

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
JUNE 25, 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: JUNE 25, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2018 COMMISSIONERS**
- APPROVAL OF MINUTES:** May 21, 2018 Open Minutes ..... **Appendix I**  
May 21, 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**  
.June 2018 Voucher List - Resolution No. 18-15..... **Page 18**  
.Treasurer’s Reports..... **Page 20**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report..... **Page 26**
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report ..... **Page 34**
- MANAGED CARE – Qual Care**  
.Monthly Report..... **Page 35**
- 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: June 25, 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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- ❑ **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. Jim Miles from Bowman & Company will give 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. (Pages 3-5)

- ❑ **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**

- ❑ **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 is enclosed. (**Appendix II**)

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 is enclosed. (**Appendix II**)
- ❑ **MEL JIF** – The MEL met on June 7, 2018 at the Forsgate County Club in Jamesburg, NJ. Commissioner Merchel’s report on the meeting is enclosed. (**Appendix II**)
- ❑ **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 1 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 is on **Page 6-10**.
- ❑ **League Magazine** – Enclosed on Page 11 is the latest in the series of “Power of Collaboration” ads to appear in the League of Municipalities magazine.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 12</b>
<b>Income Portfolio</b>	<b>Page 13</b>
<b>Loss Ratio Analysis</b>	<b>Page 14</b>
<b>Loss Time Accident Frequency</b>	<b>Page 15</b>
<b>POL/EPL Compliance Report</b>	<b>Page 16</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 17</b>

**RESOLUTION NO. 18-14**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2017**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2017 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

**WHEREAS**, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 25, 2018.

\_\_\_\_\_  
**THOMAS MERCHEL, CHAIRMAN**

\_\_\_\_\_  
**RICHARD BREVOGEL, SECRETARY**

\_\_\_\_\_  
Date

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF EXECUTIVE COMMITTEE**  
**of the**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2017.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS - RECOMMENDATIONS**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (L.S.)

Attest:

\_\_\_\_\_  
**RICHARD BREVOGEL**, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

**Important:** This certificate must be sent to the Division of Local Government Services, PO Box 803, Trenton, NJ 08625.

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

**26<sup>th</sup> ANNUAL  
2018 SAFETY EXPOS  
TO BE HELD ON**

**JUNE 29, 2018**

**At The  
Middlesex Fire Academy, Sayreville, NJ**

**AND ON**

**SEPTEMBER 28, 2018**

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

**SESSIONS:**

- **Supervisor Roles & Responsibilities in a Changing Environment *\*\*Full Day Session\*\* Three segments include - Succession Planning, Ethics and Diversity***
- **Safety Fast Track *–Blood Borne Pathogens, Lockout/Tagout, Fire Safety and Hazardous Communications with GHS***
- **Work Zone Safety Track *– Work Zone Traffic Control, Excavation Safety and Utility Mark-outs***
- **Focus Four Track *\*\*Full Day Session\*\* – This full day program will focus on the four leading causes of job related fatalities or injuries; Electrocutation, Falls, Struck-by and Caught Between.***



## NJUA SAFETY EXPO – 2018 COURSE DESCRIPTIONS

### Track #1 (Must attend full track for TCH/CEU)

**Supervisor Role’s & Responsibilities in a Changing Environment:** This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. **Part 1: Succession Planning**, is one-hour training focusing on identifying and developing critical staff as more experience personnel retire or move on to other opportunities. Learn how to prepare and implement a Succession Plan as well as grooming the next generation of leaders. **Part 2: Ethics**, is a 2-hour program that identifies the critical ethical issues in supervision, what are the most important ethical responsibilities supervisors have for employees and ethical dos and don’ts. In addition, the program highlights the common traits ethical supervisors use to build morale and foster teamwork. **Part 3: Diversity**, is a one-hour program that looks at the benefits and challenges of the today diverse workforce, and the supervisor’s role in addressing and managing diversity issues. Learn the importance of having and implementing guidelines that respect co-workers. Target audience: Managers and Supervisors. Credits available for full day attendance: 4.0 TCH or 4.0 CPWM Management CEU.

### Track #2

**Fast Track Safety Short Courses:** Four one-hour classes that provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. Credits: 1.0 TCH or 1.0 CPWM Government CEU or 1 RMC-Professional Development
- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. Credits: 1.0 TCH or CPWM Technical CEU
- **Fire Safety:** Being ready for fires and other emergencies can be the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. Credits: 1.0 TCH ; 0.5 Government and 0.5 CPMW Technical CEU
- **Hazard Communication with GHS: To keep** employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at the boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. 1.0 TCH or 1.0 CPWM Technical CEU.

### Track #3

**Excavation Safety:** This 90 minute program looks at the duties and responsibilities of the Competent Person, likelihood of trench cave-ins, the importance of soil classifications and protective systems such as hydraulic shoring and trench boxes. There will be a demonstration of several manual tests for soil classification. Target Audience: Employees and Supervisors. Credits: 1.5 TCH

**Work Zone Safety:** This 120 minute presentation focuses on the planning and setup of Temporary Traffic Control Mobile Work Zones. The program highlights the use of the Manual on Uniform Traffic Control Devices (MUTCD) with emphasis on Section 6 Temporary Traffic Control. Target Audience: Employees and Supervisors. Credits: 2.0 TCH or 2.0 CPWM Technical CEU, 2 Management

**Utility Mark-outs:** Utility Authorities depend upon mark-outs to do the job safely. In addition, Utility Authorities will do mark-outs for construction and site work contractors. This 30 minute highlights the use of safe work procedures and PPE for mark-outs, reviews the call-in requirements and utility color coding. Target Audience: Employees and Supervisors. Credits: N/A

**Track #4 (Must attend full track for TCH/CEU)**

**Focus Four:** This full-day program looks at the four (4) leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between. The presentation consists of four (4) one-hour training with emphasis on recognizing each Focus Four Hazard applicable to Utilities Authority jobs, Toolbox Safety Talks, Focus Four Specific Safe Work Procedures and PPE. In addition, the presentations discuss the importance of employee-to-employee Job Safety Observations for the Presence of Safety related to Focus Four Hazards. Target Audience: Employees and Supervisors. Credits: Credits available for full attendance of all 4 modules: 4.0 TCH.

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



**How to Add Water/Wastewater License Numbers to Employees Records**  
**Water/Wastewater License numbers must be entered in the MSI Learning Management**  
**System by March 30, 2018 in order to receive TCH credits for MSI classes attended**

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

1. Click the following link for the MEL Safety Institute's Learning Management System:

[www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)

2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Administrator tab at the top of your screen.
4. Under 'User Administration', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. **Enter the Employee's numeric license number in the 'License #' field (7<sup>th</sup> field from the bottom). Do not enter a license code. If the employee has multiple licenses, only enter one license number.**
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

Form fields include: \* Re-enter Password: [\*\*\*\*\*], \* Last Name: [Last], \* First Name: [First], Middle Initial: [MI], Suffix: [Suff], email: [email@domain.co], Email/Phone: [Email/Phone], Title: [Title], Organization: [ADMINISTRATION], Address: [Address], Address2: [Address2], Address3: [Address3], City: [City], State: [State], Zip: [Zip], Phone: [000-000-0000], Phone Extension: [x], Fax: [Fax], Country: [Country], Job Title: [Job Title], Water/Wastewater License Number: [License Number], \*Employee Status: [OFFICIAL], Work Address: [123 Main Street], Work City: [Location], Work State: [NJ], Work Zip: [00000], \*Department: [ADMINISTRATION], and a Submit button.

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

Time	Track 1	Track 2	Track 3	Track 4	Time
8:00 - 9:00	Registration, Continental Breakfast and Opening Comments				8:00 - 9:00
	Supervisor	Fast Track	Jobsite Safety	Focus Four	
9:00-9:15	Succession Planning *Full Day Session* Part 1: 1 hour	Bloodborne Pathogens 1 hour	Workzone Safety  Part 1: 2 hours	Electrocution *Full Day Session* 1 hour	9:00-9:15
9:15-9:30					9:15-9:30
9:30-9:45		9:30-9:45			
9:45-10:00		9:45-10:00			
10:00-10:15	Ethics Part 2: 2 hours	Lockout/Tagout 1 hour	Excavation & Trenching Safety Part 2: 1.5 hours	Falls 1 hour	10:00-10:15
10:15-10:30					10:15-10:30
10:30-10:45		10:30-10:45			
10:45-11:00		10:45-11:00			
11:00-11:15	LUNCH	Fire Safety 1 hour	LUNCH	Struck By 1 hour	11:00-11:15
11:15-11:30					11:15-11:30
11:30-11:45		11:30-11:45			
11:45-12:00		11:45-12:00			
12:00-12:15	Diversity Part 3: 1 hour	Hazard Communication 1 hour	LUNCH	Caught Between 1 hour	12:00-12:15
12:15-12:30					12:15-12:30
12:30-12:45		Utility Markout Part 3: 30 minutes	LUNCH	Caught Between 1 hour	12:30-12:45
12:45-1:00					12:45-1:00
1:00-1:15					1:00-1:15
1:15-1:30					1:15-1:30

**IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:**  
[Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.](#)

<b>*PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)</b>			
<b>*PLEASE CIRCLE DATE/LOCATION:</b>			
June 29, 2018- Middlesex Fire Academy		September 28, 2018- Camden County Emergency Training Center	
<b>*EMPLOYEE NAME:</b>			<b>DEPT.</b>
<b>*PHONE NUMBER:</b>			<b>LICENSE #</b>
<b>*AUTHORITY/MUNICIPALITY:</b>			
<i>* must be completed</i>			
Class:		Time:	
Class:		Time:	
Class:		Time:	
Be sure that your classes do not overlap! Students must sign in and out to earn credit.			
For Pre-Registration return by June 18th for the June Expo OR by September 17th for the September Expo date to: Karen Read- <a href="mailto:kread@permainc.com">kread@permainc.com</a> or Andrea Felip <a href="mailto:afelip@jamontgomery.com">afelip@jamontgomery.com</a>			

# The Power of Collaboration



## PROVIDING THE TOOLS TO COMBAT HARASSMENT FOR 15 YEARS

New Jersey courts require all employers to develop and maintain effective anti-harassment programs for employees and volunteers.

Fifteen years ago, the MEL produced a comprehensive model program and offered incentives to members who adopted it.

The MEL continues to offer premium discounts and lower deductibles to members who keep their programs updated.

**To remain eligible in 2019, members must complete the following actions by October 1:**

- Update their personnel manual. A model update is available at [njmel.org](http://njmel.org).
- Offer anti-harassment training to all employees and volunteers. A model training program including a new video can be accessed at [njmel.org](http://njmel.org).
- Train all managers and supervisors. All joint insurance funds affiliated with the MEL offer anti-harassment training at no cost to members.

*The power of collaboration: Combating workplace harassment since 2003*

**THE MUNICIPAL EXCESS LIABILITY  
JOINT INSURANCE FUND**

*Committed to safety as a way of life  
at the workplace and in your community*

**MEL**

[NJMEL.ORG](http://NJMEL.ORG)

<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
	<b>AS OF</b>	<b>April 30, 2018</b>			
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>330,175</b>	<b>1,320,851</b>	<b>77,786,616</b>	<b>79,107,467</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	91,556	390,970	35,999,166	36,390,136
	Case Reserves	10,200	(76,903)	2,317,649	2,240,746
	IBNR	63,420	158,248	1,097,652	1,255,900
	Recoveries	-	(10,000)	(128,633)	(138,633)
	<b>TOTAL CLAIMS</b>	<b>165,175</b>	<b>462,314</b>	<b>39,285,834</b>	<b>39,748,149</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	108,091	432,366	21,064,525	21,496,891
	Administrative	50,540	203,415	10,599,762	10,803,177
	<b>TOTAL EXPENSES</b>	<b>158,631</b>	<b>635,781</b>	<b>31,664,287</b>	<b>32,300,067</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	6,368	222,756	6,836,495	7,059,251
5.	<b>INVESTMENT INCOME</b>	6,848	19,219	4,887,755	4,906,974
6.	<b>DIVIDEND INCOME</b>	0	0	1,591,484	1,591,484
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>13,216</b>	<b>241,975</b>	<b>13,315,734</b>	<b>13,557,709</b>
8.	<b>DIVIDEND</b>	0	23,000	11,032,142	11,055,142
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>13,216</b>	<b>218,975</b>	<b>2,283,592</b>	<b>2,502,567</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	714	(21,122)	875,536	854,414
	Aggregate Excess LFC	4,666	18,450	119,844	138,294
	2014	(32,297)	(4,764)	41,150	36,385
	2015	1,159	63,149	556,945	620,094
	2016	1,569	35,194	492,859	528,052
	2017	1,705	(13,026)	197,258	184,232
	2018	35,699	141,095		141,095
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>13,216</b>	<b>218,975</b>	<b>2,283,592</b>	<b>2,502,567</b>
	<b>TOTAL CASH</b>				<b>5,894,081</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	1,211	92,651	1,685,500	1,778,152
	Case Reserves	31,398	(82,641)	409,507	326,866
	IBNR	0	(4,402)	58,728	54,326
	Recoveries	0	0	(72,012)	(72,012)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>32,609</b>	<b>5,609</b>	<b>2,081,723</b>	<b>2,087,332</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	4,888	32,323	941,334	973,657
	Case Reserves	9,101	(67,304)	414,912	347,608
	IBNR	(13,990)	(25,020)	110,558	85,538
	Recoveries	0	0	(15,193)	(15,193)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>(60,000)</b>	<b>1,451,611</b>	<b>1,391,610</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	59,484	87,731	615,351	703,082
	Case Reserves	(74,603)	(104,125)	735,314	631,189
	IBNR	15,119	(4,759)	217,358	212,599
	Recoveries	0	(10,000)	(22,878)	(32,878)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(31,152)</b>	<b>1,545,144</b>	<b>1,513,992</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	15,956	156,147	434,823	590,970
	Case Reserves	27,415	(7,608)	757,917	750,308
	IBNR	(43,371)	(130,947)	711,008	580,061
	Recoveries	0	0	(18,550)	(18,550)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>17,592</b>	<b>1,885,197</b>	<b>1,902,790</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	10,016	22,116		22,116
	Case Reserves	16,888	184,774		184,774
	IBNR	105,662	323,376		323,376
	Recoveries	0	0		0
	<b>TOTAL FY 2018 CLAIMS</b>	<b>132,566</b>	<b>530,266</b>		<b>530,266</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>165,175</b>	<b>462,314</b>	<b>39,285,834</b>	<b>39,748,149</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	4/30/2018			
					2015	2016	2017	Last Month	This Month
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>									
Total Cash Balance (millions)			3.66	4.58	5.29	6.18	5.89		
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value			2.00	2.13	3.25	4.53	4.53		
Avg maturity (years)			2.08	2.67	1.48	1.08	0.99		
Unrealized gain/(loss) (%)			0.09	-0.28	-0.71	-0.99	-0.97		
Purchase/Book yield (%)			0.80	1.20	1.20	1.25	1.25		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			0.89	0.92	0.49	0.26	0.28		
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)			80.36	61.94	59.15	56.42	63.57		
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value			48.09	53.40	48.74	51.89	48.38		
Avg maturity (years)			1.58	1.64	1.63	1.53	1.67		
Unrealized gain/(loss) (%) ***			0.12	0.03	-0.21	-0.99	-1.37		
Purchase/Book yield (%)			0.82	0.82	1.11	1.07	1.30		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			0.94	0.85	0.90	0.08	-0.07		
<b>COMPARATIVE RATES (%)</b>									
<b>Cash &amp; Cash Equivalents</b>									
NJ Cash Mgmt Fund *			0.10	0.41	0.85	1.54	1.69		
TD Money Market			0.01	0.01	0.48	1.16	1.25		
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **		
Investors Bank Deposits			-	-	0.87	1.26	1.51		
<b>Treasury Issues</b>									
1 year bills			0.32	0.61	1.20	2.06	2.15		
3 year notes			1.02	1.00	1.58	2.42	2.52		
5 year notes			1.53	1.33	1.83	2.63	2.70		
Merrill Lynch US Govt 1-3 years ^			0.56	0.89	0.44	-0.12	-0.28		

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

AS OF **April 30, 2018**

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

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-18		31-Mar-18		30-Apr-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%	96.51%	103.32%	96.38%	99.57%	92.48%
AUTO LIABILITY	89,385	18,356	20.54%	93.94%	20.54%	93.62%	20.54%	89.30%
WORKER'S COMP	1,210,000	1,342,154	110.92%	99.62%	111.53%	99.57%	120.60%	98.70%
TOTAL ALL LINES	1,956,793	2,033,006	103.89%	98.64%	102.23%	98.57%	106.93%	96.89%
NET PAYOUT %	\$1,706,140		87.19%					

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

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-18		31-Mar-18		30-Apr-17	
PROPERTY	191,000	72,610	38.02%	100.00%	38.02%	100.00%	39.59%	100.00%
GEN LIABILITY	471,685	224,999	47.70%	92.48%	47.70%	91.95%	30.53%	83.56%
AUTO LIABILITY	75,666	73,481	97.11%	89.30%	80.59%	88.81%	35.66%	81.06%
WORKER'S COMP	1,241,000	934,982	75.34%	98.70%	75.22%	98.57%	87.58%	95.79%
TOTAL ALL LINES	1,979,351	1,306,072	65.98%	96.98%	65.28%	96.76%	67.37%	92.72%
NET PAYOUT %	\$958,464		48.42%					

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

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-18		31-Mar-18		30-Apr-17	
PROPERTY	175,205	78,991	45.09%	100.00%	45.09%	100.00%	52.66%	96.65%
GEN LIABILITY	485,444	201,736	41.56%	83.56%	41.56%	82.70%	16.33%	67.85%
AUTO LIABILITY	63,974	7,856	12.28%	81.06%	12.28%	80.03%	10.97%	62.03%
WORKER'S COMP	1,288,669	1,012,810	78.59%	95.79%	79.77%	95.33%	62.86%	81.73%
TOTAL ALL LINES	2,013,291	1,301,393	64.64%	92.74%	65.39%	92.20%	49.11%	79.05%
NET PAYOUT %	\$670,204		33.29%					

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

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-18		31-Mar-18		30-Apr-17	
PROPERTY	185,329	192,289	103.76%	96.65%	104.03%	96.43%	70.88%	30.00%
GEN LIABILITY	483,019	292,827	60.62%	67.85%	60.68%	66.07%	9.71%	10.00%
AUTO LIABILITY	53,346	26,447	49.58%	62.03%	55.43%	59.58%	31.50%	10.00%
WORKER'S COMP	1,332,335	811,165	60.88%	81.73%	57.34%	78.67%	22.94%	6.00%
TOTAL ALL LINES	2,054,029	1,322,729	64.40%	79.30%	62.29%	76.81%	24.37%	9.21%
NET PAYOUT %	\$572,420		27.87%					

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

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-18		31-Mar-18		30-Apr-17	
PROPERTY	181,000	19,404	10.72%	30.00%	7.02%	23.00%	N/A	N/A
GEN LIABILITY	428,966	34,100	7.95%	10.00%	5.10%	6.00%	N/A	N/A
AUTO LIABILITY	47,555	3,725	7.83%	10.00%	11.41%	6.00%	N/A	N/A
WORKER'S COMP	1,313,000	149,661	11.40%	6.00%	10.66%	3.00%	N/A	N/A
TOTAL ALL LINES	1,970,521	206,890	10.50%	9.17%	9.13%	5.56%	N/A	N/A
NET PAYOUT %	\$22,116		1.12%					



**2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs**

April 30, 2018				
FUND	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	TOTAL RATE * 2018 - 2016
N.J.U.A.	0.74	1.94	3.10	2.25
MORRIS	1.01	1.23	2.07	1.54
SUBURBAN MUNICIPAL	1.07	1.22	2.30	1.67
PROF MUN MGMT	1.15	2.04	1.97	1.91
BERGEN	1.41	1.38	1.65	1.50
ATLANTIC	1.49	1.84	2.57	2.08
CENTRAL	1.63	1.52	1.68	1.60
MONMOUTH	1.67	1.98	1.44	1.72
NJ PUBLIC HOUSING	1.68	2.21	2.18	2.12
BURLINGTON	1.69	1.19	1.91	1.56
OCEAN	1.87	2.47	2.19	2.27
CAMDEN	2.06	1.79	1.37	1.62
TRI-COUNTY	2.14	1.87	2.34	2.10
SUBURBAN ESSEX	2.20	1.77	1.80	1.84
SOUTH BERGEN	2.38	1.92	2.35	2.16
<b>AVERAGE</b>	<b>1.61</b>	<b>1.76</b>	<b>2.06</b>	<b>1.86</b>

\* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Professional Municipal Mgmt Joint Insurance Fund										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF April 30, 2018										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016	
1	305 EVESHAM TOWNSHIP FIRE	*	4/30/2018	0	0	0.00	0.00	0.00	1 EVESHAM TOWNSHIP I	0.00
2	307 MOORESTOWN			0	0	0.00	0.71	1.39	2 MOORESTOWN	0.92
3	308 WILLINGBORD			1	1	1.15	3.02	2.92	3 WILLINGBORD	2.77
4	304 EVESHAM			0	1	1.59	1.19	1.58	4 EVESHAM	1.41
5	306 MAPLE SHADE			0	1	2.76	4.20	2.33	5 MAPLE SHADE	3.17
Totals:				1	3	1.15	2.04	1.97		1.91

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND												
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund												
Data Valued As of : June 19, 2018												
<b>Total Participating Members</b>		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
									01/01/18			
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			
* Member does NOT participate in EPL coverage												

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2018 as of June 18, 2018**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> 2018 Budget	Filed 3/5
<input type="checkbox"/> Assessments	Filed 3/5
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/5
<input type="checkbox"/> Fund Officers	Filed 3/5
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 3/5
<input type="checkbox"/> Certification of Professional Fees	To Be Filed
<input type="checkbox"/> Unaudited Financials	To Be Filed
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filing	On Line Filing

**RESOLUTION NO. 18-15**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
JUNE 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 2018**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001216</b>			
001216	MUNICIPAL EXCESS LIABILITY JIF	FPB 0618	908.28
			<b>908.28</b>
<b>001217</b>			
001217	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 0618	67,929.23
001217	MUNICIPAL EXCESS LIABILITY JIF	MEL 0618	153,646.87
			<b>221,576.10</b>
<b>001218</b>			
001218	QUAL-LYNX	CLAIMS 0618	11,094.05
			<b>11,094.05</b>
<b>001219</b>			
001219	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 0618	1,892.08
			<b>1,892.08</b>
<b>001220</b>			
001220	PERMA	POSTAGE 0518	7.15
001220	PERMA	EXECUTIVE DIRECTOR FEE 0618	10,863.08
			<b>10,870.23</b>
<b>001221</b>			
001221	THE ACTUARIAL ADVANTAGE	ACTUARY 0618	3,212.67
			<b>3,212.67</b>
<b>001222</b>			
001222	QUALCARE, INC.	WORKERS COMP	6,929.33
			<b>6,929.33</b>
<b>001223</b>			
001223	THOMAS TONTARSKI	TREASURER 0618	1,459.25
			<b>1,459.25</b>
<b>001224</b>			
001224	BACIO CATERING AND MARKETPLACE	MEETING 0618	140.00
			<b>140.00</b>
<b>001225</b>			
001225	HELMER, CONLEY & KASSELMAN, PA	LITIGATION 0618	1,438.00
001225	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY 0618	1,688.17
			<b>3,126.17</b>
<b>001226</b>			
001226	CONNELL CONSULTING LLC	TRAINING FOR MOORESTOWN 0618	300.00
			<b>300.00</b>
<b>001227</b>			

001227	MUNICIPAL EXCESS LIABILITY JIF	MSI 0618	4,250.25
			<b>4,250.25</b>
<b>001228</b>			
001228	ALLSTATE INFORMATION MANAGEMNT	ARCHIVE 5/1 - 5/30	41.29
001228	ALLSTATE INFORMATION MANAGEMNT	ARCHIVE 4/1 - 4/30`	41.29
			<b>82.58</b>
<b>001229</b>			
001229	CONNER STRONG & BUCKELEW	UNDERWRITING 0618	488.00
			<b>488.00</b>
<b>001230</b>			
001230	AJM INSURANCE MANAGEMENT INC.	RMC EVESHAM 0618	20,826.50
001230	AJM INSURANCE MANAGEMENT INC.	RMC MOORESTOWN 0618	12,429.25
			<b>33,255.75</b>
		Total Payments FY 2018	299,584.74

**TOTAL PAYMENTS ALL FUND YEARS \$ 299,584.74**

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

**Attest:**

\_\_\_\_\_

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

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

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

June 11, 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 \$ 7,592.71. This generated an average annual yield of 1.34%. However, we have an unrealized net gain of \$5,948.92 adjusting the reported yield to 2.39% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$38,113.79 as it relates to the market value of \$4,515,858.46 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,521,725.31.

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 \$ 4,558.57 /YTD \$ 27,894.77  
Overpayment Reimbursements \$ 366.71  
FY 18 Premium Assessments \$ 1,961,813.74

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 171 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 \$ 108,990.30.

**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 \$ 5,894,083.81 to a closing balance of \$ 7,720,199.48 showing an increase in the fund of \$ 1,826,115.67.

**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.	2018119422	MAPLE SHADE TWP.	PR	2017	9,778.20	
2/15	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	248.00	
2/20	MAPLE SHADE TWP.	2018119422	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	2018116305	EVESHAM TOWNSHIP	PR	2017	2,995.00	
TOTAL- APR YTD 2018						2,995.00	23,336.20
5/7	EVESHAM TOWNSHIP	2017105998	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



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

Current Fund Year: 2018 Month Ending: May	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	359,185.70	1,636,468.07	248,843.26	2,830,317.27	0.00	(162,057.03)	(19,923.73)	5,128.00	996,122.27	5,894,083.81
<b>RECEIPTS</b>										
Assessments	90,557.70	214,619.84	23,792.70	656,918.57	0.00	145,163.64	39,197.02	452,507.54	339,056.73	1,961,813.74
Refunds	4,500.57	0.00	0.00	424.71	0.00	0.00	0.00	0.00	0.00	4,925.28
Invest Pymnts	1,442.24	6,867.31	1,033.67	11,942.92	0.00	44.12	0.52	397.52	4,245.54	25,973.84
Invest Adj	19.60	89.27	13.57	154.96	0.00	0.00	0.01	0.27	54.33	332.01
Subtotal Invest	1,461.84	6,956.58	1,047.24	12,097.88	0.00	44.12	0.53	397.79	4,299.87	26,305.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>96,520.11</b>	<b>221,576.42</b>	<b>24,839.94</b>	<b>669,441.16</b>	<b>0.00</b>	<b>145,207.76</b>	<b>39,197.55</b>	<b>452,905.33</b>	<b>343,356.60</b>	<b>1,993,044.87</b>
<b>EXPENSES</b>										
Claims Transfers	9,565.00	5,526.99	7,034.69	86,543.62	0.00	0.00	0.00	0.00	0.00	108,670.30
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,432.07	50,432.07
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>9,565.00</b>	<b>5,526.99</b>	<b>7,034.69</b>	<b>86,543.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>58,258.90</b>	<b>166,929.20</b>
<b>END BALANCE</b>	<b>446,140.81</b>	<b>1,852,517.50</b>	<b>266,648.51</b>	<b>3,413,214.81</b>	<b>0.00</b>	<b>(16,849.27)</b>	<b>19,273.82</b>	<b>458,033.33</b>	<b>1,281,219.97</b>	<b>7,720,199.48</b>
<b>Report Month: May</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	May				
CURRENT FUND YEAR	2018				
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4
	ID Number:	ASSET MGR	OPERATING A	CLAIMS ACCT.	ADMIN. EXPENS
	Maturity (Yrs)	0	0	0	0
	Purchase Yield:	0	0	0	0
	TOTAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	\$5,894,084.23	4491825.17	1301259.06	100000	1000
Opening Interest Accrual Balance	\$18,904.12	18904.12	0	0	0
1 Interest Accrued and/or Interest Cost	\$4,715.07	\$4,715.07	\$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)	\$332.03	\$332.03	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,545.61	\$0.00	\$2,545.61	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$17,479.34	\$17,479.34	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$5,948.92	\$5,948.92	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$13,541.63	\$10,996.02	\$2,545.61	\$0.00	\$0.00
9 Deposits - Purchases	\$2,125,841.41	\$0.00	\$1,966,739.04	\$108,670.30	\$50,432.07
10 (Withdrawals - Sales)	(\$326,031.57)	\$0.00	(\$166,929.20)	(\$108,670.30)	(\$50,432.07)
Ending Cash & Investment Balance	\$7,720,199.97	\$4,515,585.46	\$3,103,614.51	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$6,139.85	\$6,139.85	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$35,452.48	\$0.00	\$0.00	\$30,680.81	\$4,771.67
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,755,652.45	\$4,515,585.46	\$3,103,614.51	\$130,680.81	\$5,771.67

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

Month		May							
Current Fund Year		2018							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	6,568.52	9,565.00	0.00	16,133.52	16,133.52	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	500.00	936.25	0.00	1,436.25	1,436.25	0.00	0.00	0.00
	WC	15,047.97	25,967.13	0.00	41,015.10	41,015.10	0.00	0.00	0.00
	<b>Total</b>	<b>22,116.49</b>	<b>36,468.38</b>	<b>0.00</b>	<b>58,584.87</b>	<b>58,584.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Prop	171,895.43	0.00	4,500.57	167,394.86	167,394.86	0.00	0.00	0.00
	Liab	57,090.01	324.80	0.00	57,414.81	57,414.81	0.00	(0.00)	0.00
	Auto	8,247.08	699.94	0.00	8,947.02	8,947.02	0.00	0.00	0.00
	WC	335,187.71	52,848.52	366.71	387,669.52	387,669.52	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>572,420.23</b>	<b>53,873.26</b>	<b>4,867.28</b>	<b>621,426.21</b>	<b>621,426.21</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	0.00	0.00	31,650.59	31,650.59	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	552,105.83	7,135.94	58.00	559,183.77	559,183.77	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>670,203.77</b>	<b>7,135.94</b>	<b>58.00</b>	<b>677,281.71</b>	<b>677,281.71</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	91,430.41	1,184.55	0.00	92,614.96	92,614.96	0.00	0.00	0.00
	Auto	23,746.47	5,398.50	0.00	29,144.97	29,144.97	0.00	0.00	0.00
	WC	778,176.70	99.12	0.00	778,275.82	778,275.82	0.00	0.00	0.00
	<b>Total</b>	<b>958,463.79</b>	<b>6,682.17</b>	<b>0.00</b>	<b>965,145.96</b>	<b>965,145.96</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	319,805.91	4,017.64	0.00	323,823.55	323,823.55	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	1,224,611.08	492.91	0.00	1,225,103.99	1,225,103.99	0.00	0.00	0.00
	<b>Total</b>	<b>1,706,140.10</b>	<b>4,510.55</b>	<b>0.00</b>	<b>1,710,650.65</b>	<b>1,710,650.65</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>3,929,344.38</b>	<b>108,670.30</b>	<b>4,925.28</b>	<b>4,033,089.40</b>	<b>4,033,089.40</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:** June 14, 2018

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**JIF SERVICE TEAM**

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**MAY ACTIVITIES**

**LOSS CONTROL SERVICES**

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

**MEETINGS ATTENDED**

- Fund Commissioners Meeting – May 30

**UPCOMING EVENTS**

- Fund Commissioners Meeting – June 25

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

- May 2 - Safety Director Message – National Stand-Down to Prevent Falls
- May 8 - Safety Director Bulletin – Ticks and Tick-borne Diseases
- May 15 - Safety Director Bulletin – Protecting Summer Seasonal Employees
- May 16 - Safety Directors Message - Low-Speed / Utility-Terrain Vehicles Training Program
- May 21 - Did You Know? – MSI Training Schedule – PMM JIF, June 2018.
- May 29 - MSI Online Summer Camp Counselor classes for 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 May. **Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and telephone number: 856-552-4900.**

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Township of Willingboro	3

**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@jamontgomery.com).**

Listed below are upcoming MSI training programs scheduled for **June, July and August 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
6/1/18	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/18	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/4/18	Township of Washington (Gloucester)	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/7/18	Township of Cherry Hill #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/7/18	Township of Cherry Hill #5	Back Safety/Material Handling	10:15 - 11:15 am
6/7/18	Township of Cherry Hill #5	BBP	11:30 - 12:30 pm
6/8/18	City of Burlington #2	Landscape Safety	8:30 - 11:30 am
6/11/18	Township of Moorestown	Heavy Equipment Safety	8:30 - 11:30 am
6/13/18	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/14/18	Borough of Collingswood	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
6/14/18	Borough of Collingswood	Tool Box Talks Essentials	10:45 - 12:15 pm
6/19/18	Borough of Runnemede	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/19/18	Borough of Runnemede	Jetter/Vacuum Safety	10:45 - 12:45 pm
6/22/18	Township of Mantua	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
6/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
6/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
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

DATE	LOCATION	TOPIC	TIME
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

<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		
<b>***Category</b>			
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			



### Tick and Tick-Borne Diseases

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

The three most common ticks in New Jersey are the dog tick, the deer tick, and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

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

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

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

Early symptoms of Lyme disease include:

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

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

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.



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

### **Employers**

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

### **Employees**

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

**Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.**

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.



### Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

Employers must evaluate the hazards faced by workers and identify the personal protective equipment needed for tasks they may perform. If the evaluation revealed a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective boots.


Training is a critical safety measure that must be provided to seasonal employees. Training and subsequent evaluations are the only way supervisors can be assured that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided some resources to assist our members train summer, seasonal employees.

- The MSI offers two online courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job-specific training. To access these courses, visit the MEL website: [www.njmel.org](http://www.njmel.org)
  1. Select the MEL Safety Institute drop-down menu, and select the Learning Management System.
  2. Select and click on LMS Login at the top of the page.
  3. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
  4. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
  5. Remind the students to provide their Course Completion Certificates to the appropriate individual in your organization.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, [www.njmel.org](http://www.njmel.org). It can be found by selecting the MEL Safety Institute drop-down menu and clicking on 'Safety Videos.' The video is under the **Safety Resource Videos** heading.
- Every employee should view the newest MEL online training video; *We Must Respect Each Other*. It is on the same page, under the **Civil Rights Resource Videos**
- The MEL also provides a lending library of over 600 titles in DVD and VHS. The complete catalog and instructions to order a video are on the MEL website, [www.njmel.org](http://www.njmel.org). Select the MEL Safety Institute drop-down menu, select 'Safety Videos,' and click on **Order Conventional Videos**

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- 
- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
  - The MEL website ([www.njmel.org](http://www.njmel.org)) now contains a series of 5-minute Safety Briefings specifically for summer seasonal employees. They can found under the MEL Safety Institute Drop-down menu. Select Bulletins, and select Shift Briefings from the drop-down box. Scroll down the list to find the following lesson plans.
    - [Heat-Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
    - [Blades of Glory: Mower Safety](#)
    - [Poison Ivy](#)
    - [Tips on Dealing with Chiggers](#)
    - [Safety Cans for Fuel Transport & Storage](#)
    - [What Outdoor Workers Need to Know about Sunglasses](#)
    - [Sunburn Hazards](#)
    - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
    - [What you need to know about lightning](#)
    - [Lawn Care Equipment](#)
    - [The Importance of Good Hydration](#)
    - [Using the UV Index](#)
    - [Mower Blades](#)
    - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA ([www.osha.gov](http://www.osha.gov)) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at [http://www.nj.gov/labor/wagehour/content/child\\_labor.html](http://www.nj.gov/labor/wagehour/content/child_labor.html). Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations and coach them on making safer decisions and actions
- Assign a strong supervisor/mentor to work with seasonal employees

**The Safety Director's Office wishes everyone a safe and enjoyable summer.**

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## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 4/22/2018 To 5/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Evesham I - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	Evidence of insurance with respect to property located at for 401 Quail Rd, Marlton NJ 08053.	5/2/2018 #1896278	GL AU EX WC OTH
H - Evesham Township I - Township of Evesham	Board of Education 25 South Maple Avenue Marlton, NJ 08053	Evidence of insurance to the use of DeMasi Middle School.	5/7/2018 #1896727	GL AU EX WC
H - Evesham Township I - Township of Evesham	Board of Education 25 South Maple Avenue Marlton, NJ 08053	Re: use of DeMasi School on July 19th and July 26th, 2018 during the hours of 12:00pm to 3:00pm for the Junior Police Academy. Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the use of DeMasi School on July 19th and July 26th, 2018 during the hours of 12:00pm to 3:00pm for the Junior Police Academy.	5/9/2018 #1897164	GL AU EX WC
<b>Total # of Holders: 3</b>				

05/22/2018



**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					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>355</b>	<b>\$475,331.93</b>	<b>\$158,486.69</b>	<b>\$316,845.24</b>	<b>66.7%</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 – May 31, 2018**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	17	\$133,317.53	\$40,599.15	\$92,718.38	69.5%
Physical Therapy	169	\$106,555.29	\$17,353.00	\$89,202.29	83.7%
Ambulatory Surgery Center	7	\$60,827.50	\$25,960.10	\$34,867.40	57.3%
Neurosurgery	6	\$51,653.69	\$16,885.49	\$34,768.20	67.3%
Orthopedic Surgery	29	\$25,506.58	\$13,303.13	\$12,203.45	47.8%
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%
Occ Med/Primary Care	22	\$14,952.61	\$7,316.18	\$7,636.43	51.1%
MRI/Radiology	23	\$10,554.08	\$5,280.63	\$5,273.45	50.0%
Other	4	\$6,903.16	\$4,784.35	\$2,118.81	30.7%
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%
Behavioral Health	23	\$5,220.00	\$4,181.00	\$1,039.00	19.9%
Urgent Care Center	19	\$4,427.89	\$2,569.00	\$1,858.89	42.0%
Hand Surgery	4	\$2,394.00	\$1,263.63	\$1,130.37	47.2%
Pain Management	4	\$2,139.90	\$824.05	\$1,315.85	61.5%
Laboratory Services	3	\$869.70	\$128.03	\$741.67	85.3%
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>355</b>	<b>\$475,331.93</b>	<b>\$158,486.69</b>	<b>\$316,845.24</b>	<b>66.7%</b>

**TOP 10 PROVIDERS  
January 1, 2018 - May 31, 2018**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WEST JERSEY HEALTH, INC.	9	\$29,586.24	Hospital
TARIQ S. SIDDIQI, MD	2	\$16,535.11	Neurosurgery
IVY REHAB NETWORK, INC	114	\$10,503.00	Physical Therapy
OUR LADY OF LOURDES MEDICAL CENTER	7	\$9,302.91	Hospital
SUMMIT SURGICAL CENTER, LLC	2	\$8,829.20	Ambulatory Surgery Center
SOUTH JERSEY MUSCULOSKELETAL INST	1	\$8,300.90	Ambulatory Surgery Center
PREMIER ORTHOPEDIC OF SOUTH JERSEY	22	\$8,062.40	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	2	\$5,894.00	Ambulatory Surgery Center
ROTHMAN INSTITUTE OF NEW JERSEY	1	\$4,825.35	Orthopedic Surgery
STRIVE PHYSICAL THERAPY	44	\$4,640.00	Physical Therapy
<b>Grand Total</b>	<b>204</b>	<b>\$106,479.11</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – MAY 21, 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
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>Karen A. Read</b> <b>Rachel Chwastek</b>
Treasurer	<b>Tom Tontarski</b>
Attorney	Kearns, Reale & Kearns, Esquires <b>William Kearns, Esquire</b> <b>John Shields, Esquire</b>
Auditor	Bowman & Company
Claims Service	Qual Lynx <b>Kathy Kissane</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> ( <i>via telephone</i> )
Managed Care Organization	QualCare <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew



**ALSO PRESENT:**

George Gravenstine, AJM Insurance  
Larry Graham, Fairview Insurance

**APPROVAL OF MINUTES: APRIL 30, 2018 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 30, 2018**

Moved: Commissioner Brevogel  
Second: Commissioner Shannahan  
Vote: 2 Ayes – 0 Nays– 1 Abstention (Andl)

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:** The Executive Director advised the Safety Director was conducting some training so he has called in, and would like to give his report first.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the month of April, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised two law enforcement directives, the first from the AG's office, requiring an early warning system for departments to monitor officers with excessive complaints and second regarding random drug testing throughout the state. Mr. Prince advised the PMM JIF round table will be scheduled in September or October, emails will be sent in the near future. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected official and Administrator completing the course by May 31<sup>st</sup>.

Mr. Kearns will be scheduling a session in Moorestown. This course is also available on-line; enclosed in the agenda were the directions to take the class.

**2018/2019 Employment Practices Program:** Included in the agenda was a copy of the correspondence mailed to Fund Commissioners and Risk Management Consultants concerning updates to member Employment Practices Programs. Updated Model Personnel Manuals have been posted to the MEL's webpage [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. Chief Keith Hummel (Ret.) will present this revised training for all member Police Chiefs, Captains and Lieutenants.

Managers & Supervisors Training – The Program also includes mandatory training of management. We will be working with Mr. Kearns’ office to develop a schedule for these classes and will coordinate 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.

**2018 Coverage Documents** – The fund office will begin distributing the 2018 coverage documents to all Fund Commissioners and Risk Managers via email in late May.

**MEL Cyber Risk Management Program** – 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 in the agenda was the program information and certifications that need to be completed and returned to the Underwriting office.

**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.

Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2019 underwriting renewal – which is expected to begin in early June.

**Investment Legislation:** The bill that would expand the JIF and MEL’s investment opportunities is now on the Governor’s desk. The law would authorize certain joint insurance funds to invest in certain bonds, notes, and other obligations of State and Federal agencies and to form joint cash management and investment programs as a means to broaden the types of securities joint insurance funds may invest in and to reduce the amount of assets that must be held in short term investments to cover the cash flow needs of the funds.

**Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2017 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 30<sup>th</sup> deadline. Jim Miles will be attending the meeting next month to review the audit with the Commissioners.

**EJIF Stormwater Bulletin** – Included in the agenda were two Environmental Alerts from the EJIF— one concerning NJDEP revisions to Tier A and B Stormwater Permits; and one concerning changes to New Jersey Underground Storage Tank Regulations.

**2018 Safety Expo:** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund 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 Fire Academy and September 28<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly.

**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 March 31, 2018 shows the fund’s surplus over \$2.4 million. The funds Loss Ratio Analysis is on target with the actuary’s projection of 5.5 and the actual at 9. The LTAF is 1.03, which well below the MEL average and no loss time accidents last month. The fund is 100% in compliance with the EPL/POL Policy, which is great news. 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 a case, Sheeler vs. ACMJIF, regarding accessibility to OPRA. The argument was if you were not a NJ Citizen you should not be able to use OPRA, as it is for citizens, but it was decided citizen is anyone, including businesses, so any person or company can use OPRA to request information. Mr. Kearns advised he will email out the case information to the fund members and professionals.

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

**Payment of May 2018 Vouchers Resolution 18-13**

Fund Year 2017	10,000.00
Fund Year 2018	40,432.07
<b>Total</b>	<b>50,432.07</b>

**MOTION TO APPROVE RESOLUTION 18-13 VOUCHER LIST FOR THE MONTH OF MAY AS SUBMITTED**

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

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

<b>2018</b>	10,016.15
<b>2017</b>	18,950.50

<b>2016</b>	59,484.22
<b>2015</b>	4,888.41
<b>2014</b>	1,211.22
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>94,550.50</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:** The Executive Director advised there were 4 certificates issued for the period of 1/22/2018 through 2/22/2018 and 12 certificates issued for the period of 2/22/2018 through 3/22/2018.

**MANAGED CARE:**

**REPORT:** Stephen McNamara advised March's reports were included in the agenda. Mr. McNamara reported there were 179 bills during the first quarter totaling \$295,682.63, of that amount \$103,277.36 was paid for a savings of \$192,405.27 which is a 65.1% savings.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Report Part of Minutes.

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

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

**MOTION TO RETURN TO OPEN SESSION:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

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

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

**MOTION TO ADJOURN MEETING:**

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

**MEETING ADJOURNED: 1:31pm**

**NEXT REGULAR MEETING: June 25, 2018  
Moorestown Township, 1:00PM**

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

***APPENDIX II***  
***MEL, EJIF & RCF Reports***



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** June 7, 2018  
**To:** Board of Fund Commissioners  
Professional Municipal Management Joint Insurance Fund  
**From:** Commissioner Thomas Merchel  
**Subject:** June MEL Report

**Year-end Financial Reports:** Fund Auditor submitted and reviewed the Audit Report as of December 31, 2017 noting the Fund's surplus stands at \$21,870,835. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report but added that MEL is no longer contracting with that TPA. Auditor said the Fund is in excellent financial condition.

Actuary submitted and reviewed the Valuation Report as of December 31, 2017 and said liability reserves increase was offset by decreases in workers' compensation.

**Audit Committee:** Committee met on May 30<sup>th</sup> to review the Audit and the Internal Audit on Accounting and Financial Reporting; minutes of the meeting were distributed along a copy of the Internal Audit. Board accepted the recommendation of the Audit Committee and amended Committee's Charter to reflect actual composition of the Committee.

**Management Committee:** Committee met on May 30<sup>th</sup> and submitted minutes of its meeting. Chairman reviewed the topics discussed.

**Planning and Zoning Boards:** Board accepted the Committee recommendation and approved the distribution of letter, along with training material and Policy Form for Planning and Zoning Boards. To be eligible for the policy, board members would be required to attend a training program designed to prevent land use liability claims. Training can be met by attending a regional training or municipal attorney or planning board attorney using prepared materials at the planning board meeting. This training is critical to address a significant increase in suits against planning and zoning board members.

**Legislation:** The Senate Labor Committee held hearings recently on 2 firefighter bills impacting workers' compensation. Executive Director distributed a copy of the testimony the MEL provided to the committee. One bill, the Firefighter Presumption Bill S-716 is

now expected to advance from the Budget committee on June 4 and passed by the full Senate on June 7. MEL Representatives also attended the June 4<sup>th</sup> Budget Committee; Fund Attorney said committee was addressing a few bills and did not focus as much as the Labor Committee did on the Firefighters' cancer presumption bill (which includes first aid and police). Commissioner Tomasko said the League of Municipalities took a position to oppose the bill and just released an alert. Commissioner Cuccia said the MEL was hoping to work with sponsors to modify bill to include some qualifications and shared with the committee statistics from California showing the dramatic impact. Commissioner Cuccia also noted a second bill that would expand workers' compensation coverage for firefighters suffering a heart attack and said if bills goes forward, an amendment to conduct annual physicals should be considered. Board referred the firefighters' cancer presumption bill matter to the Coverage Committee to consider options if the bill is passed into law as introduced.

**Investment Legislation:** The bill that would expand the JIF and MEL's investment was conditionally vetoed by the Governor. Bill, with his recommended amendments, is expected to be adopted shortly. The law will authorize certain joint insurance funds to invest in certain bonds, notes, and other obligations of State and Federal agencies and to form joint cash management and investment programs as a means to broaden the types of securities joint insurance funds may invest in and to reduce the amount of assets that must be held in short-term investments to cover the cash flow needs of the funds.

**Residual Claims Fund:** Currently, the local JIFs transfer open liabilities to the RCF at 4 ½ years (54 months). The Actuary was asked to review this timetable and evaluate the impact if the transfer were to occur at 60 and 66 months respectively. Actuary provided the attached exhibit in support of the change. Board accepted recommendation to move to 60 months starting with Fund Year 2014.

**Professional Service Agreement:** Board approved contract addendums for Baker Tilly and Perma. Baker Tilly had asked for a number of revisions to its contract. A copy of a "red-lined" version of the contract reflecting only those changes Fund Attorney recommends the MEL consider. Baker Tilly has agreed to accept the limited changes as well.

In revising the MEL's standard contract, PERMA inadvertently removed one paragraph unique to the Executive Director's contract – which is highlighted in the attached excerpt.

**Cyber Security:** Rutgers has completed the services in their contract with the MEL. Since this remains an evolving risk, we recommend the MEL enter into a new contract with Rutgers to continue to work on specific projects assigned by the Cyber Task Force but not to exceed \$25,000. Board authorized contract.

**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. Training webinars were held on May 8<sup>th</sup> and 10<sup>th</sup>. We are working with Origami for another training date and will email once scheduled.

Members and Risk Managers will receive an email with a link to renewal worksheets – to begin the 2019 underwriting renewal – which is expected to begin in early June.

The Fund has already begun working with Origami on Phase 2 – which is to develop a program for a proprietary claims system.

**RCF Report:** A copy of Commissioner Clarke’s report on the RCF’s April meeting submitted for information.

**Marketing Committee:** This committee is scheduled to meet on June 1<sup>st</sup>. Acrisure submitted a report on MEL and non-MEL member renewal dates and will work with local JIF Executive Directors to help retain member and market to new members. Princeton submitted draft MEL marketing material and will develop a template for local JIFs to add JIF specific information.

**Coverage Committee:** This committee is scheduled to meet on June 22<sup>nd</sup>.

**Safety & Education Committee:** This committee is scheduled to meet on June 15<sup>th</sup>.

**2018/2019 Employment Practices Program:** A copy of correspondence distributed to members announcing the 2018/2019 Program submitted for information. Members should visit the MEL’s webpage [www.njmel.org](http://www.njmel.org) for changes to the MEL’s Model Personnel Manual and information on training program requirements. Members have until October 1<sup>st</sup> to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Fund Attorney to review law concerning accommodates for breastfeeding and requirement to make “secure storage of milk” available.

**Cyber Task Force:** The Task Force last met on February 15<sup>th</sup> to outline its next steps. Task force plans to continue to work on programs to educate members.

**League Magazine:** A copy of latest in the series of “Power of Collaboration” ads, appearing in the League magazine, distributed for information.

**Claims Committee:** The Claims Review Committee submitted a report on its May 2, 2018. Committee met again just prior to board meeting.

**Fund Attorney:** Attorney discussed a matter arising out of West Wildwood concerning a police officer that had been terminated after numerous disciplinary charges. Officer filed a lawsuit under employment practices liability, against the town. Subsequently, a new council was elected that re-instated the officer and promoted her to Police Chief. Council dismissed the disciplinary charges and entered into a settlement to pay back wages and seal information about prior discipline – after the MEL warned the council that such action would jeopardize the MEL’s defense in the employment matter. As

a result, the MEL withdrew coverage due to lack of cooperation. Town filed suit challenging coverage denial. Judge held decision in that matter until the EPL claim was settled. Town lost lawsuit, costing \$1.8 million (including settlement and legal costs). Judge then issued his decision on the coverage challenging in support of the MEL, noting an insured's obligation to cooperate with the insurer is a cornerstone in insurance and added that town's action greatly reduced the defense council's ability to defend the town.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: June 7, 2018

TO: Board of Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Thomas Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**AUDITOR YEAR-END REPORTS** – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2017. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #18-18 approving the Year-End Financials and executed the Group Affidavit.

**ACTUARIAL IBNR ESTIMATES** – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2018.

**ENVIRONMENTAL ENGINEER RFQ** - The Executive Director issued an RFQ for the position of Environmental Engineer with a return date of May 15, 2018. There were two responses received. The responding firms were First Environment and PS&S. The Executive Director said a sub-committee will meet during the summer to review the responses and the potential contract(s) going forward.

**38 LAGOON DRIVE PROPERTY LISTING** – Resolution #19-18 was adopted authorizing the E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ to be listed with a listing agent.

**LEGISLATIVE AGENT CONTRACT** - The Executive Director said the legislative agent contract with Princeton Public Affairs Group expired June 1, 2018 but noted that there is a provision to extend the contract for an additional year. A motion was passed authorizing a 1 year contract extension to Princeton Public Affairs Group for the position of Fund Legislative Agent.

**E-JIF COVERAGE COMMITTEE** - The Underwriting Manager said there will be a need for a coverage meeting in the near future to discuss several items. One issue is a pollution loss that results from the cyber peril. Another is requirements under the “Water Quality Accountability Act” that applies to public water systems with more than 500 service connections. Affected water suppliers are required to comply with published standards by the Board of Public Utilities (BPU) as respects cyber security and join the New Jersey Cyber Security and Communications Integration Cell (NJCCIC).

**2018 BILLINGS**- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

**NEXT MEETING**- The next meeting of the EJIF is scheduled for September 5, 2018 at the Forsgate CC, Jamesburg.



## Municipal Excess Liability Residual Claims Fund

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June 7, 2018

Memo to: Board of Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Re: Topics Discussed at the RCF June 7<sup>th</sup> Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2017 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review. Fund Auditor referred to the Summary of Statement of Net Position and said Fund Year 2017 unrestricted net position was \$11,958,385 – a decrease of approximately \$10,000 from the prior year.

Fund Auditor said is the audit noted the standard annual recommendation of “Specific Fund Years for workers’ compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.”

Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves report; as of December 31, 2017 the RCF has reserves totaling approximately \$80 million for Fund Years 1995-2017.

Following the report the Board approved the year-end financials as presented and adopted resolution 9-18 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

**Residual Claims Fund:** Executive Director reported the local JIFs currently transfer open liabilities to the RCF at 4 ½ years (54 months). The Actuary was asked to review this timetable and evaluate the impact if the transfer were to occur at 60 and 66 months respectively. The MEL Management Committee recommended moving the transfer at 60 months starting with Fund Year 2014. Extending the transfer of open liabilities from 54 months to 60 months will allow claims to develop longer and provide greater certainty on reserves. The Board approved the recommendation to transfer the liability at 60 months beginning with Fund Year 2014. The RCF will take formal action at their September meeting and provide the local JIFs with the resolution initiating the transfer at that time.

**Claims Committee:** The Claims Review Committee met in May and the morning of the Commissioner’s meeting. Minutes of the May meeting were distributed under separate cover.

**Next Meeting:** The next meeting of the RCF will be **Wednesday September 5, 2018** at 10:30AM at the Forsgate Country Club-Monroe, NJ.