Safety Coordinators
From: Glenn Prince & Joanne Hall, Safety Director's Office
Date: April 22th, 2014
Subject: **Back to Basics - Investigating Sprain/Strain Injuries**

**TUESDAY, MAY 20th 2014,
9:00a.m. – 12 noon
Registration begins at 8:30 a.m.
Continental Breakfast will be served**

**Clementon Fire Hall
165 Gibbsboro Rd,
Clementon, NJ 08021**

Target Audience: Safety Coordinators, Claims Coordinators, Supervisory Personnel and other interested persons

Overview:

Let's get back to the basics by investigating the most frequent injuries to municipal workers: sprains and strains. Attendees will gain valuable experience in the three step accident review process; 1) Gathering information & completing the Supervisor Incident Report; 2) Identifying the factors that lead to the accident, and 3) creating an Action Plan to mitigate future incidents. This workshop will lead attendees through case studies of musculoskeletal injuries and help supervisors, department heads, and Safety Committee members develop an appropriate response plan to improve investigative skills.

Program will be presented by Don Ruprecht, Asst. Director of Training & Communication, J.A. Montgomery Risk Control

PLEASE NOTE:

Attendance at this meeting is counted toward successful participation in the 2014 JIF Safety Management Program.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**TUESDAY, MAY 20th 2014,
9:00a.m. – 12 noon
Registration begins at 8:30 a.m.
Continental Breakfast will be served**

Back to Basics-Investigating Sprain/Strain Injuries

**Clementon Fire Hall
165 Gibbsboro Rd,
Clementon, NJ 08021**

Please Print

Municipality: _____

Attendee Name: _____

Attendee Name: _____

Attendee Name: _____

Telephone Number: _____

Please complete & return this form to Melissa Wade no later than *Tuesday, May 13th*. She may be reached by **e-mail** at mwade@jamontgomery.com; by **phone** at **856-552-6850**; or by **fax** at **856-552-6851**.



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2014					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY					
JUNE					
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	538	\$688,416.79	\$361,780.32	\$326,636.47	47.4%
2013					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	57	\$72,245.58	\$19,144.49	\$53,101.09	73.5%
FEBRUARY	76	\$87,970.18	\$28,954.99	\$59,015.19	67.1%
MARCH	95	\$63,455.76	\$23,827.16	\$39,628.60	62.5%
APRIL	94	\$79,406.78	\$40,033.21	\$39,373.57	49.6%
MAY	142	\$110,071.03	\$34,603.07	\$75,467.96	68.6%
JUNE	115	\$98,588.37	\$40,942.28	\$57,646.09	58.5%
JULY	129	\$112,912.96	\$47,560.73	\$65,352.23	57.9%
AUGUST	142	\$121,839.26	\$37,850.43	\$83,988.83	68.9%
SEPT	115	\$104,897.14	\$37,730.01	\$67,167.13	64.0%
OCTOBER	90	\$61,055.21	\$26,500.59	\$34,554.62	56.6%
NOVEMBER	82	\$127,548.00	\$42,525.82	\$85,022.18	66.7%
DECEMBER	111	\$77,119.50	\$35,439.04	\$41,680.10	54.0%
TOTALS	1248	\$1,117,109.77	\$415,111.82	\$701,997.59	62.8%

2012					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	127	\$69,316.76	\$27,378.34	\$41,938.42	60.5%
FEBRUARY	87	\$50,606.96	\$20,126.20	\$30,480.76	60.2%
MARCH	95	\$38,897.91	\$12,398.46	\$26,499.45	68.1%
APRIL	83	\$40,861.72	\$16,019.91	\$24,841.81	60.8%
MAY	132	\$76,396.28	\$32,852.49	\$43,543.79	57.0%
JUNE	84	\$86,813.62	\$24,799.79	\$62,013.83	71.4%
JULY	55	\$38,021.02	\$20,858.61	\$17,162.41	45.1%
AUGUST	75	\$45,691.73	\$21,256.72	\$24,435.01	53.5%
SEPT	65	\$63,104.21	\$39,852.92	\$23,251.29	36.8%
OCTOBER	24	\$35,205.50	\$21,339.37	\$13,866.13	39.4%
NOVEMBER	53	\$38,405.44	\$22,299.50	\$16,105.94	41.9%
DECEMBER	32	\$12,255.83	\$4,865.98	\$7,389.85	60.3%
TOTALS	912	\$595,576.98	\$264,048.29	\$331,528.69	55.7%
2011					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS
JANUARY	147	\$67,444.68	\$35,332.68	\$32,112.00	47.6%
FEBRUARY	101	\$166,674.27	\$90,519.52	\$76,154.75	45.7%
MARCH	106	\$77,773.26	\$33,158.25	\$44,615.01	57.0%
APRIL	120	\$155,824.97	\$51,501.26	\$104,323.71	66.9%
MAY	145	\$74,325.98	\$23,335.34	\$50,990.64	68.6%
JUNE	125	\$94,191.90	\$31,386.63	\$62,805.27	66.7%
JULY	135	\$188,201.81	\$66,497.69	\$121,704.12	64.7%
AUGUST	143	\$168,000.11	\$55,800.70	\$112,199.41	66.8%
SEPT	138	\$108,085.35	\$50,189.31	\$57,896.04	53.6%
OCTOBER	159	\$102,340.69	\$37,087.05	\$65,253.64	63.8%
NOVEMBER	145	\$170,821.16	\$74,669.36	\$96,151.80	56.3%
DECEMBER	122	\$163,945.55	\$73,087.31	\$90,858.24	55.4%
TOTALS	1586	\$1,537,629.73	\$622,565.10	\$915,064.63	59.5%



PMM JIF WORKERS' COMPENSATION Managed Care Caseload Recap	
2014	New Injuries Requiring Med Mgmt
January	11
February	3
March	7
April	6
May	
June	
July	
August	
September	
October	
November	
December	
Totals	27
2013	New Injuries Requiring Med Mgmt
January	10
February	7
March	8
April	5
May	10
June	11
July	10
August	15
September	10
October	10
November	7
December	6
Totals	109

2012	New Injuries Requiring Med Mgmt
January	7
February	5
March	8
April	8
May	12
June	5
July	10
August	7
September	1
October	11
November	7
December	3
Totals	84
2011	New Injuries Requiring Med Mgmt
January	9
February	10
March	10
April	9
May	8
June	11
July	12
August	14
September	14
October	7
November	7
December	1
Totals	112



PMM JIF
Intake Reporting & Injury Description
April - 2014

<u>Claim Number</u>	<u>Date Of Incident</u>	<u>Department</u>	<u>Type Of Injury</u>	<u>Part Of Body Affected</u>	<u>Cause Of Injury</u>
1199944	3/31/2014	022-PUBLIC WORKS	10 - Contusion	Knee - 53	
1200029	5/1/2013	P18-SCHOOL CROSSING GUARDS	10 - Contusion	Knee - 53	31 - Fall, Slip or Trip, NOC
1200126	3/10/2014	003-CITY CLERK	40 - Laceration	Thumb - 37	19 - Cut, Puncture, Scrape, NOC
1200125	4/4/2014	W81-PUBLIC WORKS DPT	01 - No Physical Injury		06 - Dust, Gases, Fumes or Vapors
1200690	3/27/2014	017-POLICE DPT	10 - Contusion	Knee - 53	81 - Struck or Injured, NOC
1201670	4/27/2014	701-Police Department	36 - Infection	Finger(s) - 36	74 - Fellow Worker, Patient/Other Person



**PMM JIF
Top 10 Providers By Charges
PAR/NON-PAR/MCCI
April - 2014**

Provider Name	Charges	Approved	Savings	% of Savings	Specialty
PARTICIPATING					
VIRTUA HEALTH, INC.	\$ 47,513.55	\$ 13,716.10	\$33,797.45	71%	Hospital
CAREONE AT EVESHAM	\$ 13,175.00	\$ 13,175.00	\$0.00	0%	Skilled Nursing/Subacute Care Facilities
ATLAS SPINE	\$ 9,293.50	\$ 4,453.62	\$4,839.88	52%	Orthopedic Surgery
NovaCare Rehabilitation	\$ 6,373.00	\$ 1,451.34	\$4,921.66	77%	Physical therapy
US HEALTHWORKS MEDICAL GROUP OF NJ, PC	\$ 3,669.51	\$ 1,587.21	\$2,082.30	57%	Occupational Medicine
BURLINGTON COUNTY ORTHOPAEDIC SPECS	\$ 3,580.00	\$ 3,182.50	\$397.50	11%	Orthopedic Surgery
ONE CALL MEDICAL, INC.	\$ 3,375.00	\$ 1,575.07	\$1,799.93	53%	MRI
BAYADA NURSES HOME CARE SPECIALIST	\$ 2,688.00	\$ 2,304.00	\$384.00	14%	Home Health Care
CENTER FOR ORTHOPEDIC & SPINE	\$ 2,165.00	\$ 495.00	\$1,670.00	77%	Physical therapy
ORTHOPAEDICS AND SPORTS SPECIALISTS	\$ 2,156.01	\$ 1,252.18	\$903.83	42%	Orthopedic Surgery
OUT OF NETWORK					
SPRAINS, STRAINS & FRACTURES	\$910.00	\$462.00	\$448.00	49%	Orthopedic Surgery
ELAB CONSULTING SERDEPT	\$900.89	\$900.89	\$0.00	0%	Laboratory Services
MCCI NEGOTIATIONS					
MEDSOURCE, LLC	\$ 2,995.00	\$ 870.00	\$ 2,125.00	71%	Durable Medical Equipment
EAST PA EMERG PHYSICIANS	\$ 1,507.00	\$ 400.00	\$ 1,107.00	73%	Family Practice



**PMM JIF
Top 10 Claimants By Charges
April - 2014**

Claim #	DOL	DOB	Mechanism of Injury	Body Part	Charges	Approved	Savings
001171682	4/2/2013	9/23/1973	Performing rescue drill	Back	\$37,101.50	\$ 11,762.89	\$25,338.61
001192867	1/14/2014	1/10/1958	Getting out of truck	Multiple Upper Body	\$24,194.48	\$ 15,672.61	\$8,521.87
001192865	1/9/2014	12/22/1964	Using leaf vac hose	Arm	\$ 6,558.88	\$ 1,619.63	\$4,939.25
001192515	1/10/2014	5/3/1983	At MVA scene	Shoulder	\$ 3,990.00	\$ 3,308.50	\$681.50
001193893	1/25/2014	9/7/1960	Responding to house fire	Knee	\$ 3,618.00	\$ 1,300.00	\$2,318.00
001194161	1/27/2014	12/17/1991	Exiting Rig	Ankle	\$ 3,316.00	\$ 1,359.00	\$1,957.00
001198360	3/4/2014	3/22/1947	Helping senior passenger	Hip	\$ 3,297.06	\$ 1,340.47	\$1,956.59
001197702	3/4/2014	5/24/1973	In foot pursuit of suspect	Arm	\$ 2,891.31	\$ 1,604.49	\$1,286.82
001080613	4/16/2002	2/28/1949	MVA	Soft Tissue	\$ 2,688.00	\$ 2,304.00	\$384.00
001198797	3/18/2014	7/15/1953	Throwing trash bags from truck	Shoulder	\$ 2,684.88	\$ 1,244.48	\$1,440.40



**PMM JIF
Charges/Savings By Specialty
April - 2014**

Specialty	Charges	Approved	Savings	% of Savings
Hospital	\$ 47,513.55	\$ 14,102.60	\$33,410.95	70%
Orthopedic Surgery	\$ 17,065.81	\$ 10,024.04	\$7,041.77	41%
Skilled Nursing/Subacute Care Facilities	\$ 13,175.00	\$ 13,175.00	\$0.00	0%
Physical therapy	\$ 12,826.93	\$ 3,284.96	\$9,541.97	74%
Occupational Medicine	\$ 3,669.51	\$ 1,587.21	\$2,082.30	57%
Durable Medical Equipment	\$ 3,575.98	\$ 1,110.81	\$2,465.17	69%
MRI	\$ 3,375.00	\$ 1,575.07	\$1,799.93	53%
Home Health Care	\$ 2,688.00	\$ 2,304.00	\$384.00	14%
Emergency Medicine	\$ 1,772.00	\$ 555.89	\$1,216.11	69%
Family Practice	\$ 1,507.00	\$ 400.00	\$1,107.00	73%
Urgent Care Center	\$ 1,491.00	\$ 950.00	\$541.00	36%
Ambulance	\$ 1,440.50	\$ 865.50	\$575.00	40%
Laboratory Services	\$ 1,161.34	\$ 935.92	\$225.42	19%
General Surgery	\$ 425.00	\$ 277.37	\$147.63	35%
Neurosurgery	\$ 120.00	\$ 100.30	\$19.70	16%
Radiology	\$ 118.00	\$ 39.86	\$78.14	66%
Ophthalmology	\$ 95.00	\$ 73.63	\$21.37	22%
Diagnostic Radiology	\$ 60.00	\$ 45.00	\$15.00	25%

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MARCH 24, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

Meeting of Fund Commissioners called to order by Chair William Cromie. Open Public Meetings notice read into record.

ROLL CALL OF 2014 FUND COMMISSIONERS:

William Cromie, Chairman	Township of Evesham	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Scott Carew	Township of Moorestown	Present
Jack Layne	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read
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Treasurer	Thomas Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Joanne Hall
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Managed Care Organization	QualCare Aubrie Vanduyne
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Underwriting Manager	Conner Strong & Buckelew
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APPROVAL OF MINUTES: FEBRUARY 24, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2014:

Moved:	Commissioner Brevogel
Second:	Commissioner Carew
Vote:	Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

EMPLOYMENT PRACTICES LIABILITY 2014/2015 PROGRAM – There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification from by the deadline of May 1, 2014. We have included a listing of Police Training scheduled in the area for the Professional Municipal Management JIF and the Camden County Municipal JIF. One session is being held in Maple Shade and if need be we can add another to make it more convenient for our members.

Executive Director said Attorney Kearns is willing to come out to the member towns to conduct the Managers & Supervisors training in the next month or so. We will send an email with a few dates to coordinate this training.

Personnel Manuals – Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

Executive Director said once all members have completed their training and updates to their personnel manuals we will need the completed Checklist signed by your municipal attorney. All Checklists are due back to the Fund office by May 1, 2014.

2013/2014 PUBLIC OFFICIALS/ELECTED ON-LINE TRAINING SEMINARS –

Executive Director said as a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL placed an online version on www.njmel.org. To date, 135 MEL member officials have already used this option. The deadline is May 1st. Access instructions were included on page 10 of the agenda. In response to Commissioner Cromie, Executive Director said the Elected Officials training is held every year to receive the \$250 credit on your annual assessment.

2014 MEL & MRHIF EDUCATIONAL SEMINAR: Executive Director said the 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 13 of the agenda. Executive Director said attendance is filling up so if members would like to attend please return the registration form as soon as possible.

RCF MEETING – Executive Director reported the RCF met on Wednesday, March 5, 2014 at 10:30 am. Enclosed in Appendix II is Commissioner Carew's report on the meeting.

EJIF MEETING – Executive Director reported the EJIF met on Wednesday, March 5, 2014 at 10:50 am. Enclosed in Appendix II is Commissioner Carew’s report on the meeting. Commissioner Carew said the most interesting topic was with the contamination problem in North Bay. Executive Director said will not affecting the PMM JIF.

Commissioner Brevogel said he has not really heard from the new EJIF contact. Executive Director said nothing should change from what was done in the past. They will contact you regarding the routine visit to your public works department. Executive Director said he will send an email to Christopher Gulics at T&M Associates the EJIF Environmental Engineer and will copy Commissioner Brevogel to get things moving along.

MEL MEETING – Executive Director reported the MEL met on Wednesday, March 5, 2014 at 11:15 am. Enclosed in Appendix II is Commissioner Carew’s report on the meeting.

Online Underwriting Database: Executive Director said the MEL released RFQs for an Online Exposure Database and based on interviews and evaluations appointed Exigis. An online exposure database would allow members to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Each affiliated JIF will be presented the opportunity to participate in the contract. Executive Director said we will be getting more information to members as we move along in the renewal season. This is going to be a good way to keep track of your inventory as well and as completing the renewal application. The MEL has paid for this and is a good step into

MEL Cyber Liability Study: Executive Director said enclosed is a memorandum outlining the Research Project just approved by the MEL Board. Project is to conduct a Cyber Liability study to research and develop “Best Practices” that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of “technology” in local government activities. Members will be contacted by the MEL’s Advisory/Focus Group. **(Page 14)**. This project is being spearheaded by Marc Pfiesser from DCA who has retired and moved on Rutgers. Attorney Kearns said he will be on the panel for this study.

FINANCIAL DISCLOSURE FORM – Executive Director said enclosed you will find a copy of the statement release from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014 and will be announcing an extension of its filing deadline. There will be a demonstration at the Municipal Clerk’s Association of NJ Conference, scheduled March 26, 2014. Attorney Kearns said he spoke with Tom Neff of DCA and he said the information will be released soon and no one should file anything until the procedures are released.

DUE DILIGENCE REPORTS: Included in the agenda were the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director said the Financial Fast Track is not included in the agenda this month because PERMA is in the midst of the audit. Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 3.18% the we are at 9.40% where which is a little high due to

property claims that is driving that number. Executive Director said workers' comp has not caught up to us yet but we are doing fairly well with today's claims as we only have two.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney said he has noticed a massive increase in the amount of property damage claims arising out of the snow storms but nothing involving personal injury which is good.

TREASURER:

Payment Of March 2014 Vouchers Resolution 14-9

Fund Year 2013	6,033.65
Fund Year 2014	250,516.89
Fund Year Closed	116.45
Total	256,666.99

MOTION TO APPROVE RESOLUTION 14-9 VOUCHER LIST FOR THE MONTH OF MARCH AS SUBMITTED

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of February 2014:

2010	2,027.20
2011	14,304.98
2012	23,258.77
2013	59,985.28
2014	24,028.73
TOTAL	123,604.96

Treasurer's Report Made Part of Minutes.

Executive Director said we should be receiving some information from the MEL on the banking situation. The MEL was looking into different methods of how we can pool our money together. Some of the JIFs have now joined with Wells Fargo with a different scenario for their banking needs and they are going to be reaching out to the different JIFs to see if they would like to join and hopefully for a better interest rate and yield. We are still with TD now but something may be developing with Wells Fargo and it so we will advise Treasurer Tontarski. Mr. Tontarski said he has been following this and we have been getting hit with some excess bank analysis fees recently so it is probably time to take a good hard look at other banking options.

UNDERWRITING MANAGER REPORT: Executive Director said the Underwriting Manager's report listed 3 certificates issued for the period 01/20/14 to 02/20/14 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report and said Glenn Prince will be meeting with Captain Reinholt in Evesham to work with the police department and he will also be meeting with Mary Ann Knell in Moorestown for a Safety Committee meeting later in the week. We are currently running a management training program through he MEL and we are pleased to say that Jason Anderson and Lee Dawson have been attending from Evesham Township.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: February report included for information. Report indicated 3 new injury requiring medical management and a savings of 54% for February.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager's said her report was for closed session to discuss four payment authorization requests.

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Brevogel
Second: Commissioner Layne
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:
NONE

NEW BUSINESS:

Commissioner Carew said Moorestown is currently negotiating a CWA and FOP contract. The first contract since Chapter 78, so healthcare is a big component of the discussion. Commissioner Carew said to our benefit, since we are able to negotiate health benefit packages that are better for the township, one thing that came up during the negotiations is as the personal benefits become less has there been any experience that employees are getting hurt at home and dragging themselves to work because their benefits are not as good as they once were and then claiming they were hurt on the job. Attorney Kearns there has always been the situation that someone that has gotten hurt while working at home on the weekend will come in on Monday and slip and fall and say they were hurt on the job. Executive Director said we have not seen anymore of these cases than we have seen in the past. Claims Manager said that your supervisors should be very cognoscente on Monday morning when employees arrive to work or after they have been off for a few days to just pay attention to see if they are noticeably limping. There have been some cases like this in the past but we have not seen an increase. It is no different that it has ever been.

PUBLIC COMMENT:
NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 3:15pm
NEXT REGULAR MEETING: May 19, 2014
Evesham Township 2:00PM

Karen A. Read, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II

MEL BULLETIN 14-03

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

**9 Campus Drive
Parsippany, NJ 07054
Telephone (973) 659-6577**

BULLETIN MEL 14-03

Date: May 7, 2014
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew Companies Inc.
Re: Property/Equipment Breakdown Program

The bulletin does not apply to the members of the NJUA JIF and workers compensation only members of NJPHA JIF.

The excess Property/Boiler & Machinery policy covering the Municipal Excess Liability Joint Insurance Fund and member JIFs was renewed on 12/31/13 as follows:

GENERAL

Commercial Insurer: Zurich American Insurance Company
Policy #: ERP 98061470-02
Coverage Period: 12/31/13 to 12/31/14
Policy Form: Zurich Edge

PROPERTY/EQUIPMENT BREAKDOWN PROGRAM COVERAGE

Limits of Liability (shared by all MEL member entities statewide)

Per Occurrence Limit (Property Damage and Time Element Combined): \$125,000,000
(This is the total per occurrence limit for all coverage combined including time element.)

Program Sub-limits (shared by all MEL member entities statewide):

Named Storm Wind per occurrence	\$125,000,000
(Property Damage and Time Element Combined-120 hour time limit)	
Equipment Breakdown	\$125,000,000
Utilities-Member-Owned Property Damage and Time Element Combined	
Pass Through Utilities only	\$125,000,000
Power Generation Utilities	\$30,000,000
Flood (per occurrence & annual aggregate):	\$75,000,000
(Further Flood breakdown summarized below)	
Earth Movement (per occurrence & annual aggregate):	\$75,000,000 (168 hour time limit)
Increased Cost of Construction (Includes Demolition)	\$25,000,000
Newly Acquired Locations – 90 Days reporting period	\$25,000,000 (per Location)
New Construction & Additions (Builders Risk)	\$25,000,000 (Delay in completion-15 days)
Debris Removal	\$25,000,000
Vehicles (Property Damage only)	\$15,000,000

Program Sub-limits (shared by all MEL member entities statewide) continued:

Errors & Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Protection and Preservation of Property (48 Hours) up to	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property (Named Peril Coverage only)	\$10,000,000
Off Premises Service Interruption (24 hr. qualifying period)	\$10,000,000
Transmission and Distribution Lines	\$10,000,000
Overhead Transmission – 1 Mile Radius Restriction	
Underground Transmission – 5 Mile Radius Restriction	
Piers, Wharfs, Docks, Boardwalks and buildings thereon	\$10,000,000
(including Bulkheads and Crossovers - Named peril coverage only - Property Damage & Time Element combined)	
Bridges and Dams (Property Damage & Time Element combined)	\$10,000,000
(Excluded for the perils of flood, named storm and earth movement)	
Soft Costs	\$5,000,000
Professional Fees	\$1,250,000
(Includes Architect & Engineers & Loss Adjustment Fees)	
Time Element	
Business Interruption	Included
Service Interruption	Included
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Extra Expense	\$10,000,000
Tenant Relocation	\$750,000
Loss arising out of Delay in Completion	60 days
Gross Earnings	12 months
Ordinary Payroll	90 Days
Extended Period of Liability	365 days
Valuable Papers & Records (incl. EDP media/software):	\$10,000,000
Accounts Receivable	\$10,000,000
Ingress/Egress (30 Day Period within 5 mile radius) up to	\$5,000,000
Civil Authority (30 day period for property within 5 mile radius)	\$5,000,000
Ammonia Contamination (Equipment Breakdown)	\$5,000,000
Spoilage (Equipment Breakdown)	\$5,000,000
Fine Arts (owned/non-owned)	\$2,500,000
Transit	\$1,000,000
Tenant Prohibited Access (24 hour qualifying period)	\$1,000,000
Deferred Payments	\$1,000,000
Computer Systems Damage (24 hour qualifying period)	\$2,500,000
Watercraft (32 feet or less-PD only, ACV if not scheduled)	\$1,000,000
Clogging/Blocking Pipes (per occurrence)	\$1,000,000
Impounded Water (30 Day Period)	\$250,000
Fire Department Service Charges	\$250,000

Program Sub-limits (shared by all MEL member entities statewide) continued:

Off Premises Storage under Construction	\$250,000	
Land and Water Contamination Cleanup Removal & Disposal	\$250,000	(Annual Aggregate)
Decontamination Costs (law & ordinance)	\$250,000	
Asbestos Clean-up (per occurrence)	\$50,000	

Further Breakdown of the Peril of Flood limits are as follows:

The flood limits and deductibles differ for building locations that are wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100 year flooding (flood zones A or V). The building locations wholly or partially within Special Flood Hazard Areas are subject to the following limits and deductible:

\$ 2,500,000 per location as respects to Locations wholly or partially within Special Flood Hazard Areas (SFHA).

\$ 1,000,000 for all property located outside building or structure but not defined as **Outdoor Property** wholly or partially within Special Flood Hazard Areas (SFHA).

\$ 2,500,000 per location for pumping stations wholly or partially within Special Flood Hazard Areas (SFHA).

There is no coverage for the peril of flood for buildings constructed on pilings that are located wholly or partially within the Special Flood Hazard (SFHA) designated zones V, VE, V1-30. This does not apply to the Ocean City Music Pier and Cape May Convention Center.

In no event shall the Zurich program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement policy on a quota share basis with several insurers that provide a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point. For example, if a location has a \$3.5 million of loss or damage from flood only \$2.5 million applies to the \$50 million attachment point.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$75,000,000.

Program Deductibles:

- **Member Entity** Property Deductible: (**SEE PAGE 8**) per occurrence except for the following:
 - Flood for locations wholly or partially within 100-year flood zone. (See member entity deductible below).
 - Equipment Breakdown. (See member entity deductible below).
 - Named Storm. (See member entity deductible below).
- **Member JIF** Retention: \$50,000 per occurrence less member entity deductible. The member JIF does not cover perils of Flood (for locations wholly or partially within SFHA (100-year flood zone)); (2) Equipment Breakdown and (3) Named Storm.
- **MEL** Retention: \$200,000 XS \$50,000 per occurrence. The member JIF does not cover perils of (1) Flood (for locations wholly or partially within SFHA (100-year flood zone)); (2) Equipment Breakdown and (3) Named Storm (Flood and Wind).
- **Zurich Program Deductibles:**
 - **Per occurrence deductible** Property **Damage and Time Element combined** coverage - \$250,000 except as below:
 - **Equipment Breakdown:** \$5,000 Member Entity Deductible - **(Property Damage & Time Element Combined)**
 - **Earth Movement :** \$250,000 Property Damage and Time Element combined coverage
 - **Flood Deductibles:** \$250,000 **Property Damage and Time Element combined coverage** per occurrence except as follows:

Locations Wholly or Partially Within Special Flood Hazard Areas:

The perils of flood and/or Surface water as respects any locations wholly or partially within Special Flood Hazard Areas (SFHA), shall be subject to separate deductibles of **\$500,000** each for **building damage**, **\$500,000** each building contents **damage**, **\$250,000** each building **damage** for Housing Authority/non profit buildings, **\$100,000** each building contents for Housing Authority/non profits; or the National Flood Insurance Plan's (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased or not. Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment are subject to policy per occurrence deductible of \$250,000. **All other property not eligible for NFIP is either defined as Outdoor Property or addressed elsewhere in the policy.**

Locations Outside Special Flood Hazard Areas

The standard JIF member entity per occurrence property deductible applies. (**SEE PAGE 8**). The JIF retention is \$50,000, and the MELJIF Retention is \$200,000 excess \$50,000.

Program Deductibles (continued):

Zurich Program Deductibles (continued):

- **Flood Deductibles (continued):**

If the member entity determines that you have building locations wholly or partially within Special Flood Hazard Areas, it is strongly recommended that the member entity purchase the maximum limits available from the National Flood Insurance Program. As noted above, the JIF program only provides excess flood coverage for these building locations regardless of whether NFIP coverage is purchased. Building location flood zone designations are subject to revision by FEMA at anytime. Therefore, it is recommended that the member entity work with their Risk Management Consultant (RMC) to recheck or update the member entity flood zone determinations and where necessary to obtain quotations from the NFIP program.

The MEL does not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency. The member local unit may purchase this coverage from the National Flood Insurance Program.

If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at www.nationalfloodinsurance.com/NFIP/quote.htm. We suggest that you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

Note: Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible and excess property policy sub-limits. "Pumping Stations" include "lift stations" and also include "wet wells" that are an integral part of the "pumping station".

Policy Definition of SFHA - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100- year flood. SFHA's per FEMA include but are not limited to: Zones A, AO, AH, A1-A30, AE, A99, Zone AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE and V1-V30.

Program Deductibles (continued):

Zurich Program Deductibles (continued):

- **Limits and Deductibles Named Storm (Wind and Flood):**

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$250,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **west** of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8** (JIF Retention \$50,000; MELJIF Retention \$200,000 XS \$50,000).

The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. **Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. **Named Storm** includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- **Two or more Deductibles:**

As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.

Property Covered includes:

- **Insured's interest in buildings** (or structures) including new construction, additions, alterations and repairs that the Insured owns, lease or rents.
- **Insured's interest in Personal Property** including Improvements and Betterments.
- **Insured's interest** in vehicles and mobile equipment.
- **Property of Others** (will not extend Time Element coverage to the owner) and is limited to property:
 - In the Insured's custody & control;
 - In which the insured has an insurable interest;
 - The Insured is legally liable; or
 - The insured has agreed in writing prior to loss or damage to provide coverage.
 - Personal property of officers, employees and volunteers of the Insured.

Property Not Covered includes but is not limited to:

- Monies and Securities
- Watercraft over 32' in length and Aircraft
- Animals, standing timber and growing crops
- Land Improvements. Land Improvements means lawns, plants, shrubs or trees; pavements, roadways, sidewalks or similar works
- Land. Land means land, beaches, dunes, sand, coastline, and islands, whether manmade or not and water.
- Land Improvements at golf courses.
- Retaining Structures, unless attached to an Insured Location. Retaining Structures means including but not limited to gabion walls, culverts and retaining walls.
- Vehicles of Officers and Employees
- Underground Property including: (1) Underground piping on locations beyond 1,000 feet radius of a pumping station, process plant, metering pit, well or similar operational locations, which is owned, leased, used, occupied or intended for use by the member entity; (2) Underground Gas pipelines; (3) Underground Storage Tanks and associated systems including piping; (4) Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 feet radius of an Insured Location owned by the member entity. Underground property within a 1,000' is not covered for the perils of Flood, Earth Movement or Named Storm.
- Overhead transmission and distribution lines and associated equipment of the member entity situated beyond 1 mile radius for overhead transmission lines and situated beyond 5 mile radius for underground transmission or except as approved and scheduled by endorsement to the policy.

Exclusions include but are not limited too:

- Contamination including mold and fungus. Insects, animals or vermin damage.
- Loss arising from delay, loss of market or loss of use.
- Unexplained disappearance, mysterious disappearance, shortage
- Dishonest, fraudulent or criminal acts
- Faulty, inadequate or defective design, specifications, workmanship, construction, materials used.
- Corrosion, deterioration, erosion, inherent vice, latent defect, rust, wear and tear.
- Changes in temperature (except machinery and equipment) or changes in relative humidity, all whether atmospheric or not.
- Settling, cracking, shrinking, bulging or expansion of: foundations, floors, walls, ceilings or roofs.
- Cumulative effects of smog, smoke, vapor, liquid and dust.
- Contingent Time Element

Definitions:

- **Insured Location** is:
 - Scheduled on the policy;
 - Listed on the Schedule of Locations on file with the Company;
 - Covered as a Miscellaneous Unnamed Location; and
 - Covered under Newly Acquired or Errors & Omissions coverage terms.

- **Outdoor Property** means:
 - a. personal property located **outdoors**;
 - b. **outdoors** fences;
 - c. **outdoors** radio and television antennas (including satellite dishes)
 - d. **outdoors** signs not attached to buildings.
 - e. **outdoors** playground equipment, apparatus, or fixtures;
 - f. **outdoors** athletic equipment, apparatus, or fixtures;
 - g. docks and boardwalks;
 - h. other **outdoors** structures that are not buildings;
 - i. other **outdoors** equipment that does not provide electrical, gas, fuel, steam, water, or refrigeration service a building;
 - j. other **outdoors** apparatus;
 - k. other **outdoors** fixtures.

Outdoor Property does not mean **Outdoor Property** at a scheduled location.

Outdoors means: outside a permanent building; or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.

Outdoor Property perils insured against: perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Covered Cause of Loss** means: all risk of direct physical loss or damage from any cause unless excluded.
- **Described Cause of Loss** means: Equipment Breakdown, Earth Movement, Flood or Named Storm.
- **Peril of Flood** means: a general and temporary condition of partial or complete inundation of normally dry land areas or structure(s) caused by: (1) The unusual and accumulation of runoff of surface waters, waves, tides, tidal waves, tsunami, the release of water, the rising, overflowing or breaking of boundaries of nature or man made bodies of water, or spray there from all whether driven by wind or not; or (2) Mudflow or mudslides caused by accumulation of water on or under the ground, (3) Flood also includes backup of water from a sewer, drain or sump caused in whole or part by Flood, (4) Flood includes Storm Surge.
- **Earth Movement** means: earthquake, landslide, mine subsidence, earth sinking, rising, shifting, or sinkhole.
- **Storm Surge** means: A general and temporary condition or partial or complete inundation by salt water caused by wind driven waves that result from a Named Storm, of normally dry land areas or structures in coastal areas, bays or inland waters connected to an ocean or sea.

Other Property:

- **Automobile Physical Damage** coverage valuation provided on automobiles, automotive equipment and construction and contractors equipment valued on an Actual Cash Value basis. The exceptions to this are as follows:

Antique fire trucks replacement cost up to the value on schedule with the insured. Antique trucks not scheduled then lesser of ACV, repair or replace up to the limit stated in the declaration page.

Emergency Vehicles (except police vehicles): Replacement Cost 15 years or less. For fire trucks or engines over 15 years old replacement cost if recertified once refurbished and restored. Refurbishing is as per NFPA 1912 Standard for Fire Apparatus Refurbishing (2011 Edition).

Trash Collection Trucks leased to the Insured, actual cash value plus the amount by which the termination liability under the lease exceeds the actual cash value of the leased truck at the time of the loss. The termination liability under the lease does not include any regularly scheduled lease payment due and unpaid at the time of the loss.

Note: In the event the estimated cost to repair any damaged vehicle exceeds 75% of the actual cash value of the damaged vehicle, the valuation will be greater of: actual cash value or any other applicable valuation.

- **Watercraft (35' or less in length)** coverage is actual cash value if not scheduled; if scheduled, lesser of schedule amount or Replacement Cost value.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Vacant/unoccupied buildings** coverage is provided with Zurich if scheduled. If not scheduled, the location coverage will be subject to the miscellaneous unnamed location sub-limit in the Zurich policy. The JIF requires that these be reported within sixty (60) days of acquisition. **If not reported and accepted by JIF within sixty (60) days of acquisition, coverage will be on an actual cash value basis.** The JIF may charge an additional premium. For detail reporting requirements see **MEL Bulletin MEL 14-10.**

Other Property (continued):

- **Rehabilitation** of property coverage is provided. The JIF requires reporting in advance of the start of the rehabilitation and also may require a pre-inspection. There may be an additional premium charge from the JIF. This will be based on the type of job. For detail reporting requirements see **MEL Bulletin MEL 14-10**. **Renovations** are also covered; there are no reporting requirements for renovations.
- **Newly Acquired Locations** coverage is provided. Reporting to Zurich is required within 90 days of the acquisition. If not reported within 90 days of acquisition coverage will be subject to the policy miscellaneous unnamed location sub-limit. **Zurich** reserves the right to charge an additional premium or return premium for the addition or deletion of unusually large exposures that are in excess of \$10 million in total value. This does not apply to new towns, as there is a charge for new towns. For detailed reporting requirements see **MEL Bulletin MEL 14-10**.
- **New Construction (Builders Risk)** coverage is provided. Reporting is required by the JIF prior to the start of construction. For detailed reporting requirements see **MEL Bulletin MEL 14-10**.
- **Fine Arts** owned or where the member entity has assumed liability for the Fine Arts of others. The member JIF's have specific requirements for scheduling non-owned artwork. Please refer to the respective member JIF Policy & Procedures. Fine Arts include antique fire trucks.
- **Ensuing Loss** coverage provided for certain excluded perils, as per the **Zurich** policy form.
- **Terrorism** coverage is included.
- **Repair, Rebuild or Replace Provision:** For direct physical loss or damage to Covered Property for which repair, rebuilding or replacement has not started within five (5) years from the date of direct physical loss or damage, then the Company is not liable for more than actual cash value.
- No Coinsurance provision.
- **Alternate Dispute Resolution** included.
- **90 Day** Notice of Cancellation except for non payment of premium 10 days.
- Safety and loss control services inspections provided on all **jurisdictional objects**. **Zurich** will issue operating certificates on all **jurisdictional objects** that must be filed with the state. Cost for operating certificates filed with the state is included in the premium.

Additional “Equipment Breakdown” Coverage Definitions:

Breakdown means:

- A failure of pressure or vacuum equipment;
- An electrical failure including arcing; or
- A mechanical failure including rupture or bursting caused by centrifugal force.
- For the above includes an explosion to a steam boiler, steam turbine, steam engine, gas turbine, or moving or rotating machinery when such explosion is caused by centrifugal force or mechanical failure; but not the explosion of gases or fuel within the furnace of any Covered Equipment or within the flues or passages through which gases of combustion pass; nor combustion explosion outside the Covered Equipment.

Breakdown does not mean or include:

- Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- Defects, erasures, errors, limitations or viruses in computer equipment and programs;
- Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- Damage to any structure or foundation, supporting any Covered Equipment or any of its parts;
- Functioning of any safety or protective

Covered Equipment means:

- Any boiler fired pressure vessel, unfired vessel normally subject to vacuum or internal pressure other than weight of its contents, refrigerating and air conditioning systems, any metal piping and its accessory equipment, and mechanical, or electrical machines or apparatus used for generation, transmission, or utilization of mechanical or electrical power, not otherwise excluded as Covered Property.

Covered Equipment does not mean:

- Part of a pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
- Insulating or refractory material, but not excluding the glass lining of any Covered Equipment;
- Non-metallic pressure or vacuum equipment unless it is constructed and used in accordance with the American Society of Mechanical Engineers (ASME) code or another appropriate and approved code;
- Catalyst;
- Vessels, piping and other equipment that is buried below ground and requires excavation of materials to inspect, remove, repair or replace;
- Vehicle, aircraft, self propelled equipment of floating vessel including any Covered Property (equipment) that is mounted upon or used solely with any one or more Vehicles, aircraft, self-propelled equipment or floating vessel;
- Drag line, excavation or construction equipment including any Covered Property or Covered Equipment that is mounted upon or used solely with any one or more drag-lines, excavation, or construction equipment;
- Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacements;
- Equipment or any part of equipment manufactured by the Insured for sale.

Please see policy form for all coverage, terms and conditions.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or Joseph Hrubash at Conner Strong & Buckelew Companies Inc. on (973-659-6577).

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

PROPERTY DEDUCTIBLES BY JIF
2014

JIF	Property Deductible
Atlantic	\$1,000.
Bergen	\$2,500.
Burlington	\$1,000.
Camden	\$2,500.
Central	\$2,500.
First	\$1,000.
Mid Jersey	\$1,000.
Monmouth	\$2,500.
Morris	\$1,250.
NJPHA	\$1,000.
NJSI	\$1,000.
Ocean	\$2,500.
PAIC	\$1,000.
PMM	\$2,500
South Bergen	\$2,500.
Sub Essex	\$2,500.
Sub Muni	\$2,500.
TRICO	\$1,000.