

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
JULY 23, 2018 – 1:00 PM**

**MOORESTOWN TOWN HALL  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN, NJ 08057**

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: JULY 23, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2018 COMMISSIONERS**
- APPROVAL OF MINUTES:** June 25, 2018 Open Minutes ..... **Appendix I**  
June 25, 2018 Closed Minutes ..... **To be distributed**
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
.Executive Director's Report ..... **Page 1**
- ATTORNEY – William J. Kearns, Esquire**
- TREASURER – Thomas Tontarski**  
.July 2018 Voucher List - Resolution No. 18-16 ..... **Page 12**  
.Treasurer’s Reports..... **Page 14**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report..... **Page 20**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report ..... **Page 27**  
.Memorandum on Increased Liability Limits & Drone Coverage ..... **Page 29**
- MANAGED CARE – Qual Care**  
.Monthly Report..... **Page 30**
- CLAIMS SERVICE – Qual Lynx**
- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:  
PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**
- Motion to Return to Open Session and Approve Payment Authorization Requests**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**

## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: July 23, 2018

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **2018/2019 Employment Practices Program:** Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage at [www.njmel.org](http://www.njmel.org). Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

❑ **Land Use Liability:** On **page 3** is a letter that was distributed to Fund Commissioners and Risk Managers detailing an optional policy for Land Use Liability Coverage. Included was the script for the Land Use training for Zoning and Planning Board members as well as a member-specific policy document.

As a reminder, the training script corresponds to a PowerPoint presentation (download from [www.njmel.org](http://www.njmel.org)) to be conducted by your land use or municipal attorney. Training attendance sheets should be returned to this office to track compliance in the event of a claim.

❑ **MEL Cyber Risk Management Program** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs' policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Technical Competencies (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included on **pages 4 & 5** are the certifications that need to be completed and returned to the Underwriting office.

❑ **Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets in the Origami System - to begin the 2019 underwriting renewal during the month of July.

❑ **Audit Report and Actuary Valuation Report as of December 31, 2017** – The 2017 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

- ❑ **2018 Coverage Documents** – The 2018 coverage documents have been distributed via email to all Fund Commissioners and Risk Managers.
- ❑ **August Meeting** – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order.

The Commissioners did pass Resolution 18-8 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 6</b>
<b>Income Portfolio</b>	<b>Page 7</b>
<b>Loss Ratio Analysis</b>	<b>Page 8</b>
<b>Loss Time Accident Frequency</b>	<b>Page 9</b>
<b>POL/EPL Compliance Report</b>	<b>Page 10</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 11</b>



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054-4412  
Tel (201) 881-7632  
Fax (201) 881-7633

Member Municipalities

June 18, 2018

Re: Land Use Liability

There has been a significant increase in suits against Planning and Zoning Boards alleging that their actions violate civil rights. Currently, the maximum coverage commonly available from commercial insurers for land use liability is \$1 million because insurers are concerned that legitimate applications have been rejected because of vocal resident opposition.

Therefore, it is critical that all planners and zoners receive training to prevent land use liability claims. Attached is a script for a one-hour program that can be presented by your land use or municipal attorney. The PowerPoint slides can be downloaded from the MEL's web site, NJMEL.org. In addition, the Funds will conduct regional training. There is no online program available for credit at this time because the MEL wishes to encourage an interactive dialogue.

To encourage board members to take this training, the MEL has just created a special policy to protect them from many personal exposures that are excluded in commercial policies. There is no additional premium for this special policy. To qualify for this coverage, your land use or municipal attorney must file the attached attendance form with the MEL office. Planners and zoners can also attend the course in other area communities. After the first of the year, courses will be scheduled in the area for newly appointed members.

Fortunately, personal lawsuits against land use board members are rare. Under the new policy, when a board member is sued personally for their official actions and is not otherwise indemnified, the MEL will reimburse up to \$50,000 (annual aggregate) for defense subject to the terms of the policy (copy attached). This coverage will also contribute towards a defense in criminal court, but only if the public official is subsequently acquitted.

There is no deadline to complete this training except that the training must be completed before the date of any acts that give rise to a claim. In the future, the MEL will provide refresher training that must be completed to retain the coverage.

As you know, for the past 15 years the MEL has conducted a successful risk management training program that is attended by 1500 local elected local officials each year. This new program for planners and zoners is an expansion of this concept.

Please feel free to contact your local JIF Executive Director or the MEL office.

David N. Grubb  
Executive Director

Cc. MEL Board of Fund Commissioners  
Fund Attorneys of MEL affiliated JIFs

Executive Directors of MEL affiliated JIFs  
Risk Managers



MEL Cyber Risk Management Program  
**Deductible Reimbursement  
 Application**

Entity Name: \_\_\_\_\_

JIF Name: \_\_\_\_\_

Claim #: \_\_\_\_\_

**Tier 1** **Completed**

**Technical Competency**

**Minimum Back-Up Practices\***

- 1. Daily incremental backups with at least 14 days of versioning on off-network device for data files \_\_\_\_\_
- 2. Weekly off-network full backups of all devices \_\_\_\_\_
- 3. All backups are spot-checked monthly \_\_\_\_\_
- 4. Data files of third party application providers are part of their backup practice \_\_\_\_\_
- 5. Cybersecurity practices are formalized as a policy and implemented \_\_\_\_\_

**Patch\***

- 1. All operating and application software with latest versions \_\_\_\_\_

**Defensive Software\***

- 1. All desktops and laptops: antivirus, firewall enabled \_\_\_\_\_
- 2. Mail server: anti-spam and anti-virus filters \_\_\_\_\_
- 3. Internet connected network servers: firewall on all active ports, unused ports closed, anti-virus, anti-malware \_\_\_\_\_
- 4. If applicable, Microsoft Office applications open all downloaded files in "Protected Mode" \_\_\_\_\_

**Cyber Hygiene**

**Training\***

- 1. All network users receive annual training of at least one hour, spread over two years, in:
  - a. malware identification (email and websites) \_\_\_\_\_
  - b. password construction \_\_\_\_\_
  - c. identifying security incidents \_\_\_\_\_
  - d. social engineering attacks \_\_\_\_\_

**Technology Management**

**Incident Response Plan & Technology Practices Policy\***

- 1. Adopted basic cybersecurity incident response plan (Appendix 2) \_\_\_\_\_
- 2. Adopted basic technology practices policy (Appendix 1) \_\_\_\_\_

**Notes**

- 1. All items marked with an asterisk require documented support, outlined later in this application.
- 2. All appendices referenced are included in the MEL Cyber Risk Management Program packet.



MEL Cyber Risk Management Program  
Deductible Reimbursement  
Application

Tier 2

Completed

**Technical Competency**

**Physical Server Access**

1. Servers are physical protected from unauthorized access

\_\_\_\_\_

**Access Privilege Controls**

1. Users with administrator rights are limited
2. Users only have access to those services they need
3. Access is removed when no longer needed or separated from service
4. Access rights are periodically reviewed

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Technology Support\***

1. Staff or contractors are available to support technology and respond to security incidents

\_\_\_\_\_

**Cyber Hygiene**

**Policies\***

1. Adopted sound and periodically reviewed government internet and email use policies

\_\_\_\_\_

**Protect Information**

1. Files containing PII and PHI are password protected or encrypted

\_\_\_\_\_

**Password Strength\***

1. Employees are required to use strong, unique passwords, changed at least annually

\_\_\_\_\_

**Technology Management**

**Leadership Expertise**

1. Leadership has access to expertise that supports technology decision making, such as risk assessment, planning and budgeting (check all that apply)
  - a. Officials
  - b. Employees
  - c. Contractors/consultants
  - d. Citizen volunteers

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Notes**

1. All items marked with an asterisk require documented support, outlined later in this application.
2. All appendices referenced are included in the MEL Cyber Risk Management Program packet.

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2018		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>330,175</b>	<b>1,651,026</b>	<b>77,786,616</b>	<b>79,437,642</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	108,304	499,273	35,999,166	36,498,440
	Case Reserves	(97,799)	(174,703)	2,317,649	2,142,946
	IBNR	31,849	190,097	1,097,652	1,287,749
	Recoveries	(4,559)	(14,559)	(128,633)	(143,192)
	<b>TOTAL CLAIMS</b>	<b>37,795</b>	<b>500,109</b>	<b>39,285,834</b>	<b>39,785,943</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	108,091	540,457	21,064,525	21,604,982
	Administrative	61,824	265,239	10,599,762	10,865,001
	<b>TOTAL EXPENSES</b>	<b>169,915</b>	<b>805,696</b>	<b>31,664,287</b>	<b>32,469,983</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	122,465	345,221	6,836,495	7,181,716
5.	<b>INVESTMENT INCOME</b>	13,542	32,760	4,887,755	4,920,515
6.	<b>DIVIDEND INCOME</b>	0	0	1,591,484	1,591,484
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>136,006</b>	<b>377,981</b>	<b>13,315,734</b>	<b>13,693,715</b>
8.	<b>DIVIDEND</b>	0	23,000	11,032,142	11,055,142
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>136,006</b>	<b>354,981</b>	<b>2,283,592</b>	<b>2,638,573</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	1,445	(19,677)	875,536	855,859
	<b>Aggregate Excess LFC</b>	4,830	23,280	119,844	143,125
	<b>2014</b>	19,240	14,476	41,150	55,625
	<b>2015</b>	16,832	79,981	556,945	636,926
	<b>2016</b>	134,043	169,237	492,859	662,095
	<b>2017</b>	(47,005)	(60,031)	197,258	137,227
	<b>2018</b>	6,620	147,716		147,716
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>136,006</b>	<b>354,981</b>	<b>2,283,592</b>	<b>2,638,573</b>
	<b>TOTAL CASH</b>				<b>7,720,197</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>32,322,159</b>	<b>32,322,159</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	4,511	97,162	1,685,500	1,782,662
	Case Reserves	(4,511)	(87,151)	409,507	322,356
	IBNR	(18,609)	(23,011)	58,728	35,717
	Recoveries	0	0	(72,012)	(72,012)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(18,609)</b>	<b>(13,000)</b>	<b>2,081,723</b>	<b>2,068,723</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	6,682	39,005	941,334	980,339
	Case Reserves	(26,618)	(93,921)	414,912	320,991
	IBNR	5,435	(19,585)	110,558	90,973
	Recoveries	0	0	(15,193)	(15,193)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(14,500)</b>	<b>(74,501)</b>	<b>1,451,611</b>	<b>1,377,110</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	7,136	94,867	615,351	710,218
	Case Reserves	(29,426)	(133,550)	735,314	601,763
	IBNR	(108,653)	(113,412)	217,358	103,946
	Recoveries	(58)	(10,058)	(22,878)	(32,936)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(131,001)</b>	<b>(162,153)</b>	<b>1,545,144</b>	<b>1,382,991</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	53,507	209,654	434,823	644,477
	Case Reserves	(37,423)	(45,031)	757,917	712,885
	IBNR	28,818	(102,129)	711,008	608,879
	Recoveries	(4,501)	(4,501)	(18,550)	(23,051)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>40,401</b>	<b>57,993</b>	<b>1,885,197</b>	<b>1,943,191</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	36,468	58,585		58,585
	Case Reserves	177	184,951		184,951
	IBNR	124,858	448,234		448,234
	Recoveries	0	0		0
	<b>TOTAL FY 2018 CLAIMS</b>	<b>161,504</b>	<b>691,770</b>		<b>691,770</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>37,795</b>	<b>500,109</b>	<b>39,285,834</b>	<b>39,785,943</b>

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



<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>							
<b>Fixed Income Portfolio Summary and Rate Comparison</b>							
					For Month End	5/31/2018	
					2017	Last Month	This Month
					2016	2015	
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>							
Total Cash Balance (millions)			3.66	4.58	5.29	5.89	7.72
Fixed Income Portfolio							
Investments (millions), Book Value			2.00	2.13	3.25	4.53	4.55
Avg maturity (years)			2.08	2.67	1.48	0.99	0.93
Unrealized gain/(loss) (%)			0.09	-0.28	-0.71	-0.97	-0.84
Purchase/Book yield (%)			0.80	1.20	1.20	1.25	1.24
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.89	0.92	0.49	0.28	0.40
<b>M E L PORTFOLIO</b>							
Total Cash Balance (millions)			80.36	61.94	59.15	63.57	62.73
Fixed Income Portfolio							
Investments (millions), Book Value			48.09	53.40	48.74	48.38	52.15
Avg maturity (years)			1.58	1.64	1.63	1.67	1.48
Unrealized gain/(loss) (%) ***			0.12	0.03	-0.21	-1.37	-1.06
Purchase/Book yield (%)			0.82	0.82	1.11	1.30	1.21
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.94	0.85	0.90	-0.07	0.15
<b>COMPARATIVE RATES (%)</b>							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.10	0.41	0.85	1.69	1.73
TD Money Market			0.01	0.01	0.48	1.25	1.37
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits			-	-	0.87	1.51	1.51
Treasury Issues							
1 year bills			0.32	0.61	1.20	2.15	2.27
3 year notes			1.02	1.00	1.58	2.52	2.66
5 year notes			1.53	1.33	1.83	2.70	2.82
Merrill Lynch US Govt 1-3 years ^			0.56	0.89	0.44	-0.28	0.08

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

AS OF **May 31, 2018**

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

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-18		30-Apr-18		31-May-17	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	529,129	111.77%	96.63%	111.77%	96.51%	107.28%	92.99%
AUTO LIABILITY	89,385	18,356	20.54%	94.26%	20.54%	93.94%	20.54%	89.77%
WORKER'S COMP	1,210,000	1,342,154	110.92%	99.66%	110.92%	99.62%	120.20%	98.81%
<b>TOTAL ALL LINES</b>	<b>1,956,793</b>	<b>2,033,006</b>	<b>103.89%</b>	<b>98.71%</b>	<b>103.89%</b>	<b>98.64%</b>	<b>108.54%</b>	<b>97.10%</b>
<b>NET PAYOUT %</b>	<b>\$1,710,651</b>		<b>87.42%</b>					

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

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-18		30-Apr-18		31-May-17	
PROPERTY	191,000	72,610	38.02%	100.00%	38.02%	100.00%	39.59%	100.00%
GEN LIABILITY	471,685	241,417	51.18%	92.99%	47.70%	92.48%	30.55%	84.65%
AUTO LIABILITY	75,666	73,481	97.11%	89.77%	97.11%	89.30%	35.66%	82.02%
WORKER'S COMP	1,241,000	898,629	72.41%	98.81%	75.34%	98.70%	84.35%	96.21%
<b>TOTAL ALL LINES</b>	<b>1,979,351</b>	<b>1,286,137</b>	<b>64.98%</b>	<b>97.19%</b>	<b>65.98%</b>	<b>96.98%</b>	<b>65.35%</b>	<b>93.28%</b>
<b>NET PAYOUT %</b>	<b>\$965,146</b>		<b>48.76%</b>					

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

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-18		30-Apr-18		31-May-17	
PROPERTY	175,205	78,991	45.09%	100.00%	45.09%	100.00%	55.86%	96.87%
GEN LIABILITY	485,444	179,446	36.97%	84.65%	41.56%	83.56%	25.98%	69.55%
AUTO LIABILITY	63,974	7,856	12.28%	82.02%	12.28%	81.06%	9.39%	64.31%
WORKER'S COMP	1,288,669	1,012,752	78.59%	96.21%	78.59%	95.79%	61.60%	84.23%
<b>TOTAL ALL LINES</b>	<b>2,013,291</b>	<b>1,279,045</b>	<b>63.53%</b>	<b>93.30%</b>	<b>64.64%</b>	<b>92.74%</b>	<b>50.85%</b>	<b>81.16%</b>
<b>NET PAYOUT %</b>	<b>\$677,282</b>		<b>33.64%</b>					

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

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-18		30-Apr-18		31-May-17	
PROPERTY	185,329	187,788	101.33%	96.87%	103.76%	96.65%	72.07%	37.00%
GEN LIABILITY	483,019	320,577	66.37%	69.55%	60.62%	67.85%	18.67%	14.00%
AUTO LIABILITY	53,346	25,047	46.95%	64.31%	49.58%	62.03%	30.24%	15.00%
WORKER'S COMP	1,332,335	800,899	60.11%	84.23%	60.88%	81.73%	31.46%	9.00%
<b>TOTAL ALL LINES</b>	<b>2,054,029</b>	<b>1,334,312</b>	<b>64.96%</b>	<b>81.40%</b>	<b>64.40%</b>	<b>79.30%</b>	<b>32.09%</b>	<b>12.86%</b>
<b>NET PAYOUT %</b>	<b>\$621,426</b>		<b>30.25%</b>					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-18		30-Apr-18		31-May-17	
PROPERTY	181,000	28,404	15.69%	37.00%	10.72%	30.00%	N/A	N/A
GEN LIABILITY	428,966	33,800	7.88%	14.00%	7.95%	10.00%	N/A	N/A
AUTO LIABILITY	47,555	5,645	11.87%	15.00%	7.83%	10.00%	N/A	N/A
WORKER'S COMP	1,313,000	175,687	13.38%	9.00%	11.40%	6.00%	N/A	N/A
<b>TOTAL ALL LINES</b>	<b>1,970,521</b>	<b>243,536</b>	<b>12.36%</b>	<b>12.81%</b>	<b>10.50%</b>	<b>9.17%</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$58,585</b>		<b>2.97%</b>					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			May 31, 2018	
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	0.85	1.22	2.30	1.62
N.J.U.A.	1.07	1.94	3.10	2.26
MORRIS	1.08	1.25	2.07	1.54
MONMOUTH	1.43	1.94	1.44	1.66
CENTRAL	1.54	1.58	1.68	1.61
BERGEN	1.58	1.47	1.65	1.56
NJ PUBLIC HOUSING	1.62	2.21	2.18	2.10
ATLANTIC	1.75	1.85	2.57	2.11
OCEAN	1.90	2.44	2.19	2.24
CAMDEN	2.08	1.79	1.37	1.64
BURLINGTON	2.14	1.14	1.96	1.64
PROF MUN MGMT	2.15	2.04	1.97	2.03
SUBURBAN ESSEX	2.18	1.77	1.80	1.84
TRI-COUNTY	2.26	1.90	2.34	2.13
SOUTH BERGEN	2.89	2.19	2.77	2.54
AVERAGE	1.77	1.78	2.09	1.90

Professional Municipal Mgmt Joint Insurance Fund										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF May 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016		TOTAL	
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE	
MEMBER_ID	MEMBER	*	5/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2018 - 2016	
1	305 EVESHAM TOWNSHIP FIRE			0	0	0.00	0.00	0.00	1 EVESHAM TOWNSHIP FIRE	0.00
2	307 MOORESTOWN			0	0	0.00	0.71	1.39	2 MOORESTOWN	0.89
3	304 EVESHAM			0	1	1.27	1.19	1.58	3 EVESHAM	1.37
4	306 MAPLE SHADE			0	1	2.21	4.20	2.33	4 MAPLE SHADE	3.07
5	308 WILLINGBORO			4	5	4.59	3.02	2.92	5 WILLINGBORO	3.19
Totals:				4	7	2.15	2.04	1.97		2.03

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND											
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund											
Data Valued As of : July 17, 2018											
Total Participating Members		5		5							
Complaint				5							
Percent Compliant				100.00%							
				01/01/18	2018						
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance	Amended Date	Amended Co-Insurance
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
EVESHAM TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 100,000	\$ 20,000	04/11/18	\$ 20,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	4/11/2018	20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000				0%		
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2018 as of July 1, 2018**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> 2018 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	To Be Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

**RESOLUTION NO. 18-16**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
JULY 2018 BILLS LIST**

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

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

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

**FUND YEAR 2017**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001231			
001231	BOWMAN & COMPANY, LLP	INVOICE # 82021 07/18	13,000.00
			<b>13,000.00</b>
		<b>Total Payments FY 2018</b>	<b>13,000.00</b>

**FUND YEAR 2018**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001232			
001232	QUAL-LYNX	CLAIM ADJUSTING SERVICES - 07/18	11,094.05
			<b>11,094.05</b>
001233			
001233	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 07/18	1,892.08
			<b>1,892.08</b>
001234			
001234	PERMA	POSTAGE-JUNE 07/18	0.46
001234	PERMA	ED/ADMIN 07/18	10,863.08
			<b>10,863.54</b>
001235			
001235	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 07/18	3,212.67
			<b>3,212.67</b>
001236			
001236	QUALCARE, INC.	WORKERS COMP ACCESS/UM 07/18	6,929.33
			<b>6,929.33</b>
001237			
001237	THOMAS TONTARSKI	TREASURER SERVICES 07/18	1,459.25
			<b>1,459.25</b>
001238			
001238	BACIO CATERING AND MARKETPLACE	JIF MEETING 07/18	140.00
			<b>140.00</b>
001239			
001239	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 07/18	1,438.00
001239	HELMER, CONLEY & KASSELMAN, PA	MONTHLY RETAINER 07/18	1,688.17
			<b>3,126.17</b>

001240				
001240	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/18	488.00	
			<b>488.00</b>	
001241				
001241	RUSSO & ASSOCIATES LLC	MAPLE SHADE & WILLINGBORO 07/18	1,684.16	
			<b>1,684.16</b>	
001242				
001242	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	RMC FEE 2ND 2018 - MAPLE SHADE TWP	17,751.96	
			<b>17,751.96</b>	
		<b>Total Payments FY 2018</b>		<b>58,641.21</b>

**TOTAL PAYMENTS ALL FUND YEARS \$71,641.21**

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

**Attest:**

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

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

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

July 10, 2018

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 May 31, 2018 for Closed Fund Years 1987 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. 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 \$ 8,600.29. This generated an average annual yield of 1.37%. However, we have an unrealized net gain of \$ 656.79 adjusting the reported yield to 1.48% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$37,457.00 as it relates to the market value of \$4,519,632.50 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,527,035.66.

Our asset portfolio with Wilmington Trust has 3 obligations less than one year and 3 obligation greater than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 17,717.47 /YTD \$ 45,612.24  
Overpayment Reimbursements \$ 240.36

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 92 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 141,413.30.



**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 \$ 7,720,199.48 to a closing balance of \$ 7,312,957.57 showing a decrease in the fund of \$ 407,241.91.

**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 2018 Subrogation Report

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/2	MAPLE SHADE TWP.	2.018E+09	MAPLE SHADE TWP.	PR	2017	9,778.20	
2/15	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	248.00	
2/20	MAPLE SHADE TWP.	2.018E+09	MAPLE SHADE TWP.	PR	2017	315.00	
TOTAL- FEB. YTD 2018						10,341.20	10,341.20
3/12	EVESHAM TOWNSHIP	1255539	EVESHAM TOWNSHIP	PR	2016	10,000.00	
TOTAL- MAR YTD 2018						10,000.00	20,341.20
4/12	EVESHAM TOWNSHIP	2.018E+09	EVESHAM TOWNSHIP	PR	2017	2,995.00	
TOTAL- APR YTD 2018						2,995.00	23,336.20
5/7	EVESHAM TOWNSHIP	2.017E+09	EVESHAM TOWNSHIP	PR	2017	4,500.57	
5/23	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	58.00	
TOTAL- MAY YTD 2018						4,558.57	27,894.77
6/1	EVESHAM TOWNSHIP	1203058	ANDREW DOUGHERTY	WC	2014	6,822.52	
6/6	MOORESTOWN TWP.	2.018E+09	MOORESTOWN TWP.	PR	2017	6,484.51	
6/7	WILLINGBORO TWP.	2.018E+09	WILLINGBORO TWP.	PR	2018	1,300.00	
6/21	WILLINGBORO TWP.	2.018E+09	WILLINGBORO TWP.	PR	2018	3,110.44	
TOTAL- JUN YTD 2018						17,717.47	45,612.24

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

Current Fund Year: 2018 Month Ending: June		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		446,140.81	1,852,517.50	266,648.51	3,413,214.81	0.00	(16,849.27)	19,273.82	458,033.33	1,281,219.97	7,720,199.48
<b>RECEIPTS</b>											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		10,894.95	0.00	0.00	7,062.88	0.00	0.00	0.00	0.00	0.00	17,957.83
Invest Pymnts		461.09	2,006.58	295.67	3,608.18	0.00	2.08	11.56	292.72	1,315.89	7,993.77
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		461.09	2,006.58	295.67	3,608.18	0.00	2.08	11.56	292.72	1,315.89	7,993.77
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,826.83	7,826.83
<b>TOTAL</b>		<b>11,356.04</b>	<b>2,006.58</b>	<b>295.67</b>	<b>10,671.06</b>	<b>0.00</b>	<b>2.08</b>	<b>11.56</b>	<b>292.72</b>	<b>9,142.72</b>	<b>33,778.43</b>
<b>EXPENSES</b>											
Claims Transfers		5,300.00	78,922.46	3,455.00	53,735.94	0.00	0.00	0.00	0.00	0.00	141,413.40
Expenses		908.28	0.00	0.00	0.00	0.00	0.00	0.00	221,576.10	77,100.36	299,584.74
Other *		0.00	0.00	0.00	22.20	0.00	0.00	0.00	0.00	0.00	22.20
<b>TOTAL</b>		<b>6,208.28</b>	<b>78,922.46</b>	<b>3,455.00</b>	<b>53,758.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>221,576.10</b>	<b>77,100.36</b>	<b>441,020.34</b>
<b>END BALANCE</b>		<b>451,288.57</b>	<b>1,775,601.62</b>	<b>263,489.18</b>	<b>3,370,127.73</b>	<b>0.00</b>	<b>(16,847.19)</b>	<b>19,285.38</b>	<b>236,749.95</b>	<b>1,213,262.33</b>	<b>7,312,957.57</b>
<b>Report Mont June</b>											
						Balance Differences					
Opening Balances:		Opening Balances are equal				\$0.00					
Imprest Transfers:		Imprest Totals are equal				\$0.00					
Investment Balances:		Investment Payment Balances are equal				\$0.00					
		Investment Adjustment Balances are equal				\$0.00					
Ending Balances:		Ending Balances are equal				\$0.00					
Accural Balances:		Accural Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
CURRENT FUND YEAR	2018					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number:	ASSET MGR	OPERATING A	CLAIMS ACC	ADMIN. EXPEN	0
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$7,720,199.97	4515585.46	3103614.51	100000	1000	0
Opening Interest Accrual Balance	\$6,139.85	6139.85	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$4,638.31	\$4,638.31	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$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
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,961.98	\$15.25	\$3,946.73	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$3,375.00	\$3,375.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$656.79	\$656.79	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$9,257.08	\$5,310.35	\$3,946.73	\$0.00	\$0.00
9	Deposits - Purchases	\$466,760.60	\$0.00	\$17,935.63	\$149,240.23	\$299,584.74
10	(Withdrawals - Sales)	(\$881,996.28)	\$0.00	(\$440,998.14)	(\$141,413.40)	(\$299,584.74)
Ending Cash & Investment Balance	\$7,312,958.06	\$4,519,632.50	\$2,684,498.73	\$107,826.83	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$7,403.16	\$7,403.16	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$153,624.55	\$0.00	\$0.00	\$106,578.05	\$47,046.50	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,466,582.61	\$4,519,632.50	\$2,684,498.73	\$214,404.88	\$48,046.50	\$0.00

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

Month		June							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	16,133.52	2,800.00	4,410.44	14,523.08	14,523.08	0.00	0.00	0.00
	Liab	0.00	749.57	0.00	749.57	749.57	0.00	0.00	0.00
	Auto	1,436.25	0.00	0.00	1,436.25	1,436.25	0.00	0.00	0.00
	WC	41,015.10	20,685.90	0.00	61,701.00	61,701.00	0.00	0.00	0.00
	<b>Total</b>	<b>58,584.87</b>	<b>24,235.47</b>	<b>4,410.44</b>	<b>78,409.90</b>	<b>78,409.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Prop	167,394.86	2,500.00	6,484.51	163,410.35	163,410.35	(0.00)	0.00	(0.00)
	Liab	57,414.81	181.50	0.00	57,596.31	57,596.31	0.00	0.00	0.00
	Auto	8,947.02	0.00	0.00	8,947.02	8,947.02	0.00	0.00	0.00
	WC	387,669.52	30,452.56	240.36	417,881.72	417,881.72	0.00	(0.00)	0.00
	<b>Total</b>	<b>621,426.21</b>	<b>33,134.06</b>	<b>6,724.87</b>	<b>647,835.40</b>	<b>647,835.40</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Prop	78,591.26	0.00	0.00	78,591.26	78,591.26	0.00	0.00	0.00
	Liab	31,650.59	5,520.27	0.00	37,170.86	37,170.86	0.00	0.00	0.00
	Auto	7,856.09	0.00	0.00	7,856.09	7,856.09	0.00	0.00	0.00
	WC	559,183.77	1,749.86	0.00	560,933.63	560,933.63	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>677,281.71</b>	<b>7,270.13</b>	<b>0.00</b>	<b>684,551.84</b>	<b>684,551.84</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	92,614.96	3,125.50	0.00	95,740.46	95,740.46	0.00	0.00	0.00
	Auto	29,144.97	3,455.00	0.00	32,599.97	32,599.97	0.00	0.00	0.00
	WC	778,275.82	266.50	0.00	778,542.32	778,542.32	0.00	0.00	0.00
	<b>Total</b>	<b>965,145.96</b>	<b>6,847.00</b>	<b>0.00</b>	<b>971,992.96</b>	<b>971,992.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	323,823.55	69,345.62	0.00	393,169.17	393,169.17	0.00	0.00	0.00
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	1,225,103.99	581.12	6,822.52	1,218,862.59	1,218,862.59	0.00	0.00	0.00
	<b>Total</b>	<b>1,710,650.65</b>	<b>69,926.74</b>	<b>6,822.52</b>	<b>1,773,754.87</b>	<b>1,773,754.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>4,033,089.40</b>	<b>141,413.40</b>	<b>17,957.83</b>	<b>4,156,544.97</b>	<b>4,156,544.97</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** July 6, 2018

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**JIF SERVICE TEAM**

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

**JUNE ACTIVITIES**

**LOSS CONTROL SERVICES**

- No Loss Control Surveys were conducted during the month of June

**MEETINGS ATTENDED**

- Fund Commissioners Meeting – June 25

**UPCOMING EVENTS**

- Fund Commissioners Meeting – July 23

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

- June 5 - MSI Bulletin – Preparing for the 2018 Hurricane Season
- June 6 - Law Enforcement Bulletin – Pedestrian Safety
- June 22 - Did You Know? – MSI Training Schedule – PMM JIF, July 2018.

**MEL MEDIA LIBRARY**

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

The following members used the MEL Media Library during June. **Please note the new e-mail address: [melvideolibrary@iamontgomery.com](mailto:melvideolibrary@iamontgomery.com) and telephone number: 856-552-4900.**

No videos were viewed during the month of June

**MEL SAFETY INSTITUTE (MSI)**

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

Listed below are upcoming MSI training programs scheduled for **July, August and September of 2018. Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.**

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

DATE	LOCATION	TOPIC	TIME
7/9/18	Borough of Magnolia	Jetter/Vacuum Safety	10:00 - 12:00 pm
7/9/18	Borough of Magnolia	BBP	12:30 - 1:30 pm
7/11/18	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/13/18	Township of Berlin #2	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
7/13/18	Township of Berlin #2	Confined Space Awareness	10:15 - 11:15 am
7/19/18	Township of Moorestown	PPE	8:30 - 10:30 am
7/19/18	Township of Moorestown	Shop & Tool Safety	10:45 - 11:45 am
7/20/18	Borough of Pitman	Heavy Equipment Safety	8:30 - 11:30 am
7/27/18	Township of Mantua	Fire Extinguisher	12:30 - 1:30 pm
7/27/18	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
8/3/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
8/3/18	Township of Evesham #4	BBP	10:45 - 11:45 am
8/31/18	Township of Cherry Hill #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/31/18	Township of Cherry Hill #4	Fire Extinguisher	11:45 - 12:45 pm
9/10/18	Borough of Glassboro #1	Hearing Conservation	12:30 - 1:30 pm
9/10/18	Borough of Glassboro #1	Fire Safety	1:45 - 2:45 pm
9/11/18	Borough of Collingswood	HazCom w/GHS	8:00 - 9:30 am
9/11/18	Borough of Collingswood	Fire Safety	9:45 - 10:45 am
9/11/18	Borough of Collingswood	Fire Extinguisher	11:00 - 12:00 pm
9/12/18	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
9/12/18	Township of Tabernacle #1	BBP	12:30 - 1:30 pm
9/12/18	Township of Tabernacle #1	Hearing Conservation	1:45 - 2:45 pm
9/13/18	Township of Delran	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/19/18	Township of Florence	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/19/18	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
9/20/18	City of Burlington #2	Heavy Equipment Safety	8:30 - 11:30 am
9/21/18	Township of Evesham #4	PPE	8:30 - 10:30 am
9/21/18	Township of Evesham #4	HazCom w/GHS	10:45 - 12:15 pm
9/24/18	Borough of Glassboro #1	LOTO	12:45 - 2:45 pm
9/25/18	Borough of Clementon #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/27/18	Township of Delran	CMVO	8:30 - 12:30 pm
9/28/18	Borough of Pitman	PPE	8:30 - 10:30 am
9/28/18	Borough of Pitman	Leaf Collection Safety	10:45 - 12:15 pm



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



### **Prepare Now for Hurricane Season**

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Everyone has a role to play to prepare for a hurricane. Public-sector employers also play an essential role in helping individuals and the community as a whole to be more prepared. This Bulletin will concentrate on better preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the following discussion points, as provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

[https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef656ff190c422/prepareathon\\_playbook\\_hurricane\\_final\\_090414\\_508.pdf](https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf)

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review the National Weather Service terms; advisory, watch and warning. Relate them in terms of timelines and severity of approaching storms.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
  - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
  - Test emergency and back-up equipment. Ensure they are in operational readiness.
  - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
  - Distribute any written plans and discuss past operations' successes and challenges
  - Adjust plans and procedures according to lessons-learned and changes in your community
  - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

[http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m12140360\\_ARC\\_Family\\_Disaster\\_Plan\\_Template\\_r083012.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf)

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.

**TO: Elected Officials, Police Departments, Fund Commissioners, Risk Management Consultants, and Safety Coordinators**

**From: Chief Keith F. Hummel (Ret.)  
J.A. Montgomery Risk Control  
Law Enforcement Bulletin 2018-06**

**Date: May 15, 2018**

**RE: Pedestrian Fatalities  
Article from Automotive Fleet News <sup>1</sup>**

### **Pedestrian Fatalities Up 46% Over Eight Years**

May 9, 2018

Nearly 6,000 pedestrians lost their lives in crashes in 2016, which equates to 16% of all crash fatalities. That's a 46% increase in pedestrian fatalities since reaching their lowest point in 2009, according to a new study from the Insurance Institute for Highway Safety (IIHS).

Using federal fatality data and crash numbers from 2009 to 2016, the study explores where, when and how pedestrian crashes nationwide have become more prevalent and more deadly.

Data shows that while the number of pedestrian fatalities has declined 20% each year since 1975, the 2016 toll was the highest since 1990.

The study indicates that location of a crash plays a key role in whether or not a victim survives. For example, urban and suburban areas saw the highest increase in pedestrian fatalities — up 54% in 2016 over 2009 — compared to rural areas that experienced just a 25% increase.

Over the same time period, pedestrian fatalities also increased by 67% for crashes that occurred on arterials as opposed to local roads (up 9%) and interstates and freeways (up 49%).

The IIHS attributes the high volume of arterial-based pedestrian deaths to the fact that these roads often have a shortage of safe crossings and people on foot may be tempted to sprint across multiple lanes of traffic.

Fatal pedestrian accidents that took place at non-intersections increased by 50% while those that occurred at intersections were up 35%.

The study also examined the type of vehicles more likely to be involved in a fatal pedestrian crash. Fatal single-vehicle crashes involving SUVs increased by a whopping 81% in 2016 versus 2009.

The IIHS notes that SUV crashes may be more deadly for pedestrians because they have higher and often more vertical front ends than cars and are therefore more likely to strike walkers in the head or chest.

As with many crashes, the study also identified a link between driving in darkness and increased pedestrian deaths. Fatalities increased by 56% in 2016 over 2009 when the vehicle was operating at night on a dark road. Some 4,453 pedestrians were killed in the dark compared with 1,290 in daylight and 205 at dawn or dusk.

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A successful pedestrian safety program requires constant effort and cooperation between all levels of government. Municipalities are encouraged to evaluate, engineer, educate and enforce traffic and pedestrian safety laws. This course of action can significantly reduce pedestrian accidents. Visit the NJMEL Website for additional information about pedestrian safety.

<https://njmel.org/mel-safety-institute/resource-center/public-safety/pedestrians/>

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<sup>1</sup> <https://www.automotive-fleet.com/301158/pedestrian-fatalities-up-46-over-eight-years>

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Willingboro High School I - Township of Willingboro	20 John F Kennedy Way Willingboro, NJ 08046	Evidence of insurance.	6/8/2018 #1908249	GL AU EX WC OTH
H - Willingboro Public Schools I - Township of Willingboro	440 Beverly Rancocas Rd. Willingboro, NJ 08046	Evidence of insurance.	6/8/2018 #1908347	GL AU EX WC OTH
H - Bookbinder Elementary School I - Township of Willingboro	56 Brooklawn Drive Willingboro, NJ 08046	Evidence of insurance	6/13/2018 #1910124	GL AU EX WC OTH
H - Camp Watchamacallit I - Township of Willingboro	429 JFK Way Willingboro, NJ 08046	Evidence of Insurance	6/14/2018 #1910774	GL AU EX WC OTH
H - First Student I - Township of Willingboro	835 Watson-New Freedom Rd. Berlin, NJ 08009	Certificate Holder is amended to be included as "Additional Insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability and Excess Liability and as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect to 2004 IC School Bus #773, Make-International, Tag #S1 X367, VIN 4DRBRAB974A965027, valued at \$4,448.84.	6/14/2018 #1910775	GL AU EX WC OTH
H - Willingboro Public School I - Township of Willingboro	District 440 Beverly-Rancocas Road Willingboro, NJ 08046	Evidence of Insurance	6/14/2018 #1910855	GL AU EX WC OTH
H - Evesham Township Board of	Education 25 S. Maple Ave.	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required	6/15/2018	GL AU EX WC

06/22/2018

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

I - Township of Evesham	Marlton , NJ 08053	by written contract as respects to the Evesham fireworks display on 07/04/2018, rain date 07/05/2018 located at Cherokee High School, Tomlinson Mill Road, Marlton, NJ 08053.	#1910998	
H - Lenape Regional High School I - Township of Evesham	District 93 Willow Grove Road Shamong, NJ 08088	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Evesham fireworks display on 07/04/2018, rain date 07/05/2018 located at Cherokee High School, Tomlinson Mill Road, Marlton, NJ 08053.	6/15/2018 #1910999	GL AU EX WC
H - Board of Education of the Lenape I - Township of Evesham	Regional High School District 93 Willow Grove Road Shamong, NJ 08088	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Evesham fireworks display on 07/04/2018, rain date 07/05/2018 located at Cherokee High School, Tomlinson Mill Road, Marlton, NJ 08053.	6/15/2018 #1911025	GL AU EX WC
<b>Total # of Holders: 9</b>				

06/22/2018



# Memorandum

**To:** All MEL-Member JIF Commissioners  
**From:** MEL JIF Underwriting Manager, Conner Strong & Buckelew  
**Date:** July 9, 2018  
**Re:** Increased Liability Limits and Physical Damage Coverage for Drones

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All,

Two items brought up at the June 22, 2018 MEL Coverage Committee meeting were 1) increased liability limits options and 2) first party physical damage coverage for drones (unmanned aircraft systems). The Committee recommended both items be referred to the local JIFs to make their own decisions on these coverages. Following is the discussion for both topics. **Please review and decide as a JIF on how you wish to proceed with both. Please report back to the MEL Underwriting Manager no later than October 1, 2018.**

## 1. Increased Liability Limit Options

Currently, MEL members receive an automatic minimum Liability limit of \$5,000,000. Additionally, the MEL offers optional additional limits to each member of up to \$15,000,000 (\$20,000,000 total). Risk managers and commissioners have inquired with the MEL on offering limits above the current \$20,000,000 mark. Following recommendation of the MEL Coverage Committee, the most effective way to purchase additional limits is for all members of a JIF to purchase the current \$20,000,000 available and decide on the limits it wishes to purchase above the \$20,000,000 mark, such as an additional \$10,000,000 to \$30,000,000.

If you wish to pursue higher limits, the JIF must: 1) require all members to purchase the current \$20,000,000 in limits; and 2) decide on how much additional limits it wishes to pursue.

## 2. First Party Physical Damage Coverage for Drones (UASs)

Currently, MEL members can receive Liability coverage for their owned and non-owned drones via more recent enhancements in the MEL's programs; however, as previously discussed, the MEL does not offer first party physical damage coverage for the drones. The MEL Coverage Committee has recommended all of the member JIFs provide a \$100,000 sublimit for this coverage.

If you wish to provide this coverage to your members, please provide such confirmation to the MEL Underwriting Manager.

CC: Risk Managers, Executive Directors



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
CUMULATIVE SAVINGS SUMMARY**

2018	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	36	\$171,386.29	\$51,320.26	\$120,066.03	70.1%
FEBRUARY	81	\$70,783.00	\$29,690.36	\$41,092.64	58.1%
MARCH	62	\$53,513.34	\$22,266.74	\$31,246.60	58.4%
APRIL	47	\$24,252.28	\$8,995.80	\$15,256.48	62.9%
MAY	129	\$155,397.02	\$46,213.53	\$109,183.49	70.3%
JUNE	46	\$14,892.51	\$6,148.80	\$8,743.71	58.7%
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>401</b>	<b>\$490,224.44</b>	<b>\$164,635.49</b>	<b>\$325,588.95</b>	<b>66.4%</b>

2017	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	90	\$124,479.14	\$32,991.31	\$91,487.83	73.5%
FEBRUARY	73	\$43,620.94	\$14,376.83	\$29,244.11	67.0%
MARCH	44	\$74,889.92	\$22,958.12	\$41,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE	87	\$44,670.32	\$13,049.00	\$31,621.32	70.8%
JULY	159	\$99,431.84	\$25,411.99	\$74,019.85	74.4%
AUGUST	121	\$100,731.03	\$29,729.50	\$71,001.53	70.5%
SEPTEMBER	73	\$41,319.27	\$16,398.22	\$24,921.05	60.3%
OCTOBER	73	\$32,018.60	\$10,388.23	\$21,630.37	67.6%
NOVEMBER	8	\$5,294.10	\$4,427.21	\$866.89	16.4%
DECEMBER	111	\$58,226.66	\$19,797.40	\$38,429.26	66.0%
<b>TOTALS</b>	<b>1036</b>	<b>\$767,791.82</b>	<b>\$247,727.97</b>	<b>\$520,063.85</b>	<b>67.7%</b>

2016	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.06	60.8%
SEPTEMBER	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
<b>TOTALS</b>	<b>946</b>	<b>\$949,807.26</b>	<b>\$334,960.41</b>	<b>\$614,846.85</b>	<b>64.7%</b>





**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
SAVINGS BY SPECIALTY  
January 1, 2018 – June 30, 2018**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	17	\$133,317.53	\$40,599.15	\$92,718.38	69.5%
Physical Therapy	188	\$114,168.17	\$19,779.08	\$94,389.09	82.7%
Ambulatory Surgery Center	7	\$60,827.50	\$25,960.10	\$34,867.40	57.3%
Neurosurgery	9	\$52,553.69	\$17,243.00	\$35,310.69	67.2%
Orthopedic Surgery	37	\$27,486.58	\$14,146.41	\$13,340.17	48.5%
General Practice	1	\$20,000.00	\$4,009.27	\$15,990.73	80.0%
Anesthesiology	12	\$18,762.00	\$10,792.18	\$7,969.82	42.5%
MRI/Radiology	27	\$12,326.08	\$6,225.63	\$6,100.45	49.5%
Hand Surgery	8	\$9,184.00	\$4,548.49	\$4,635.51	50.5%
Occ Med/Primary Care	18	\$8,162.61	\$4,031.32	\$4,131.29	50.6%
Other	4	\$6,903.16	\$4,784.35	\$2,118.81	30.7%
Urgent Care Center	27	\$6,286.89	\$3,625.00	\$2,661.89	42.3%
Behavioral Health	26	\$5,860.00	\$4,681.00	\$1,179.00	20.1%
Physical Medicine & Rehabilitation	4	\$5,550.00	\$1,479.43	\$4,070.57	73.3%
Emergency Medicine	6	\$5,507.00	\$1,575.88	\$3,931.12	71.4%
Pain Management	4	\$2,139.90	\$824.05	\$1,315.85	61.5%
Laboratory Services	4	\$998.33	\$148.96	\$849.37	85.1%
General Surgery	1	\$129.00	\$122.90	\$6.10	4.7%
Physicians Fees	1	\$62.00	\$59.29	\$2.71	4.4%
<b>Grand Total</b>	<b>401</b>	<b>\$490,224.44</b>	<b>\$164,635.49</b>	<b>\$325,588.95</b>	<b>66.4%</b>

**TOP 10 PROVIDERS  
January 1, 2018 - June 30, 2018**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WEST JERSEY HEALTH, INC.	9	\$29,586.24	Hospital
TARIQ S. SIDDIQI, MD	5	\$16,892.62	Neurosurgery
IVY REHAB NETWORK, INC	118	\$11,212.00	Physical Therapy
OUR LADY OF LOURDES MEDICAL CENTER	7	\$9,302.91	Hospital
PREMIER ORTHOPEDIC OF SOUTH JERSEY	30	\$8,905.68	Ambulatory Surgery Center
SUMMIT SURGICAL CENTER, LLC	2	\$8,829.20	Ambulatory Surgery Center
SOUTH JERSEY MUSCULOSKELETAL INST	1	\$8,300.90	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	2	\$5,894.00	Ambulatory Surgery Center
STRIVE PHYSICAL THERAPY	49	\$5,560.00	Orthopedic Surgery
ROTHMAN INSTITUTE OF NEW JERSEY	1	\$4,825.35	Physical Therapy
<b>Grand Total</b>	<b>224</b>	<b>\$109,308.90</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JUNE 25, 2018  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN TOWNSHIP  
1:00 PM**

Meeting of 2018 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2018 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONERS:**

Greg Rucker, Dir. Of Public Safety	Township of Willingboro	Absent
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**APPOINTED OFFICIALS PRESENT:**

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

George Gravenstine, AJM Insurance  
Larry Graham, Fairview Insurance

**APPROVAL OF MINUTES: MAY 21, 2018 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 21, 2018**

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

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR**

**Audit Report as of December 31, 2017** – The Auditor’s Report as of December 31, 2017 has been sent under separate cover to the Fund Commissioners. Mr. Dennis Skalkowski from Bowman & Company gave a report at the meeting and following that, the Board will be asked to formally approve Resolution 18-14 approving year end financials along with the Group Affidavit.

**Motion to Approve Year-End Financials as of December 31, 2017 as Presented,  
Adopt Resolution 18-14 and execute the Group Affidavit indicating  
that members of the Executive Committee have read the General  
Comments Section of the Audit Report**

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

**2018/2019 Employment Practices Program:** Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL’s webpage at [www.njmel.org](http://www.njmel.org). Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Police Command Staff Training – Risk Management Training for Police Command Staff will be scheduled for member police departments for all member Chiefs, Captains and Lieutenants.

Managers & Supervisors Training – The Program also includes mandatory training of management. We will be working with Mr. Kearn’s office to develop a schedule for these classes and will coordinates with member towns for available dates.

Non-Supervisory Training - “*We must respect each other in local government*” video has been added to the MEL Safety Institute to meet the training requirement for “non-supervisory” employees.

**Residual Claims Fund** – The RCF met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Merchel’s report on the meeting was enclosed.

The RCF Board voted to accept a recommendation to transfer open liabilities from local JIFs at 60 months instead of 54 months, which will allow claims to develop longer and provide greater certainty on reserves.

The RCF will take formal action confirming this transfer at their next meeting; local JIFs will be asked to pass a resolution transferring their Fund Year 2014 liabilities at their September/October meetings.

**EJIF-** The EJIF met on June 7, 2018 at Forsgate in Jamesburg, NJ. Commissioner Merchel's report on the meeting was enclosed.

**MEL JIF** – The MEL met on June 7, 2018 at the Forsgate County Club in Jamesburg, NJ. Commissioner Merchel's report on the meeting was enclosed.

**Risk Management Information/Operating System (RMIS):** The online underwriting database through Origami was launched mid-March; Fund Commissioners and Risk Management Consultants were provided login information, as well as, links to short training videos.

Origami is hosting training webinars on how to utilize the online platform. Origami conducted 2 training webinars in May and one webinar on June 6<sup>th</sup>. Over 150 people attended and the response was positive. Full recordings of the webinars are available online.

Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2019 underwriting renewal during the month of June.

**Safety Expo** – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expos will be held on June 29<sup>th</sup> at the Middlesex County Fire Academy and September 28<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information was included in the agenda.

**League Magazine** – Enclosed in the agenda was the latest in the series of "Power of Collaboration" ads to appear in the League of Municipalities magazine.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated April 30, 2018 shows the fund's surplus over \$2.5 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 9.17 and the actual at 10.5. The LTAF is 1.15, which well below the MEL average and with 3 loss time accidents for this year. The fund is 100% in compliance with the EPL/POL Policy, which is great news.

**Legislative Bill:** The Executive Director advised there is one add on resolution to urge the legislature to amend multiple bills currently in the state legislature. The MEL has been working on this and Mr. Merchel advised this was discussed at the MEL meetings. The bills were reviewed by the Fund.

**Motion to Approve Resolution 18-16 Urging the Legislature to Amend S-716, S-477 and S-1766.**

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

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

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns discussed two decisions from the NJ Supreme Court a case, the first involves Rice Notices and notifying employees, Mr. Kearns emailed this information to the FCs and advised they review it with their solicitors. The second involved a land use application by Dunbar Homes with a lot of information missing. The state decided a complete application is required.

**TREASURER:** Mr. Tontarski reviewed the treasurer's report with the Fund.

**Payment of June 2018 Vouchers Resolution 18-15**

Fund Year 2018	299,584.74
<b>Total</b>	<b>299,584.74</b>

**MOTION TO APPROVE RESOLUTION 18-15 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED**

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

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of May 2018:**

<b>2018</b>	36,468.38
<b>2017</b>	53,873.26
<b>2016</b>	7,135.94
<b>2015</b>	6,682.17
<b>2014</b>	4,510.55
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>108,670.30</b>

Treasurer's Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the month of May, as well as a list of MSI Training and Fast Track training information. Mr. Prince included a safety director's bulletin for training summer/seasonal employees. Mr. Prince also advised the Safety Round Table meeting would be the end of September or early October and is taking suggestions for potential dates. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** There were 3 certificates issued for the period of 4/22/2018 through 5/22/2018.

**MANAGED CARE:**

**REPORT:** Karen Beatty advised May's reports were included in the agenda. Ms. Beatty reported there were 129 bills during May totaling \$155,397.02, of that amount \$46,213.53 was paid for a savings of \$109,183.49 which is a 70.3% savings.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

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

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

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

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

**MOTION TO ADJOURN MEETING:**

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

**MEETING ADJOURNED: 1:53pm**

**NEXT REGULAR MEETING: July 23, 2018  
Moorestown Township, 1:00PM**

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