

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
JANUARY 28, 2019 – 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/Administrator of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: JANUARY 28, 2019  
MOORESTOWN TOWNSHIP**

- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF 2018 COMMISSIONERS**
  - APPROVAL OF MINUTES:**
    - November 26, 2018, Open Session.....Appendix I
    - November 26, 2018, Closed Session.....To be distributed
- CORRESPONDENCE.....None**
  
- ADJOURN MEETING**
  - Chair vacated - Chairman asks Executive Director to run meeting
  
- EXECUTIVE DIRECTOR CALLS MEETING TO ORDER**
- ROLL CALL OF 2019 FUND COMMISSIONERS**
- ELECTION OF CHAIRMAN AND SECRETARY**
- ATTORNEY SWEARS IN COMMISSIONERS**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - .Executive Director's Report..... Page 1
  
- ATTORNEY - William J. Kearns, Esquire**
  
- TREASURER - Thomas Tontarski**
  - .December 2018 Voucher List Resolution 18-26.....Page 24
  - .January 2019 Voucher List Resolution 19-5.....Page 26
  - .Treasurer Reports.....Page 28
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
  - Monthly Certificate Reports.....Page 37
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - .Monthly Report .....Page 41
  
- MANAGED CARE – Qual Care**
  - .Monthly Report.....Page 52
  
- CLAIMS SERVICE – Qual Lynx**

**MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:**

**PERSONNEL, SAFETY, PROPERTY OR PUBLIC LITIGATION**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: February 25, 2019 - Moorestown Township Town Hall**
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# Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Date: January 28, 2019

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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## 2019 Reorganization Resolutions

**Fund Professionals & Professional Service Agreements:** At the January 22, 2018 Reorganizational meeting, the Fund appointed professional contracts in accordance with the fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Enclosed with the reorganization resolutions is Resolution 19-1 establishing compensation for Fund Year 2019. **(Page 3)**

### Motion to adopt Resolution 19-1

<b>.Resolution 19-2</b> Establishment of Public Meeting Procedures	Page 7
<b>.Resolution 19-3</b> Establishment of a Fiscal Management Plan	Page 9
<b>.Resolution 19-4</b> 2019 Risk Management Plan	Appendix III

### Motion to adopt Resolutions 19-2 through 19-4.

- Residual Claims Fund 2018 Reorganization Meeting:** The Residual Claims Fund's 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Merchel's report on the meeting. **(Appendix II)**
- E-JIF 2019 Reorganization Meeting:** The E-JIF 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Merchel's report on the meeting. **(Appendix II)**
- MEL 2019 Reorganization Meeting:** The MEL 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Merchel's report on the meeting. **(Appendix II)**
- Special Fund Commissioner:** With the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2019, Evesham has this privilege and they are appointing \_\_\_\_\_.

- ❑ **2019 Assessments:** The 2019 Assessments were mailed to all member towns in mid-December. First Installment payments were due to the Treasurer by January 15, 2019.
- ❑ **2019 Budget:** In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund’s official newspaper. In addition, PERMA has sent the budget to member municipalities and will file the same with the State.
- ❑ **Elected Officials Training:** This year’s elected officials training program focus is on “Employment Practices Liability”. As in the past, the MEL will reduce each member’s 2019 liability claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2019. The Fund will be scheduling sessions in the coming months.

The MEL is making available an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

- ❑ **Cyber Liability** - During the month of December, there was a rash of ransomware attacks hitting New Jersey municipalities, including several MEL JIF members. As a result, XL Caitlin, the Fund’s carrier, asked for additional premium. The MEL JIF will assume the increase (amounting to \$100 per member) in 2019, in an effort to protect the coverage for member JIFs.

The MEL’s Cyber Task Force has issued a Bulletin alerting members of these new attacks. (Page 16). The Task Force also established minimum standards for Cyber Security in 2017. If implemented, these standards may have prevented some of the claim activity. Members are reminded that they need to complete the MEL’s minimum standard checklist as soon as possible. As of last week, two members have submitted completed checklist.

- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund’s main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

❑ **Due Diligence Reports:**

❑ <b>Financial Fast Track Report</b>	<b>Page 17</b>
❑ <b>Interest Rate Summary Comparison Report</b>	<b>Page 18</b>
❑ <b>Expected Loss Ratio Analysis</b>	<b>Page 19</b>
❑ <b>Claim Activity Report</b>	<b>Page 20</b>
❑ <b>Lost Time Accident Frequency Report</b>	<b>Page 21</b>
❑ <b>Regulatory Affairs Checklist</b>	<b>Page 22</b>
❑ <b>2019 EPL/POL Status</b>	<b>Page 23</b>

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**APPOINTING PROFESSIONAL AND SERVICE ORGANIZATIONS**

**Whereas**, the Professional Municipal Management Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Local Public Contracts Law*, and

**Whereas**, the Commissioners of the Professional Municipal Management Joint Insurance Fund have determined that it is in the best interest of the Professional Municipal Management Joint Insurance Fund to have the terms of appointment and contracts with its professionals begin as of February 1st each year, so that the terms begin after the annual reorganization meeting of the Professional Municipal Management Joint Insurance Fund,

**Whereas**, the Professional Municipal Management Joint Insurance Fund is desirous to appoint Fund Professionals – noted below – to three year terms commencing on February 1, 2018 and ending on January 30, 2020, in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Professional Municipal Management Joint Insurance Fund, assembled in a public session on January 22, 2018, that the following be appointed:

1. **PERMA Risk Management Services** is hereby appointed as **Administrator, with Bradford C. Stokes as Executive Director and Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager** and all as agents for process of service.
2. **Mr. William John Kearns, Jr** of the law firm of **Helmer, Conley & Kasselmann**, is appointed as the **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, **William Kearns** shall provide **Litigation Management Services** for the Fund.
3. **Thomas Tontarski** is appointed as **Treasurer** for the Fund.
4. **The Actuarial Advantage** is appointed as **Actuary** for the Fund.
5. **J.A. Montgomery Risk Control** is appointed as **Safety Director** for the Fund.
6. **Bowman & Company** is appointed as **Auditor** for the Fund.
7. **Conner Strong & Buckelew** is appointed as **Underwriting Manager** for the Fund.
8. **Qual-Lynx** is appointed as **Claims Administrator** for the Fund.

9. **Wilmington Trust** is appointed as **Asset Manager** for the Fund.
10. **Investors Bank** is appointed as **Banking Manager** for the Fund.
11. **Qual Care** is appointed as **Workers' Compensation Managed Care Organization** for the Fund.
12. **Russo & Associates** is appointed as **Internal Auditor** for the Fund.

**Be It Further Resolved**, that the Commissioners of the Professional Municipal Management Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

**Be It Further Resolved**, that the compensation for the services shall be in accordance with the amounts budgeted for the services and contracts hereby authorized and approved by the Commissioners of the Professional Municipal Management Joint Insurance Fund, and

**Be It Further Resolved**, that the Chairman and Secretary of the Professional Municipal Management Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services and providing for compensation, as follows

1. PERMA as Administrator for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 in the amount of \$132,964.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$398,245.00
2. The law firm of, Helmer, Conley & Kasselmann, with William John Kearns, Jr., Esquire as the designated attorney, as the Attorney for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 in the amount of \$20,663.00 for general legal services and the sum of \$17,601.00 for litigation management, plus expenses, as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$52,810.00.
3. Thomas Tontarski as Treasurer for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 in the amount of \$17,861.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$53,590.00.
4. The Actuarial Advantage, with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 at a rate not to exceed \$39,292.00, as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$117,892.00.

5. J.A. Montgomery Risk Control, with Joanne Hall and Glenn Prince as its designated representatives, as Safety Director for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 with a basic fee in the amount of \$23,160.00 as Safety Director and reimbursement of expenses for postage not to exceed \$500.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$69,486.00.
6. Bowman & Company with James Miles as its designated representative, as Auditor for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$23,126.00 without the specific approval of the Commissioners, as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$69,419.00.
7. Wilmington Trust as Asset Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 at a rate of .05% of the market value of the FUND's invested assets. The estimated dollar amount that will be expended in connection with this three year term is \$6,840.22.
8. Investors Bank as Banking Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
9. Qual Lynx as Claims Service Company for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 in accordance with the fee schedule set forth in the Agreement in the amount of \$138,506.00 plus the actual cost of a performance bond as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$407,426.00.
10. Conner Strong & Buckelew as Underwriting Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2019 in the amount of \$5,975.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$17,928.00.
11. Qual Care as Workers' Compensation Managed Care Organization for calendar year 2019 in the amount of \$84,815.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$254,478.00
12. Russo & Associates as Internal Auditor for calendar year 2019 in the amount of \$4,295.00 as set forth specifically in the Agreement. The estimated dollar amount that will be expended in connection with this three year term is \$12,887.00.

**Be It Further Resolved**, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Professional Municipal Management Joint Insurance Fund, and



**Be It Further Resolved,** that notice of the appointments and the Agreements for professional shall be published as required by law, and

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 28, 2019.

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**CHAIRMAN**

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**SECRETARY**

**RESOLUTION NO. 19-2**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
ADOPTING PROCEDURES IN COMPLIANCE WITH THE  
OPEN PUBLIC MEETINGS ACT**

**Whereas**, the Professional Municipal Management Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6, et seq., and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Board of Fund Commissioners of the Professional Municipal Management Joint Insurance Fund, and

**Whereas**, the Open Public Meetings Act provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

**Whereas**, it is necessary for the Commissioners of the Professional Municipal Management Joint Insurance Fund to make certain administrative and organizational determinations for the proper operation of the Professional Municipal Management Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Professional Municipal Management Joint Insurance Fund, assembled in public session on this 28th day of January 2019, that:

1. The Professional Municipal Management Joint Insurance Fund hereby designates the Fourth Monday (unless otherwise noted) of each Month, in the Municipal Buildings of the member municipalities set forth for each date, specifically:

February 25, 2019	Moorestown Town Hall	1:00 PM
*April 29, 2019	Indian Springs Country Club	11:00 AM
**May 28, 2019	Moorestown Town Hall	1:00 PM
June 24, 2019	“ “	1:00 PM
July 22, 2019	“ “	1:00 PM
September 23, 2019	“ “	1:00 PM
October 28, 2019	“ “	1:00 PM
November 25, 2019	“ “	1:00 PM
January 27, 2020	“ “	1:00 PM
*Fifth Monday; **Fourth Tuesday		

as the dates and places of its regular meetings and the meeting of January 27, 2020, shall serve as the 2020 Reorganization Meeting; unless otherwise modified by Resolution; all meetings shall begin at 1:00 PM unless otherwise noted.

2. A copy of all advance notices of special meetings of the Professional Municipal Management Joint Insurance Fund shall, at least forty-eight (48) hours in advance of the special meeting be mailed to the newspaper designated in this Resolution;

be filed with the Clerk of each of the municipalities which are members of the Professional Municipal Management Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.

3. Any person may request, in writing, that the Professional Municipal Management Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or re-scheduled meetings of the Professional Municipal Management Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with the prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
4. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Professional Municipal Management Joint Insurance Fund required pursuant to the Open Public Meetings Act:

Burlington County Times

In addition, the Fund's webpage is designated for official notices [www.pmmjif.org](http://www.pmmjif.org)

5. Upon the affirmative vote of three-fourths of the Commissioners present, the Professional Municipal Management Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and

**Be It Further Resolved**, that copies of this Resolution shall be provided to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Professional Municipal Management Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Professional Municipal Management Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 28, 2019.

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**CHAIRMAN**

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**SECRETARY**

## RESOLUTION NO. 19-3

### PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

#### ADOPTING FISCAL POLICIES AND PROCEDURES

**Whereas**, the Professional Municipal Management Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Professional Municipal Management Joint Insurance Fund, and

**Whereas**, the Commissioners of the Professional Municipal Management Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Professional Municipal Management Joint Insurance Fund,

**Now, Therefore, Be It Resolved** by the Commissioners of the Professional Municipal Management Joint Insurance Fund, meeting in public session on January 28, 2019, that:

1. There is hereby established an interest rate to be charged on all delinquent assessments for the year 2019 of ten (10%) per cent per annum from the due date for any such assessments, except that no interest shall be charged prior to January 15, 2019.
2. Bradford C. Stokes, Executive Director and/or the Account Manager so designated by the Executive Director is designated as the person authorized to accept service of process on behalf of the Professional Municipal Management Joint Insurance Fund at 9 Campus Drive Parsippany NJ 07054 and at 401 Route 73 N, Marlton NJ 08053.
3. The Executive Director of the Professional Municipal Management Joint Insurance Fund is hereby designated as the custodian of the records which shall be maintained at the office of the Administrator located at 401 Route 73 N, Marlton NJ 08053
4. Investors Bank, having principal offices within the State of New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Professional Municipal Management Joint Insurance Fund and any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Professional Municipal Management Joint Insurance Fund for the term ending December 31, 2019 with a "30 – day cancellation clause", provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Professional Municipal Management Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 18:9-41, et seq.

5. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Professional Municipal Management Joint Insurance Fund for the term ending December 31, 2019.
6. The following officials of the Professional Municipal Management Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

<u>Thomas Merchel</u>	CHAIR
<u>Richard Brevogel</u>	SECRETARY
<u>Joseph Andl</u>	COMMISSIONER
<b><u>Thomas Tontarski</u></b>	TREASURER

7. The Professional Municipal Management Joint Insurance Fund has determined that idle funds of the Professional Municipal Management Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Professional Municipal Management Joint Insurance Fund or to effect investments. The Professional Municipal Management Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to pertinent laws and regulations:

- A. To and from checking or savings accounts of the Professional Municipal Management Joint Insurance Fund to other accounts of the Professional Municipal Management Joint Insurance Fund.
- B. To or from checking or savings accounts of the Professional Municipal Management Joint Insurance Fund to or from accounts specified as authorized depositories of the Professional Municipal Management Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Professional Municipal Management Joint Insurance Fund.

8. All funds of the Professional Municipal Management Joint Insurance Fund for claims payments shall be withdrawn from the official named depositories by check which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution to sign claim payment checks on behalf of the Professional Municipal Management Joint Insurance Fund:

Alice Lihou	Qual-Lynx
David S. Ruber	Qual-Lynx
Janet Buggle	Qual-Lynx

9. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 28, 2019.

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**CHAIR**

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**SECRETARY**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**  
**2019 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Professional Municipal Management Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Government money market mutual funds
- c.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- d.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located;
- e.) Bonds or other obligations, having a maturity date not more than 397 days from the date of purchase, approved by the Division of Local Government Services of the Department of Community Affairs for investment by local units.
- f.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- g.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.
- h.) Local Government Investment Pools
- i.) MEL **Joint Cash Management & Investment Program as defined in N.J.S.A.**

**40A:5:38-1.**

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase.

At any given time, the Fund's investment portfolio shall conform to the following criteria:

- a) Any bonds or other obligations held by the FUND shall have a minimum long-term investment grade underlying credit rating, or equivalent rating provided by a Nationally Recognized Statistical Rating Organization as outlined by the U.S. Securities and Exchange Commission, with the exception of bonds issued pursuant to the Municipal Qualified Bond Act, which may have an underlying credit rating below investment grade so long as the Municipal Qualified Enhanced Rating is investment grade, or equivalent rating provided by NRSO.
- b) A minimum of thirty-five (35) percent of aggregate total par amount of bonds and other obligations shall have a minimum long-term, underlying credit rating of AA-, or equivalent rating by an NRSRO.
- c) The aggregate par amount of bonds or other obligations with a long-term underlying credit rating below A-, or equivalent rating by an NRSRO, shall not exceed thirty (30) percent of the aggregate total par amount of bonds, investments and other obligations held by the Fund.
- d) The aggregate par amount of bonds or other obligations with maturities longer than five (5) years shall not exceed sixty (60) percent of the aggregate total par amount of bonds, investments and other obligations held by the FUND.

Any exception to or deviations from the above criteria must be approved by the New Jersey Division of Local Governmental Services and the New Jersey Division of Investment.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 18:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank  
Wilmington Trust

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.



In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan.

Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632

**MEL CYBER TASK FORCE BULLETIN 19-01**

**Date:** January 9, 2019  
**To:** Fund Commissioners & IT Managers of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** URGENT SECURITY THREAT: New Ransomware – Ryuk

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The MEL saw a number of cyber claims at the very end of 2018. While the holiday season is a very popular time of year for cyber criminals, the number of claims was unusually high. As the incidents are being dissected, the MEL is noticing most of the claims containing a new strain of ransomware, called Ryuk. The New Jersey Cyber Communications and Integration Cell (NJCCIC) reported in late August the Ryuk strain was first detected in early August of 2018 by Check Point Research, a leading cyber threat intelligence company. According to Check Point's report, the Ryuk strain seemed to be related to other existing ransomware, indicating the same creator. The NJCCIC update indicates Ryuk is very advanced, killing many processes and embedding itself deep into the system, in addition to deleting backup files, making it difficult to successfully overcome.

The criminals appear to have learned that designing such advanced malicious software with a high success rate would pay off, as the ransoms demanded have been over \$100k in each incident.....and that is in bitcoin, of course (15 BTC – 50 BTC). In addition, the ransom escalates each day by 0.5 BTC.

Ryuk seems to enter via email phishing campaigns, weak Remote Desktop Protocol (RDP) passwords, and stolen credentials. Once the system is infiltrated, the attacker patiently waits and escalates their privileges until become an administrator on the system.

The MEL Cyber Risk Management Program offers key security recommendations which would help against these attacks, such as patching, requiring regularly updated passwords, good backup practices and cyber hygiene training. In addition, sources, such as Sophos and KnowBe4, recommend controlling RDP access, utilizing VPNs, initiating two-factor authentication, automatic lockout after a few password attempts and highly restrict administrative privileges.

In the recent news, Ryuk Ransomware was reported at the Chicago Tribune, Recipe Unlimited (Canadian Restaurant chain) and DataResolutions.net (a cloud hosting provider).

Following is a link to Check Point's initial publication on Ryuk:  
<https://research.checkpoint.com/ryuk-ransomware-targeted-campaign-break/>

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants

<b>PROFESSIONAL MUNICIPAL MANAGEMENT FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
<b>AS OF November 30, 2018</b>					
	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>	
1. <b>UNDERWRITING INCOME</b>	<b>330,175</b>	<b>3,655,009</b>	<b>77,786,616</b>	<b>81,441,625</b>	
2. <b>CLAIM EXPENSES</b>					
Paid Claims	60,246	1,096,211	35,999,166	37,095,377	
Case Reserves	(634)	(291,472)	2,317,649	2,026,177	
IBNR	83,828	309,702	1,097,652	1,407,354	
Recoveries	-	(49,820)	(128,633)	(178,454)	
<b>TOTAL CLAIMS</b>	<b>143,440</b>	<b>1,064,620</b>	<b>39,285,834</b>	<b>40,350,454</b>	
3. <b>EXPENSES</b>					
Excess Premiums	108,091	1,189,005	21,064,525	22,253,531	
Administrative	51,122	579,059	10,599,762	11,178,821	
<b>TOTAL EXPENSES</b>	<b>159,214</b>	<b>1,768,065</b>	<b>31,664,287</b>	<b>33,432,351</b>	
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	27,521	822,324	6,836,495	7,658,819	
5. <b>INVESTMENT INCOME</b>	13,620	101,830	4,887,755	4,989,585	
6. <b>DIVIDEND INCOME</b>	46,805	46,805	1,591,484	1,638,289	
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>87,946</b>	<b>970,959</b>	<b>13,315,734</b>	<b>14,286,693</b>	
8. <b>DIVIDEND</b>	146,804	169,804	11,032,142	11,201,946	
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>(58,858)</b>	<b>801,155</b>	<b>2,283,592</b>	<b>3,084,747</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
Closed	(98,678)	(113,342)	875,536	762,193	
Aggregate Excess LFC	4,857	51,999	119,844	171,844	
2014	344	54,352	41,150	95,502	
2015	2,031	253,912	556,945	810,858	
2016	2,698	215,480	492,859	708,339	
2017	2,743	63,333	197,258	260,591	
2018	27,146	275,421		275,421	
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(58,858)</b>	<b>801,155</b>	<b>2,283,592</b>	<b>3,084,747</b>	
<b>TOTAL CASH</b>				<b>6,671,539</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	10,808	236,305	1,685,500	1,921,805	
Case Reserves	(10,829)	(262,530)	409,507	146,977	
IBNR	0	(17,697)	58,728	41,031	
Recoveries	0	(7,100)	(72,012)	(79,112)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>(21)</b>	<b>(51,022)</b>	<b>2,081,723</b>	<b>2,030,701</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	90	82,305	941,334	1,023,638	
Case Reserves	(31,564)	(262,984)	414,912	151,928	
IBNR	31,474	(59,578)	110,558	50,980	
Recoveries	0	0	(15,193)	(15,193)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(240,257)</b>	<b>1,451,611</b>	<b>1,211,354</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	2,478	142,606	615,351	757,957	
Case Reserves	(3,949)	(228,345)	735,314	506,969	
IBNR	1,470	(88,746)	217,358	128,612	
Recoveries	0	(20,813)	(22,878)	(43,691)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>(195,298)</b>	<b>1,545,144</b>	<b>1,349,847</b>	
<b>FUND YEAR 2017</b>					
Paid Claims	24,755	349,496	434,823	784,319	
Case Reserves	(26,342)	(155,072)	757,917	602,845	
IBNR	1,588	(208,929)	711,008	502,079	
Recoveries	0	(12,375)	(18,550)	(30,925)	
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(26,880)</b>	<b>1,885,197</b>	<b>1,858,318</b>	
<b>FUND YEAR 2018</b>					
Paid Claims	22,115	285,498		285,498	
Case Reserves	72,050	617,458		617,458	
IBNR	49,296	684,652		684,652	
Recoveries	0	(9,533)		(9,533)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>143,462</b>	<b>1,578,076</b>		<b>1,578,076</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>143,440</b>	<b>1,064,620</b>	<b>39,285,834</b>	<b>40,350,454</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	<b>11/30/2018</b>
					<b>Last</b>	<b>This</b>
		<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Month</b>	<b>Month</b>
<b>PROFESSIONAL MUNICIPAL MGMT JIF</b>						
Total Cash Balance (millions)		3.66	4.58	5.29	6.70	6.67
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	2.13	3.25	4.56	4.58
Avg maturity (years)		2.08	2.67	1.48	0.56	0.50
Unrealized gain/(loss) (%)		0.09	-0.28	-0.71	-0.62	-0.57
Purchase/Book yield (%)		0.80	1.20	1.20	1.43	1.57
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.89	0.92	0.49	0.81	1.00
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		80.36	61.94	59.15	60.95	60.17
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	53.40	48.74	52.54	52.54
Avg maturity (years)		1.58	1.64	1.63	1.13	1.07
Unrealized gain/(loss) (%) ***		0.12	0.03	-0.21	-1.13	-1.01
Purchase/Book yield (%)		0.82	0.82	1.11	1.59	1.67
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.94	0.85	0.90	0.46	0.66
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.10	0.41	0.85	2.07	2.16
TD Money Market		0.01	0.01	0.48	1.63	1.67
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.87	2.02	2.02
Treasury Issues						
1 year bills		0.32	0.61	1.20	2.65	2.70
3 year notes		1.02	1.00	1.58	2.94	2.91
5 year notes		1.53	1.33	1.83	3.00	2.95
Merrill Lynch US Govt 1-3 years ^		0.56	0.89	0.44	0.45	0.80
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.						
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for November is 1.84%						

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

AS OF **December 31, 2018**

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

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	530,576	112.08%	97.10%	107.22%	97.06%	88.65%	95.70%
AUTO LIABILITY	89,385	18,356	20.54%	96.17%	20.54%	95.94%	20.54%	92.58%
WORKER'S COMP	1,210,000	1,320,371	109.12%	99.88%	109.12%	99.86%	119.14%	99.40%
<b>TOTAL ALL LINES</b>	<b>1,956,793</b>	<b>2,012,671</b>	<b>102.86%</b>	<b>99.05%</b>	<b>101.68%</b>	<b>99.02%</b>	<b>103.38%</b>	<b>98.25%</b>
<b>NET PAYOUT %</b>	<b>\$1,844,357</b>		<b>94.25%</b>					

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

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	38.02%	100.00%
GEN LIABILITY	471,685	136,084	28.85%	95.70%	29.92%	95.40%	53.68%	90.15%
AUTO LIABILITY	75,666	68,243	90.19%	92.58%	90.19%	92.21%	80.59%	87.18%
WORKER'S COMP	1,241,000	885,116	71.32%	99.40%	71.32%	99.34%	76.89%	98.10%
<b>TOTAL ALL LINES</b>	<b>1,979,351</b>	<b>1,155,319</b>	<b>58.37%</b>	<b>98.32%</b>	<b>58.62%</b>	<b>98.20%</b>	<b>67.75%</b>	<b>95.97%</b>
<b>NET PAYOUT %</b>	<b>\$1,027,902</b>		<b>51.93%</b>					

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

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	52.59%	100.00%
GEN LIABILITY	485,444	161,859	33.34%	90.15%	42.06%	89.48%	37.99%	79.39%
AUTO LIABILITY	63,974	7,856	12.28%	87.18%	12.28%	86.58%	12.28%	76.44%
WORKER'S COMP	1,288,669	934,704	72.53%	98.10%	72.82%	97.90%	80.96%	93.51%
<b>TOTAL ALL LINES</b>	<b>2,013,291</b>	<b>1,175,213</b>	<b>58.37%</b>	<b>96.00%</b>	<b>60.66%</b>	<b>95.70%</b>	<b>65.95%</b>	<b>90.13%</b>
<b>NET PAYOUT %</b>	<b>\$769,384</b>		<b>38.22%</b>					

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

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	185,329	176,935	95.47%	100.00%	97.95%	99.33%	109.10%	95.24%
GEN LIABILITY	483,019	292,379	60.53%	79.39%	60.53%	78.18%	59.06%	60.18%
AUTO LIABILITY	53,346	43,547	81.63%	76.44%	81.63%	75.06%	54.85%	51.17%
WORKER'S COMP	1,332,335	826,389	62.03%	93.51%	62.96%	92.71%	49.35%	64.07%
<b>TOTAL ALL LINES</b>	<b>2,054,029</b>	<b>1,339,251</b>	<b>65.20%</b>	<b>90.33%</b>	<b>66.03%</b>	<b>89.43%</b>	<b>57.17%</b>	<b>65.63%</b>
<b>NET PAYOUT %</b>	<b>\$775,210</b>		<b>37.74%</b>					

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

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	181,000	137,996	76.24%	95.24%	63.71%	86.00%	N/A	N/A
GEN LIABILITY	428,966	57,471	13.40%	60.18%	12.98%	49.00%	N/A	N/A
AUTO LIABILITY	47,555	14,591	30.68%	51.17%	25.22%	45.00%	N/A	N/A
WORKER'S COMP	1,313,000	992,400	75.58%	64.07%	54.11%	52.00%	N/A	N/A
<b>TOTAL ALL LINES</b>	<b>1,970,521</b>	<b>1,202,458</b>	<b>61.02%</b>	<b>65.78%</b>	<b>45.34%</b>	<b>54.30%</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$332,780</b>		<b>16.89%</b>					

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

December 31, 2018						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	0	0	2	3	11	16
December-18	0	0	2	2	12	16
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>1</b>	<b>0</b>
Limited Reserves						<b>\$5,400</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$0	\$0	\$400	\$15,505	\$77,393	\$93,298
December-18	\$0	\$0	\$400	\$10,915	\$75,079	\$86,394
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$4,590)</b>	<b>(\$2,314)</b>	<b>(\$6,904)</b>
Ltd Incurred	\$143,367	\$65,876	\$70,794	\$176,935	\$137,996	\$594,969
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	1	1	6	12	31	51
December-18	1	0	4	12	30	47
<b>NET CHGE</b>	<b>0</b>	<b>-1</b>	<b>-2</b>	<b>0</b>	<b>-1</b>	<b>-4</b>
Limited Reserves						<b>\$9,633</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$52,100	\$5,252	\$145,212	\$230,508	\$54,561	\$487,632
December-18	\$74,600	\$0	\$96,733	\$225,829	\$55,611	\$452,772
<b>NET CHGE</b>	<b>\$22,500</b>	<b>(\$5,252)</b>	<b>(\$48,479)</b>	<b>(\$4,679)</b>	<b>\$1,050</b>	<b>(\$34,860)</b>
Ltd Incurred	\$530,576	\$136,084	\$161,859	\$292,379	\$57,471	\$1,178,370
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	0	0	0	4	5	9
December-18	0	0	0	4	6	10
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>
Limited Reserves						<b>\$4,004</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$0	\$0	\$0	\$34,590	\$10,025	\$44,615
December-18	\$0	\$0	\$0	\$27,911	\$12,125	\$40,036
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$6,679)</b>	<b>\$2,100</b>	<b>(\$4,579)</b>
Ltd Incurred	\$18,356	\$68,243	\$7,856	\$43,547	\$14,591	\$152,594
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	4	6	10	21	49	90
December-18	4	6	11	19	46	86
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>-2</b>	<b>-3</b>	<b>-4</b>
Limited Reserves						<b>\$18,094</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$94,877	\$146,676	\$361,357	\$322,242	\$475,480	\$1,400,632
December-18	\$93,714	\$127,417	\$308,696	\$299,386	\$726,864	\$1,556,078
<b>NET CHGE</b>	<b>(\$1,162)</b>	<b>(\$19,259)</b>	<b>(\$52,661)</b>	<b>(\$22,856)</b>	<b>\$251,384</b>	<b>\$155,446</b>
Ltd Incurred	\$1,320,371	\$885,116	\$934,704	\$826,389	\$992,400	\$4,958,980
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	5	7	18	40	96	166
December-18	5	6	17	37	94	159
<b>NET CHGE</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	<b>-3</b>	<b>-2</b>	<b>-7</b>
Limited Reserves						<b>\$13,429</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$146,976	\$151,928	\$506,969	\$602,845	\$617,458	\$2,026,177
December-18	\$168,314	\$127,417	\$405,829	\$564,041	\$869,679	\$2,135,280
<b>NET CHGE</b>	<b>\$21,338</b>	<b>(\$24,511)</b>	<b>(\$101,140)</b>	<b>(\$38,804)</b>	<b>\$252,220</b>	<b>\$109,103</b>
Ltd Incurred	\$2,012,671	\$1,155,319	\$1,175,213	\$1,339,251	\$1,202,458	\$6,884,913

**2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs**

December 31, 2018				
FUND	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	TOTAL RATE * 2018 - 2016
MORRIS	1.56	1.35	2.07	1.65
CENTRAL	1.60	1.68	1.68	1.66
MONMOUTH	1.62	1.81	1.44	1.63
SUBURBAN MUNICIPAL	1.71	1.22	2.30	1.74
N.J.U.A.	1.73	2.04	3.10	2.28
BERGEN	1.74	1.51	1.67	1.63
TRI-COUNTY	1.74	1.99	2.40	2.03
BURLINGTON	1.79	1.23	1.96	1.65
NJ PUBLIC HOUSING	1.91	2.21	2.29	2.14
SUBURBAN ESSEX	2.07	1.84	1.80	1.90
OCEAN	2.07	2.44	2.17	2.23
CAMDEN	2.27	1.91	1.39	1.82
ATLANTIC	2.45	1.96	2.66	2.33
SOUTH BERGEN	2.68	2.19	2.80	2.55
PROF MUN MGMT	2.69	2.14	1.97	2.24
AVERAGE	1.98	1.84	2.11	1.96

**Professional Municipal Mgmt Joint Insurance Fund**

**2018 LOST TIME ACCIDENT FREQUENCY**

DATA VALUED AS OF December 31, 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	306 MAPLE SHADE	*	12/31/2018	0	1	0.92	4.20	2.33	1 MAPLE SHADE	2.52
2	305 EVESHAM TOWNSHIP FIRE			0	1	1.02	0.00	0.00	2 EVESHAM TOWNSHIP I	0.34
3	304 EVESHAM			0	2	1.06	1.59	1.58	3 EVESHAM	1.44
4	307 MOORESTOWN			0	3	2.44	0.71	1.39	4 MOORESTOWN	1.47
5	308 WILLINGBORO			2	14	5.35	3.02	2.92	5 WILLINGBORO	3.61
Totals:				2	21	2.69	2.14	1.97		2.24



**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2018 as of December 31, 2018**

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of : January 23, 2019						
<b>Total Participating Members</b>		<b>5</b>	<b>5</b>			
Complaint			<b>5</b>			
Percent Compliant			<b>100.00%</b>			
				01/01/19	2019	
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/19
Member Name						
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	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

**RESOLUTION NO. 18-26**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
DECEMBER 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 CLOSED YEAR**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001287			
001287	SAYREVILLE BOROUGH	2018 DIVIDENDS	13.00
			<b>13.00</b>
001288			
001288	MAPLE SHADE TOWNSHIP	2018 DIVIDENDS	12,639.00
			<b>12,639.00</b>
001289			
001289	MOORESTOWN TOWNSHIP	2018 DIVIDENDS	21,798.00
			<b>21,798.00</b>
001290			
001290	EVESHAM FIRE DISTRICT	2018 DIVIDENDS	25,992.00
			<b>25,992.00</b>
		<b>Total Payments FY 2018</b>	<b>60,442.00</b>

**FUND YEAR 2018**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001291			
001291	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 4TH QTR 2018	908.27
			<b>908.27</b>
001292			
001292	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 4TH QTR 2018	67,929.24
001292	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2018	152,396.99
			<b>220,326.23</b>
001293			
001293	QUAL-LYNX	CLAIM ADJUSTING SERVICES 12/18	11,094.00
			<b>11,094.00</b>
001294			
001294	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/18	1,892.08
			<b>1,892.08</b>
001295			
001295	PERMA	NOVEMBER POSTAGE	0.47
001295	PERMA	EXEC DIRECTOR/ADMIN 12/18	10,863.08
			<b>10,863.55</b>

001296				
001296	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/18		3,212.67
				<b>3,212.67</b>
001297				
001297	QUALCARE, INC.	WC ACCESS/UM 12/18		6,929.33
				<b>6,929.33</b>
001298				
001298	THOMAS TONTARSKI	TREASURER SERVICES 12/18		1,459.25
				<b>1,459.25</b>
001299				
001299	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 12/18		1,438.00
001299	HELMER, CONLEY & KASSELMAN, PA	3 MANAGER & SUPERVISOR TRAINING SEP&OCT		750.00
001299	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 12/18		1,688.17
				<b>3,876.17</b>
001300				
001300	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2018		4,250.25
				<b>4,250.25</b>
001301				
001301	COURIER TIMES INC	ACCT#2-012012000 - BUDGET - 11.2.18		50.82
				<b>50.82</b>
001302				
001302	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/18		491.00
				<b>491.00</b>
		<b>Total Payments FY 2018</b>		<b>265,353.62</b>

**TOTAL PAYMENTS ALL FUND YEARS \$325,795.62**

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

**Attest:**

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

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

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

**RESOLUTION NO. 19-5**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
JANUARY 2019 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>
001303			
001303	PERMA	NOVEMBER POSTAGE	2.68
			<b>2.68</b>
001304			
001304	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 12.31.18	43.94
001304	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 11.30.18	43.94
			<b>87.88</b>
<b>Total Payments FY 2018</b>			<b>90.56</b>

**FUND YEAR 2019**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001305			
001305	MUNICIPAL EXCESS LIABILITY JIF	FPB 1ST QTR 2019	929.00
			<b>929.00</b>
001306			
001306	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 1ST QTR 2019	68,768.00
001306	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2019	158,474.25
			<b>227,242.25</b>
001307			
001307	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2019 1ST INSTALLMENT	57,860.00
			<b>57,860.00</b>
001308			
001308	QUAL-LYNX	CLAIM ADJUSTING SERVICES 1/19	11,315.93
			<b>11,315.93</b>
001309			
001309	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/19	1,930.00
			<b>1,930.00</b>
001310			
001310	PERMA	EXEC DIRECTOR/ADMIN 1/19	11,080.33
			<b>11,080.33</b>
001311			
001311	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/19	3,274.33
			<b>3,274.33</b>

001312			
001312	QUALCARE, INC.	WORKERS COMP ACCESS/UM 1/19	7,067.92
			<b>7,067.92</b>
001313			
001313	THOMAS TONTARSKI	TREASURER SERVICES 1/19	1,488.41
			<b>1,488.41</b>
001314			
001314	BACIO CATERING AND MARKETPLACE	LUNCH AT JIF MTG 1/19	140.00
			<b>140.00</b>
001315			
001315	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 1/19	1,466.75
001315	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 1/19	1,721.92
			<b>3,188.67</b>
001316			
001316	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2019	4,346.75
			<b>4,346.75</b>
001317			
001317	SPARK CREATIVE GROUP	WEB HOST & DOMAIN THRU 5.30.19	350.00
			<b>350.00</b>
001318			
001318	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/19	498.00
			<b>498.00</b>
		<b>Total Payments FY 2019</b>	<b>330,711.59</b>

**TOTAL PAYMENTS ALL FUND YEARS \$330,802.15**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

January 10, 2018

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending December 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 \$ 20,921.40. This generated an average annual yield of 1.95%. However, we have an unrealized net gain of \$ 8,244.28 adjusting the reported yield to 2.71% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$20,015.79 as it relates to the market value of \$4,569,521.90 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,579,802.34.

Our asset portfolio with Wilmington Trust has 5 obligations less than one year and 1 obligation greater than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts	\$ 19,159.63 /YTD \$123,185.61
Overpayment Reimbursements	\$ .00
E-JIF Dividend	\$46,805.00

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 317 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 \$ 236,197.55.

**CASH ACTIVITY FOR THE PERIOD:**

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 6,698,475.10 to a closing balance of \$ 6,203,722.37 showing a decrease in the fund of \$ 494,752.73.

**BILL LIST FOR THE PERIOD:**

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
SUBROGATION REPORT 2018**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/2	MAPLE SHADE TWP.	2.018E+09	MAPLE SHADE TWP.	PR	2017	9,778.20	
2/15	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	248.00	
2/20	MAPLE SHADE TWP.	2.018E+09	MAPLE SHADE TWP.	PR	2017	315.00	
TOTAL- FEB. YTD 2018						10,341.20	10,341.20
3/12	EVESHAM TOWNSHIP	1255539	EVESHAM TOWNSHIP	PR	2016	10,000.00	
TOTAL- MAR YTD 2018						10,000.00	20,341.20
4/12	EVESHAM TOWNSHIP	2.018E+09	EVESHAM TOWNSHIP	PR	2017	2,995.00	
TOTAL- APR YTD 2018						2,995.00	23,336.20
5/7	EVESHAM TOWNSHIP	2.017E+09	EVESHAM TOWNSHIP	PR	2017	4,500.57	
5/23	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	58.00	
TOTAL- MAY YTD 2018						4,558.57	27,894.77
6/1	EVESHAM TOWNSHIP	1203058	ANDREW DOUGHERTY	WC	2014	6,822.52	
6/6	MOORESTOWN TWP.	2.018E+09	MOORESTOWN TWP.	PR	2017	6,484.51	
6/7	WILLINGBORO TWP.	2.018E+09	WILLINGBORO TWP.	PR	2018	1,300.00	
6/21	WILLINGBORO TWP.	2.018E+09	WILLINGBORO TWP.	PR	2018	3,110.44	
TOTAL- JUN YTD 2018						17,717.47	45,612.24
7/16	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	58.00	
7/24	EVESHAM TWP. FIRE DIST	1222650	JOHN ORCUTT	WC	2015	41,101.77	
TOTAL- JUL YTD 2018						41,159.77	86,772.01
8/9	EVESHAM TOWNSHIP	2.018E+09	ANTHONY NICOLOSI	WC	2017	1,390.01	
TOTAL- AUG YTD 2018						1,390.01	88,162.02
9/11	EVESHAM TOWNSHIP	2.019E+09	EVESHAM TOWNSHIP	PR	2018	4,889.69	
9/20	EVESHAM TOWNSHIP	1207022	ANDREW DOUGHERTY	WC	2014	277.00	
TOTAL- SEP YTD 2018						5,166.69	93,328.71
10/4	MOORESTOWN TWP.	1258115	MOORESTOWN TWP.	PR	2016	10,697.27	
TOTAL- OCT YTD 2018						10,697.27	104,025.98
11/16	WILLINGBORO TWP.	2.018E+09	WILLINGBORO TWP.	PR	2018	2,000.00	
TOTAL- NOV YTD 2018						2,000.00	106,025.98
12/3	WILLINGBORO TWP.	2.017E+09	HARRY HENDERSON	WC	2017	3,124.50	
12/3	MAPLE SHADE TWP.	2.019E+09	MAPLE SHADE TWP.	PR/S	2018	3,600.00	
12/6	MAPLE SHADE TWP.	2.018E+09	MAPLE SHADE TWP.	PR	2017	2,368.59	
12/11	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	38.00	
12/18	WILLINGBORO TWP.	2.017E+09	STANLEY BETHEA	WC	2017	8,028.54	
TOTAL- DEC YTD 2018						17,159.63	123,185.61

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

Current Fund Year: 2018 Month Ending: November		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		434,115.02	1,680,775.56	228,495.57	3,180,469.36	0.00	(16,846.17)	(39,061.85)	237,884.24	992,643.37	6,698,475.10
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
Invest Pymnts		1,436.64	5,776.35	811.63	10,919.42	0.00	1.29	21.95	820.04	3,643.84	23,431.16
Invest Adj		153.34	593.73	80.72	1,127.08	0.00	0.03	0.04	84.03	350.64	2,389.61
Subtotal Invest		1,589.98	6,370.08	892.35	12,046.50	0.00	1.32	21.99	904.07	3,994.48	25,820.77
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,805.00	46,805.00
TOTAL		3,589.98	6,370.08	892.35	12,046.50	0.00	1.32	21.99	904.07	50,799.48	74,625.77
EXPENSES											
Claims Transfers		1,346.80	11,753.38	0.00	49,145.82	0.00	0.00	0.00	0.00	0.00	62,246.00
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,313.72	39,313.72
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,346.80	11,753.38	0.00	49,145.82	0.00	0.00	0.00	0.00	39,313.72	101,559.72
END BALANCE		436,358.20	1,675,392.26	229,387.92	3,143,370.04	0.00	(16,844.85)	(39,039.86)	238,788.31	1,004,129.13	6,671,541.15
	<b>Report Month:</b>	<b>November</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 MANAGMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	November					
CURRENT FUND YEAR	2018					
Description:	Instrument #1	Instr #2	Instr #3	Instr #4		
ID Number:	ASSET MGR	OPERATING ACCT	CLAIMS ACC1	ADMIN. EXPEN		
Maturity (Yrs)	0	0	0	0		
Purchase Yield:	0	0	0	0		
TOTAL for All						
Accts & instruments						
Opening Cash & Investment Balance	\$6,698,475.54	4537891.8	2059583.74	100000	1000	
Opening Interest Accrual Balance	\$19,780.30	19780.3	0	0	0	
1 Interest Accrued and/or Interest Cost	\$5,383.09	\$5,383.09	\$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)	\$2,389.61	\$2,389.61	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$3,585.63	\$16.88	\$3,568.75	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$17,583.75	\$17,583.75	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	\$2,261.78	\$2,261.78	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$13,620.11	\$10,051.36	\$3,568.75	\$0.00	\$0.00	
9 Deposits - Purchases	\$222,962.62	\$0.00	\$85,103.95	\$98,544.95	\$39,313.72	
10 (Withdrawals - Sales)	(\$275,717.34)	\$0.00	(\$137,858.67)	(\$98,544.95)	(\$39,313.72)	
Ending Cash & Investment Balance	\$6,671,541.59	\$4,560,143.82	\$2,010,397.77	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$7,579.64	\$7,579.64	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$29,915.99	\$0.00	\$0.00	\$16,019.82	\$13,896.17	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$6,701,457.58	\$4,560,143.82	\$2,010,397.77	\$116,019.82	\$14,896.17	

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

Month		November								
Current Fund Year		2018								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
		Paid Thru Last Month	Net Paid November	Recoveries November	Paid Thru November	Paid Thru November	To Be Reconciled	Unreconciled Variance From	This Month	
2018	Prop	38,571.29	1,346.80	2,000.00	37,918.09	37,918.09	0.00	0.00	0.00	
	Liab	1,110.37	0.00	0.00	1,110.37	1,110.37	0.00	0.00	0.00	
	Auto	1,966.23	0.00	0.00	1,966.23	1,966.23	0.00	0.00	0.00	
	WC	212,202.58	22,768.29	0.00	234,970.87	234,970.87	0.00	0.00	0.00	
	<b>Total</b>	<b>253,850.47</b>	<b>24,115.09</b>	<b>2,000.00</b>	<b>275,965.56</b>	<b>275,965.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
2017	Prop	166,020.35	0.00	0.00	166,020.35	166,020.35	(0.00)	(0.00)	0.00	
	Liab	60,759.96	1,111.50	0.00	61,871.46	61,871.46	0.00	0.00	0.00	
	Auto	8,957.27	0.00	0.00	8,957.27	8,957.27	0.00	0.00	0.00	
	WC	492,901.68	23,643.21	0.00	516,544.89	516,544.89	0.00	0.00	0.00	
	<b>Total</b>	<b>728,639.26</b>	<b>24,754.71</b>	<b>0.00</b>	<b>753,393.97</b>	<b>753,393.97</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>	
2016	Prop	70,393.99	0.00	0.00	70,393.99	70,393.99	(0.00)	(0.00)	0.00	
	Liab	58,262.16	712.28	0.00	58,974.44	58,974.44	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	575,275.03	1,766.20	0.00	577,041.23	577,041.23	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>711,787.27</b>	<b>2,478.48</b>	<b>0.00</b>	<b>714,265.75</b>	<b>714,265.75</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>	
2015	Prop	65,875.88	0.00	0.00	65,875.88	65,875.88	0.00	0.00	0.00	
	Liab	135,886.20	0.00	0.00	135,886.20	135,886.20	0.00	0.00	0.00	
	Auto	68,243.47	0.00	0.00	68,243.47	68,243.47	0.00	0.00	0.00	
	WC	738,349.66	90.00	0.00	738,439.66	738,439.66	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>1,008,355.21</b>	<b>90.00</b>	<b>0.00</b>	<b>1,008,445.21</b>	<b>1,008,445.21</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	445,547.00	9,929.60	0.00	455,476.60	455,476.60	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	1,224,616.59	878.12	0.00	1,225,494.71	1,225,494.71	0.00	0.00	0.00	
	<b>Total</b>	<b>1,831,886.70</b>	<b>10,807.72</b>	<b>0.00</b>	<b>1,842,694.42</b>	<b>1,842,694.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>TOTAL</b>		<b>4,534,518.91</b>	<b>62,246.00</b>	<b>2,000.00</b>	<b>4,594,764.91</b>	<b>4,594,764.91</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>	

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

Current Fund Year: 2018 Month Ending: December		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		436,358.20	1,675,392.26	229,387.92	3,143,370.04	0.00	(16,844.85)	(39,039.86)	238,788.31	1,004,129.13	6,671,541.15
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		5,968.59	0.00	0.00	11,191.04	0.00	0.00	0.00	0.00	0.00	17,159.63
Invest Pymnts		826.07	3,190.44	437.47	6,017.34	0.00	0.25	1.42	454.03	1,917.77	12,844.79
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		826.07	3,190.44	437.47	6,017.34	0.00	0.25	1.42	454.03	1,917.77	12,844.79
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>6,794.66</b>	<b>3,190.44</b>	<b>437.47</b>	<b>17,208.38</b>	<b>0.00</b>	<b>0.25</b>	<b>1.42</b>	<b>454.03</b>	<b>1,917.77</b>	<b>30,004.42</b>
EXPENSES											
Claims Transfers		30,967.42	12,278.86	7,178.95	121,602.35	0.00	0.00	0.00	0.00	0.00	172,027.58
Expenses		908.27	0.00	0.00	0.00	0.00	0.00	0.00	220,326.23	104,561.12	325,795.62
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>31,875.69</b>	<b>12,278.86</b>	<b>7,178.95</b>	<b>121,602.35</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>220,326.23</b>	<b>104,561.12</b>	<b>497,823.20</b>
<b>END BALANCE</b>		<b>411,277.17</b>	<b>1,666,303.84</b>	<b>222,646.44</b>	<b>3,038,976.07</b>	<b>0.00</b>	<b>(16,844.60)</b>	<b>(39,038.44)</b>	<b>18,916.11</b>	<b>901,485.78</b>	<b>6,203,722.37</b>
<b>Report Month:</b>		<b>December</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	December					
CURRENT FUND YEAR	2018					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	
	ID Number:	ASSET MGR	OPERATING ACCT	CLAIMS ACC	ADMIN. EXPEN	
	Maturity (Yrs)	0	0	0	0	
	Purchase Yield:	0	0	0	0	
TOTAL for All						
Accts & instruments						
Opening Cash & Investment Balance	\$6,671,541.59	4560143.82	2010397.77	100000	1000	
Opening Interest Accrual Balance	\$7,579.64	7579.64	0	0	0	
1	Interest Accrued and/or Interest Cost	\$6,075.80	\$6,075.80	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,487.27	\$20.58	\$3,466.69	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$3,375.00	\$3,375.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$5,982.50	\$5,982.50	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$15,545.57	\$12,078.88	\$3,466.69	\$0.00	\$0.00
9	Deposits - Purchases	\$514,982.83	\$0.00	\$17,159.63	\$172,027.58	\$325,795.62
10	(Withdrawals - Sales)	(\$995,646.40)	\$0.00	(\$497,823.20)	(\$172,027.58)	(\$325,795.62)
	Ending Cash & Investment Balance	\$6,203,722.79	\$4,569,521.90	\$1,533,200.89	\$100,000.00	\$1,000.00
	Ending Interest Accrual Balance	\$10,280.44	\$10,280.44	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$109,497.41	\$0.00	\$0.00	\$54,705.02	\$54,792.39
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$6,313,220.20	\$4,569,521.90	\$1,533,200.89	\$154,705.02	\$55,792.39

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

Month		December								
Current Fund Year		2018								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
		Paid Thru Last Month	Net Paid December	Recoveries December	Paid Thru December	Paid Thru December	To Be Reconciled	Unreconciled Variance From	This Month	
2018	Prop	37,918.09	28,598.83	3,600.00	62,916.92	62,916.92	0.00	0.00	0.00	
	Liab	1,110.37	750.00	0.00	1,860.37	1,860.37	0.00	0.00	0.00	
	Auto	1,966.23	500.00	0.00	2,466.23	2,466.23	0.00	0.00	0.00	
	WC	234,970.87	30,565.15	0.00	265,536.02	265,536.02	0.00	0.00	(0.00)	
	<b>Total</b>	<b>275,965.56</b>	<b>60,413.98</b>	<b>3,600.00</b>	<b>332,779.54</b>	<b>332,779.54</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>	
2017	Prop	166,020.35	2,368.59	2,368.59	166,020.35	166,020.35	(0.00)	(0.00)	0.00	
	Liab	61,871.46	4,679.34	0.00	66,550.80	66,550.80	0.00	0.00	0.00	
	Auto	8,957.27	6,678.95	0.00	15,636.22	15,636.22	0.00	0.00	0.00	
	WC	516,544.89	21,610.77	11,153.04	527,002.62	527,002.62	0.00	0.00	0.00	
	<b>Total</b>	<b>753,393.97</b>	<b>35,337.65</b>	<b>13,521.63</b>	<b>775,209.99</b>	<b>775,209.99</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>	
2016	Prop	70,393.99	0.00	0.00	70,393.99	70,393.99	(0.00)	(0.00)	0.00	
	Liab	58,974.44	6,151.52	0.00	65,125.96	65,125.96	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	577,041.23	49,005.19	38.00	626,008.42	626,008.42	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>714,265.75</b>	<b>55,156.71</b>	<b>38.00</b>	<b>769,384.46</b>	<b>769,384.46</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>	
2015	Prop	65,875.88	0.00	0.00	65,875.88	65,875.88	0.00	0.00	0.00	
	Liab	135,886.20	198.00	0.00	136,084.20	136,084.20	0.00	0.00	0.00	
	Auto	68,243.47	0.00	0.00	68,243.47	68,243.47	0.00	0.00	0.00	
	WC	738,439.66	19,259.00	0.00	757,698.66	757,698.66	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>1,008,445.21</b>	<b>19,457.00</b>	<b>0.00</b>	<b>1,027,902.21</b>	<b>1,027,902.21</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	455,476.60	500.00	0.00	455,976.60	455,976.60	0.00	0.00	0.00	
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00	
	WC	1,225,494.71	1,162.24	0.00	1,226,656.95	1,226,656.95	0.00	0.00	0.00	
	<b>Total</b>	<b>1,842,694.42</b>	<b>1,662.24</b>	<b>0.00</b>	<b>1,844,356.66</b>	<b>1,844,356.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>TOTAL</b>		<b>4,594,764.91</b>	<b>172,027.58</b>	<b>17,159.63</b>	<b>4,749,632.86</b>	<b>4,749,632.86</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>	

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - SealMaster I - Township of Willingboro	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract	10/22/2018 #2025509	GL AU EX WC OTH
H - Time Payment Corp I - Township of Evesham	1600 District Ave, Suite 200 Burlington, MA 01803	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to water/cooler service located in the police department located at 984 Tuckerton Road, Marlton, NJ 08053.	11/1/2018 #2036785	GL AU EX WC OTH
H - Bishop Eustice Prep School I - Township of Maple Shade	5552 Marlton Pike Pennsauken, NJ 08109	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Football Playoff Games at Bishop Eustice Prep School on November 24 & 25, 2018	11/12/2018 #2039979	GL AU EX WC
H - Township of Cinnaminson I - Township of Moorestown	Court Services 1621 Riverton Road Moorestown, NJ 08057	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of their Court facilities 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	11/15/2018 #2041649	GL AU EX WC
H - NJ Dept of Health/Office of I - Evesham Township Fire District	Emergency Medical Services PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to BLS license renewal The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	11/16/2018 #2041947	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				



## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 11/22/2018 To 12/28/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - JCP&L, Attn Joint Use Department  I - Member Towns of the Monmouth County	525 Main St West Allenhurst, NJ 07711	JCP&L, a First Energy Company, Verizon & Cable Television Company are 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 MONMOUTH JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of installation and removal of banners, decorations, lights and signs by a member municipality of the Monmouth County Municipal Joint Insurance Fund as per the MONMOUTH JIF membership list below. Borough of Allenhurst Borough of Allentown Borough of Atlantic Highlands Borough of Avon by the Sea Borough of Brielle Borough of Deal Borough of Eatontown Borough of Englishtown Borough of Farmingdale Township of Freehold Township of Hazlet Borough of Highlands Borough of Interlaken Borough of Lake Como Borough of Little Silver Village of Loch Arbour Borough of Manasquan Township of Manalapan Township of Marlboro Borough of Matawan Township of Middletown Borough of Monmouth Beach	12/7/2018  #2054912	GL EX WC
H - Big NJ Portfolio, LP & The Flynn  I - Township of Moorestown	Company PO Box 829805 Philadelphia, PA 19182	Big NJ Portfolio, LP and The Flynn Company and is included as on the above-referenced Commercial General Liability, and Excess Liability Policies if required by written contract pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy (But only as respects to the sole negligence of the Insured) use of 1245 North Church Street by Moorestown Township Police Department.	12/19/2018  #2075978	GL AU EX WC
H - Burlington County Board of Chosen Freeholders  I - Township of Moorestown	Attn: Insurance & Risk Mgmt Division 49 Rancocas Road, PO Box 6000 Eastampton, NJ 08060	Evidence of insurance in respect to Moorestown Community Events on Main Street CR537 near Church Street CR607 and Chester Avenue CR603 for 2019 by the Moorestown Township & Police Dept.	12/19/2018  #2075979	GL AU EX WC
H - Burlington County Highway  I - Township of Moorestown	Department PO Box 6000 49 Rancocas Road Eastampton, NJ 08060	Evidence of insurance as respects to Snow Plowing Shared Services for 2019.	12/19/2018  #2075980	GL AU EX WC
H - Burlington County Highway  I - Township of Moorestown	Department PO Box 6000 49 Rancocas Road Eastampton, NJ 08060	Evidence of insurance as respects to Road Opening Permits for 2019	12/19/2018  #2075981	GL AU EX WC

12/28/2018

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## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 11/22/2018 To 12/28/2018

H - Delran Junior Marksman I - Township of Moorestown	PO Box 1134 Riverside, NJ 08075	Evidence of insurance as respects to the use of Marksman facility for 2019 by the Moorestown Police Dept.	12/19/2018 #2075982	GL AU EX WC
H - Monica Buckley Foundation I - Township of Moorestown	401 Providence Drive Moorestown, NJ 08057	Certificate holder & the Monica Buckley Foundation are 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 names insured) Recreation afterschool SMASH programs for 2019.	12/19/2018 #2075983	GL AU EX WC
H - Moorestown Mall Management I - Township of Moorestown	Office 400 Route 38 Moorestown, NJ 08057	Certificate holder & Moorestown Mall LLC, PREIT Services LLC & PREIT Assoc. LP & Twin Oaks Community Service are 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 names insured) Police Vehicle for the Touch-A-Truck Program.	12/19/2018 #2075984	GL AU EX WC
H - Moorestown Public Schools/BOE I - Township of Moorestown	Administration Bldg 803 North Stanwick Rd Moorestown, NJ 08057	Evidence of insurance as respects to the use of fields and public school gymnasium facilities for Parks and Recreation sports in 2019.	12/19/2018 #2075985	GL AU EX WC
H - National Football League I - Township of Moorestown	NFL Properties, LLC;Attn: NFL Flag 280 Park Avenue New York, NY 10017	Certificate holder is included as additional insured ATIMA for general liability only as respects to Flag Football League for the Fall of 2019.	12/19/2018 #2075986	GL AU EX WC
H - PSE&G Holiday Lighting Group I - Township of Moorestown	24 Brown Avenue Springfield, NJ 07081	Evidence of insurance as respects to Holiday Events and Decorations in 2019.	12/19/2018 #2075987	GL AU EX WC
H - Township of Cinnaminson	Court Services, 1621 Riverton Road	Certificate holder is included as additional insured on the above-referenced commercial general liability and excess liability policies if	12/19/2018	GL AU EX WC

## Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 11/22/2018 To 12/28/2018

I - Township of Moorestown	Cinnaminson, NJ 08077	required by written contract as respect to use of their court facilities. 30 days notice of cancellation (except 10 days for non-payment) is provided for the first named insured.	#2075988	
H - Taylor Rental I - Township of Moorestown	3531 Route 38 Mt. Laurel, NJ 08054	Certificate holder is included as additional insured ATIMA for general liability only and loss payee as respects to equipment rentals during 2019.	12/19/2018 #2075989	GL AU EX WC
H - Grapevine Wrestling League I - Township of Willingboro	230 Hewlings Ave Riverside, NJ 08073	RE: willingboro - Participation in various wrestling tournaments The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participation in various tournaments.	12/19/2018 #2077633	GL AU EX WC
<b>Total # of Holders: 14</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:** January 11, 2019

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**JIF SERVICE TEAM**

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

**NOVEMBER & DECEMBER ACTIVITIES**

**LOSS CONTROL SERVICES**

November

- Township of Evesham Police Dept. – Conducted a Loss Control Survey on November 2
- Township of Maple Shade – Conducted a Loss Control Survey on November 7
- Township of Maple Shade Police Dept. – Conducted a Loss Control Survey on November 12
- Township of Moorestown Police Dept. – Conducted a Loss Control Survey on November 27
- Township of Willingboro Police Dept. – Conducted a Loss Control Survey on November 30

December

- Township of Willingboro – Conducted a Loss Control Survey on December 10

**MEETINGS ATTENDED**

- Fund Commissioners Meeting – November 26

## **UPCOMING EVENTS**

- Fund Commissioners Meeting – January 28

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

### **November**

- November 8 - Below 100 - Camden County Regional Emergency Training Center – December 4, 2018
- November 12 - MSI Bulletin – Leaf Collection Safety
- November 27 - Below 100 - Camden County Regional Emergency Training Center – December 4, 2018
- November 28 - Did You Know? – MSI Training Schedule – PMM JIF, December 2018.

### **December**

- December 4 - MSI Bulletin - CDL Exemption for the Fire & EMS Services
- December 11 - MSI Bulletin - Reminder to Check Motor Vehicle Records of Drivers
- December 13 - MSI Bulletin – Avoiding Deer-Vehicle Collisions
- December 18 - SD Message - Regulatory Training Reminder
- December 19 - Did You Know? – MSI Training Schedule – PMM JIF, January 2019.

## **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 November and December. Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and telephone number: 856-552-4900.

No videos were viewed for the months of November and December

## **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 **January, February & March of 2019**. **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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIMES</b>
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/11/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm
1/15/19	Borough of Pemberton	DDC-6	8:30 - 3:00 pm w/lunch brk
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
1/16/19	Pennsauken SA #3	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/18/19	Borough of Berlin	Fast Track to Safety	8:30 - 12:30 pm
1/23/19	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/23/19	City of Bordentown	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Bordentown	Back Safety/Material Handling	11:15 - 12:15 pm
1/28/19	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIMES</b>
1/29/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
1/30/19	Township of West Deptford	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/31/19	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
2/5/19	Borough of Pemberton	PPE	10:45 - 12:45 pm
2/6/19	City of Burlington #2	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/6/19	City of Burlington #2	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/8/19	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/11/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
2/12/19	Evesham Twp. Fire District #1	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/15/19	Borough of Somerdale	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/20/19	Evesham Township MUA	CSE Training for Permit-Required Spaces	8:30 - 12:30 pm
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/22/19	Evesham Township #4	Fire Extinguisher	11:30 - 12:30 pm
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
2/26/19	Logan Twp. MUA #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/26/19	Logan Twp. MUA #1	BBP	10:15 - 11:15 am
2/27/19	Township of West Deptford	Fall Protection Awareness	1:30 - 3:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIMES</b>
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/1/19	Township of Delran	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
3/5/19	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Evesham Twp. Fire District #1	CEVO-Fire	8:30 - 12:30 pm
3/8/19	Borough of Berlin	Landscape Safety	8:00 - 11:00 am
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/15/19	Township of Mantua	Ladder Safety/Walking-Working Surfaces	1:00 - 3:00 pm
3/19/19	Township of Washington	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/25/19	Borough of Glassboro #1	Fast Track to Safety	8:30 - 12:30 pm
3/26/19	Township of Winslow	BBP	8:00 - 9:00 am
3/26/19	Township of Winslow	Hearing Conservation	9:15 - 10:15 am
3/27/19	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/27/19	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/28/19	Borough of Pemberton	CEVO-Police	8:30 - 12:30 pm
3/29/19	Evesham Township #4	CMVO	8:30 - 12:30 pm



CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety/ Material Handling	1 / T	Heavy Equipment Safety	1 / G- 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens 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 Inspections	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
Ragger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety/ Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens 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	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / 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		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



December 2018

### About the Fire Service CDL Exemption

Periodically, the Safety Director is asked about the specifics or limitations of the exemption granted to the fire service, first aid and rescue agencies, and the office of emergency management (OEM). Upon an examination of the exemption, we provide the following guidance.

Title 39:3-10k states, “unless otherwise required by federal law or regulations, and subject to any rules and regulations promulgated pursuant to the provisions of this act, no designated operator of firefighting apparatus . . . or operator of emergency or rescue equipment operated for the purposes of a first aid, ambulance, or rescue squad or for disaster control shall be subject to the licensing provisions of the “Commercial Motor Vehicle Safety Act of 1986.” 39:310k1 specifically extends the exemption to the local offices of emergency management.

The wording does not specify any limitations to the exemption. The Safety Director is also not aware of federal laws, or further regulations of this provision that places any limitations or restrictions on this exemption. **It is the opinion of the Safety Director that the exemption extends to any designated operator of fire apparatus, rescue unit, or OEM vehicle who operates that vehicle for emergency responses, drills, parades, repair and maintenance in the State of New Jersey.** This is a State exemption, so non-emergency operation of vehicles over 26,000 gross vehicle weight beyond the State borders should be performed by a properly licensed and credentialed holder of a Commercial Drivers’ License.

The Safety Director recommends emergency agencies update their lists of designated drivers / operators on at least a yearly basis. It is also important to have a comprehensive driver training program and driver training records. The Safety Director can assist agencies with written policies, initial and refresher training programs and resources, and with in-house accident investigations.

Specific concerns regarding the operation of your agency’s vehicles can be brought to the attention of your town’s or district’s attorney. Members can also contact their Risk Manager with insurance or coverage questions.

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.

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November 2018

### Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

#### Department Leaders

- Perform a job hazard assessment on all leaf collection procedures and equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

#### Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke of a trailer, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

#### Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, [www.njmel.org](http://www.njmel.org), and selecting the MEL Safety Institute menu.

- Select *Safety Briefings* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
- Choose *Safety Videos* to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



**Crush Zones** are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies



December 2018

### Conducting Motor Vehicle Record Checks

Public entities have many employees who operate vehicles as part of their duties. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel and elected officials may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public employers should have a motor vehicle policy that encompasses all the types of drivers under their auspices. The Model Employee Handbook on the MEL website ([www.njmel.org](http://www.njmel.org)) includes a basic motor vehicle policy under the Insurance & Claims drop-down menu. Department managers will most likely need to supplement the basic policy to fully reflect their operations such as for CDL drivers, emergency operations, or employees who drive their personal vehicles. The Safety Directors recommend Motor Vehicle Records (MVRs) be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

An employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

**Employees must be made aware their MVRs will be checked periodically.** The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed release can be part of your Employee Handbook or a specific release to check the employee's MVRs. Work with your solicitor to draft a release that conforms to the organization's operations and any collective bargaining agreements. Each year the State will verify signed releases are on file.

### WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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.

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## **HOW DO I ORDER MVRs?**

New Jersey public entities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering a small number of MVRs per year, then you are eligible to request MVRs by mail. Mail your request on letterhead to N. J. Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572. There is an annual fee for this service.

Public employers requiring larger numbers of MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying online at <http://www.state.nj.us/mvc/business/cairrecords.htm>. An Individual User Guide is available on the CAIR homepage. **CAIR regulations require users to log in to their account at least every 90 days, or their account will be suspended. The Password must be updated every 45 days. Suspended accounts will need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.**

## **HOW DO I EVALUATE INFORMATION ON THE MVR?**

A **sample policy for evaluating MVR information** is provided below. It is up to each public employer to establish evaluation standards for their agency in consultation with their agency's attorney. The policy must be enforced consistently and without discrimination.

*All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.*

*Drivers with acceptable, marginal or probation grading **may** be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

*Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].*

*Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].*

***Acceptable:** No moving violations and/or preventable accidents over the last 36 months.*

***Marginal:** Up to 2 moving violations and/or preventable accidents in the last 36 months.*

***Probation:** Up to 3 moving violations and/or preventable accidents within the last 36 months.*

***Unacceptable:** More than three moving violations and preventable accidents within the last 36 months, or more than two moving violations and/or preventable accidents within the most recent year, or **any** of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

*If an accident is shown on an MVR, it will be assumed to be an 'at-fault' accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.*

Please contact your Safety Director or the State Motor Vehicle Commission if you have additional Motor Vehicle Record questions.



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

2018	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	36	\$171,386.29	\$51,320.26	\$120,066.03	70.1%
FEBRUARY	81	\$70,783.00	\$29,690.36	\$41,092.64	58.1%
MARCH	62	\$53,513.34	\$22,266.74	\$31,246.60	58.4%
APRIL	47	\$24,252.28	\$8,995.80	\$15,256.48	62.9%
MAY	129	\$155,397.02	\$46,213.53	\$109,183.49	70.3%
JUNE	46	\$14,892.51	\$6,148.80	\$8,743.71	58.7%
JULY	73	\$44,637.35	\$13,573.42	\$31,063.93	69.6%
AUGUST	163	\$114,771.49	\$47,485.57	\$67,285.92	58.6%
SEPTEMBER	112	\$138,225.75	\$47,896.19	\$90,329.56	65.3%
OCTOBER	75	\$57,634.26	\$23,296.54	\$34,337.72	59.6%
NOVEMBER	97	\$46,462.17	\$13,708.56	\$32,753.61	70.5%
DECEMBER	105	\$58,903.12	\$19,450.11	\$39,453.01	67.0%
<b>TOTALS</b>	<b>1035</b>	<b>\$950,858.58</b>	<b>\$330,045.88</b>	<b>\$620,812.70</b>	<b>65.3%</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 – December 31, 2018**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	523	\$242,328.14	\$52,621.73	\$189,706.41	78.3%
Hospital	44	\$222,524.54	\$73,806.21	\$148,718.33	66.8%
Ambulatory Surgery Center	11	\$137,551.00	\$53,600.10	\$83,950.90	61.0%
Orthopedic Surgery	132	\$106,067.51	\$45,689.97	\$60,377.54	56.9%
Neurosurgery	13	\$54,053.69	\$17,971.28	\$36,082.41	66.8%
MRI/Radiology	67	\$36,446.08	\$16,589.21	\$19,856.87	54.5%
Occ Med/Primary Care	31	\$31,779.78	\$9,953.21	\$21,826.57	68.7%
Anesthesiology	19	\$28,004.00	\$17,050.26	\$10,953.74	39.1%
Emergency Medicine	22	\$19,076.00	\$5,582.50	\$13,493.50	70.7%
Urgent Care Center	62	\$15,729.89	\$8,342.60	\$7,387.29	47.0%
Physical Medicine & Rehabilitation	6	\$12,412.00	\$2,448.27	\$9,963.73	80.3%
Behavioral Health	49	\$10,690.00	\$7,993.00	\$2,697.00	25.2%
Hand Surgery	15	\$10,399.00	\$5,512.33	\$4,886.67	47.0%
Pain Management	14	\$9,623.90	\$2,831.50	\$6,792.40	70.6%
Other	6	\$8,156.36	\$6,022.35	\$2,134.01	26.2%
General Surgery	9	\$1,858.00	\$1,698.65	\$159.35	8.6%
Ambulance	2	\$1,509.70	\$1,477.00	\$32.70	2.2%
Laboratory Services	5	\$1,294.99	\$189.87	\$1,105.12	85.3%
Podiatry	2	\$629.00	\$266.10	\$362.90	57.7%
Ophthalmology	2	\$591.00	\$272.87	\$318.13	53.8%
Infectious Disease	1	\$134.00	\$126.87	\$7.13	5.3%
<b>Grand Total</b>	<b>1035</b>	<b>\$950,858.58</b>	<b>\$330,045.88</b>	<b>\$620,812.70</b>	<b>65.3%</b>

**TOP 10 PROVIDERS  
January 1, 2018 – December 31, 2018**

	UNITS OF SERVICE	APPROVED	SPECIALTY
ADVANCED SURGICAL INSTITUTE	3	\$30,594.90	Ambulatory Surgery Center
IVY REHAB NETWORK, INC	191	\$18,485.00	Physical Therapy
ONE CALL MEDICAL, INC.	29	\$12,405.06	MRI/Radiology
OUR LADY OF LOURDES MEDICAL CENTER	11	\$14,190.21	Hospital
PREMIER ORTHOPEDIC OF SOUTH JERSEY	83	\$29,071.29	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	3	\$9,896.00	Ambulatory Surgery Center
SUMMIT SURGICAL CENTER LLC	2	\$8,829.20	Ambulatory Surgery Center
TARIQ S. SIDDIQI, MD	9	\$17,620.90	Neurosurgery
VIRTUA WEST JERSEY HEALTH, INC.	21	\$41,652.04	Hospital
STRIVE PHYSICAL THERAPY	183	\$18,443.00	Physical Therapy
<b>Grand Total</b>	<b>535</b>	<b>\$201,187.60</b>	



## ***APPENDIX I -Minutes***

**P PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – NOVEMBER 26, 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	Absent
Michael Barth	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 Read</b> <b>Rachel Chwastek</b>
Treasurer	<b>Tom Tontarski</b>
Attorney	Helmer, Conley & Kasselmann, P.A. <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>
Managed Care Organization	QualCare
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**ALSO PRESENT:**

Maureen Mitchell, Evesham Fire District

Larry Graham, Fairview Insurance

**APPROVAL OF MINUTES:** October 22, 2018 - Open & Closed Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 22, 2018**

Moved: Commissioner Brevogel  
Second: Commissioner Merchel  
Vote: 2 Ayes – 1 Abstention

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**2019 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2019 in the amount of \$3,939,897. There was slight decrease of \$595.00 on the MEL Premium since introduction, so the revised amount is \$3,939,302. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 BUDGET**

Moved: Commissioner Brevogel  
Second: Commissioner Barth  
Vote: Unanimous

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2019 BUDGET**

Moved: Commissioner Brevogel  
Second: Commissioner Barth  
Vote: Unanimous

**MOTION TO ADOPT THE BUDGET & CERTIFY ASSESSMENTS**

Moved: Commissioner Brevogel  
Second: Commissioner Barth  
Vote: 3 Ayes – 0 Nays

**2019/2020 Employment Practices Program:** Members had until October 1<sup>st</sup> 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. Included in the agenda was a report on the checklists received to date.

**Elected Officials Training** – This year’s elected officials training program will focus on “Employment Practices for Governmental Officials”. Sessions will be scheduled after the New Year for JIF members; the on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

**MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2019 Fund Year.

**MOTION TO ELECT THOMAS MERCHEL AS THE PROFESSIONAL MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE MEL, RCF AND EJIF**

Moved:	Commissioner Brevogel
Second:	Commissioner Barth
Vote:	Unanimous

**December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 18-24 authorizing this action is part of the agenda.

**MOTION TO CANCEL THE DECEMBER MEETING AND PROCESS ANY NECESSARY CLAIM PAYMENTS AND PROFESSIONAL FEES FOR THE MONTH**

Moved:	Commissioner Barth
Second:	Commissioner Brevogel
Vote:	Unanimous

**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 September 30, 2018 shows the fund's surplus over \$3.0 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 37% and the actual is about 32%. The LTAF is 2.39, down from 2.50 from last month with just one new claim.

**Underwriting Manager:** The Underwriting Manager advised for the Fund's Liability Program - general liability, auto liability, law enforcement liability – currently each member gets the standard \$5,000,000 in limits with an option up to \$20,000,000. The Underwriting Office is getting quotes for excess limits above the \$20,000,000 and in the event the PMM JIF would like to purchase them, the first step is to have all members at the \$20,000,000 JIF limit and then as a group purchase the excess limits.

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 advised there was a decision from the US District Court on the advertising of BYOBs. The prohibition on advertising as a BYOB was deemed unconstitutional. Mr. Kearns will send the Commissioners the information.

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

**Payment of November 2018 Vouchers Resolution 18-25**

Fund Year 2018	39,318.72
<b>Total</b>	<b>39,318.72</b>

**MOTION TO APPROVE RESOLUTION 18-25 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED**

Moved: Commissioner Barth  
Second: Commissioner Brevogel  
Vote: Unanimous

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

<b>2018</b>	35,499.42
<b>2017</b>	32,210.73
<b>2016</b>	18,080.52
<b>2015</b>	1,265.67
<b>2014</b>	2,418.62
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>89,474.96</b>

Treasurer's Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the month of October, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised the fund of November loss control visits – 11/2 with the Evesham PD, 11/7 with Maple Shade DPW, 11/12 with Maple Shade PD and scheduled visits - 12/27 with Moorestown PD, 12/30 with Willingboro PD. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** The Executive Director advised the certificate report was in the agenda for the period 9/21/2018 to 10/22/2018 and 2 certificates were issued.

Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Stephen McNamara advised October's reports were included in the agenda. Mr. McNamara reported there were 75 bills during October totaling \$57,634.26, of that amount \$23,296.54 was paid for a savings of \$34,337.72 which is a 59.6% savings. Mr. McNamara asked if there were any questions and then concluded his report.

Monthly Activity Report Made Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

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

Moved: Commissioner Barth  
Second: Commissioner Brevogel  
Vote: Unanimous

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

Moved: Commissioner Barth  
Second: Commissioner Brevogel  
Vote: Unanimous

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Brevogel  
Second: Commissioner Barth  
Vote: Unanimous

**MEETING ADJOURNED: 1:36pm**

**NEXT REGULAR MEETING: January 28, 2019  
Moorestown Township, 1:00PM**

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

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



## Municipal Excess Liability Residual Claims Fund

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

January 2, 2019

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Re: RCF 2019 Reorganization Meeting

**Recognition of Service:** Executive Director reported the MEL will be passing a resolution honoring the service and dedication of the late Senator John Dorsey.

**Executive Committee Nominations:** The MEL Audit Committee made a recommendation from a Best Practices standpoint that beginning in 2018 the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. In addition to the rotation, it was recommended that the RCF Claims Committee be chaired by the Fund Chairman and include the Fund Secretary and RCF Chair, RCF Secretary and RCF Claims Chair would serve 2-year terms at which point the Secretary would then assume the Chair position.

Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2019 Executive Committee and Alternates.

2019 Executive Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Paul Tomasko, Bergen JIF
John Clarke, MEL JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Joseph Catenaro, Suburban Essex JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF



Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal

**RCF Claims Committee:** The RCF Chairman submitted the following commissioners to serve on the 2019 RCF Claims Committee:

RCF Claims Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Sherry Sims, NJPHA JIF
Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

**Resolution 1-19 Fund Professionals & Professional Service Agreements:** The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2019; annual amounts and estimated 3-year contracts amounts are reflected in Resolution 1-19 as per Local Finance Notice 2017-10.

The MEL Management Committee met on December 21, 2018 to discuss a potential change in the Service Provider Representative as currently noted in the RCF Deputy Administrator contract. Fund Attorney said a recommendation was made to invoke the 90-day termination clause until correspondence is received regarding the potential change to Service Provider Representative. The RCF Board of Fund Commissioners agreed to the recommendation and adopted resolution 1-19 as amended.

The Board of Fund Commissioners confirmed the following appointments:

2019 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.

Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

**Resolution 2-19 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. The Fiscal Management Plan included the *MEL Joint Cash Management & Investment Program* as a permissible investment; legislation was recently enacted into law allowing joint insurance funds to form certain investment programs. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

**Resolution 3-19 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

2019 Meeting Schedule & 2020 Reorganization		
March 29, 2019	Hyatt Regency- Princeton	9:00 am
June 5, 2019	Forsgate Country Club	10:30 am
September 4, 2019	Forsgate Country Club	10:30 am
October 16, 2019	Forsgate Country Club	10:30 am
January 2, 2020	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will meet via teleconference at 9:00AM on March 6, 2019, May 1, 2019, July 17, 2019 and December 4, 2019; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 4-19 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 5-19 Risk Management Plan:** The Board adopted the 2019 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

**Claims Committee:** The Claims Review Committee met on December 5, 2018 and met the morning of the Commissioner’s meeting. Minutes of the December meeting were enclosed under separate cover.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: January 2, 2019  
TO: 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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**2019 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2019 Executive Committee and the 2019 Fund Professionals.

		<b><u>2019</u></b>
Chairman:	Trico	Robert Law
Secretary:	South Bergen	Greg Franz
Executive Committee:	Bergen	Paul Tomasko
	Burlco	Meghan Jack
	NJUA	Bernie Rutkowski
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
Alternates:		
#1	Morris	Michael Guarino
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2019 Reorganization of the Fund were reviewed and adopted by the Board.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The EJIF Board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020.

Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2019.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, Perma Risk Management Services
<b>Fund Attorney</b>	Fred Semrau, Esquire
<b>Fund Treasurer</b>	Charles Cuccia
<b>Asset Manager</b>	Wilmington Trust
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	First Environment ( <i>As per the agreed pricing as a result of the 2018 RFQ process for the 2019 fund year. This will be a 1 year appointment.</i> )
<b>Claims Administrator</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group

**2019 STANDING COMMITTEES** - Five standing committees were established for the 2019 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2019 by a Liberty subsidiary, Ironshore Insurance Company. A summary is as follows:

**EXCESS COVERAGE RENEWAL**

**COVERAGE:** Follow Form Excess Pollution Liability – Claims Made Coverage

**COMPANY:** Ironshore Insurance Company

**LIMIT OF LIABILITY:** \$ 9,000,000 Pollution Incident Limit  
\$ 9,000,000 Aggregate Limit

**SELF INSURED RETENTION:** \$3,000,000 Aggregate of All Losses Incurred

**EJIF COVERAGE** – During the November EJIF Meeting, the EJIF Board approved revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the addition of an EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies. All these changes are effective January 1, 2019.

**2019 MEETING SCHEDULE:**

**2019 Meeting Schedule**

March 29, 2019	Hyatt Regency - Princeton	9:00 am
June 5, 2019	Forsgate Country Club	10:50 am
September 4, 2019	Forsgate Country Club	10:50 am
October 16, 2019	Forsgate Country Club	10:50 am
November 20, 2019	Sheraton Hotel-Atlantic City	12:00 pm
January 8, 2020	Forsgate Country Club	10:50 am



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** January 2, 2019

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

**From:** Commissioner Thomas Merchel

**Subject:** MEL January Report

**John H. Dorsey:** Board adopted a Resolution honoring John H. Dorsey, Esquire and acknowledging him as one of the Joint Insurance Fund Founding Fathers. Senator Dorsey was instrumental in supporting Joint Insurance Fund enabling legislation and served as the Fund Attorney for the Morris County Municipal Joint Insurance Fund and Municipal Excess Liability Joint Insurance Fund from 1987 until his retirement in 2015. Senator Dorsey passed away in December.

**2019 Reorganization -** The MEL conducted its 2019 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Richard Hirsh	Atlantic Fund
Secretary	2	Mauro Tucci	Suburban Essex Fund
	3	Joseph Wolk	Camden Fund
	4	Charles Cuccia	South Bergen
	5	Robert Law	Trico Fund
	6	Jon Rheinhardt	Morris Fund
	7	Thomas Nolan	Monmouth Fund
	1	Joseph D'Arco	NJSI
	2	Bernie Rutkowski	NJUA Fund
	3	Paul Tomasko	Bergen Fund
	4	John Clarke	NJPHA
	5	Joy Tozzi	Mid Jersey Fund
	6	Veronica Laureigh	Ocean Fund
	7	William Northgrave	Central Fund
		Megan Champney	Suburban Fund
		Thomas Merchel	PMM Fund

	Cynthia Ege	PAIC
	Meghan Jack	Burlco Fund
	Mark Antozzeski	First Responders Fund

**2019 MEETING SCHEDULE:**

<b>2019 Meeting Schedule</b>		
March 29, 2019 (Friday)	Hyatt Regency, Princeton	9:00 am
June 5, 2019 (Wed)	Forsgate Country Club	11:15 am
September 4, 2019 (Wed)	Forsgate Country Club	11:15 am
October 16, 2019 (Wed)	Forsgate Country Club	11:15 am
November 20, 2019 (Wed)	Sheraton Hotel, Atlantic City	1:00 pm
January 3, 2020 (Thurs)	Forsgate Country Club	11:15 am

**2019 Standing Committees Chairpersons**

Management Committee	Richard Hirsch
Marketing Committee	Richard Hirsch
Coverage Committee	Mauro Tucci
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

**2019 Fund Professionals & Professional Service Agreements** – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2019 and for the term of the contract.

**Purchase of Excess Insurance** – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers’ compensation is Safety National, Brit is the new excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager submitted and reviewed his renewal letter, particularly noting significant savings resulting from marketing the excess liability program.

**Risk Management Plan** - The Board of Fund Commissioners adopted the 2019 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2019.

**Membership:** The MEL and its affiliated local Joint Insurance Funds accepted seven new members as of January 1, 2019.

**Management Committee:** Board accepted recommendations of the Management Committee putting the Reinsurance Producer on 90-day notice pending review of changes in personnel. In addition, Board accepted Committee's recommendation for MEL to process additional premium to XL Caitlin, based on significant recent cyber claims experience.

The Canning Group has issued a draft report on the MEL's procurement procedures. A meeting of the Management Committee meeting to review the report.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

**Audit Committee:** Committee is scheduled to meet on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting.

**Legislative Committee:** The committee met on November 14, 2018; minutes of the meeting submitted to Board for information. Committee is scheduled to meet on February 22, 2019.

**Safety & Education Committee:** The committee met on December 7, 2018 and is scheduled to meet again on February 22, 2019.

Board accepted the Committee's recommendation to work with an attorney to review and Commercial Driver License (CDL) and non-CDL model policies to be distributed to the membership at a cost not to exceed \$10,000.

**Coverage Committee:** The committee is in the process of scheduling a meeting in late February.

**Claims Committee:** The Claims Review Committee met on December 5, 2018 and is scheduled to meet immediately following today's board meeting. Minutes of the December 5<sup>th</sup> meeting are enclosed under separate cover.





**Edward Cooney, MBA**  
*Vice President, Account Executive*  
*Underwriting Manager*

**Major Accounts**

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December 18, 2018

**RE: *Municipal Excess Liability Joint Insurance Fund***  
***2019 Insurance Renewal***

Dear Dave and Joe:

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the 2019 insurance renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures and selections with your team.

The overall goal guiding us through the 2019 renewal is obtaining favorable renewals from all of our incumbent insurers. There was particular focus on the Casualty and Public Officials/Employment Practices coverages, which are discussed in more detail below.

Thank you for all of your efforts and assistance regarding this renewal.

Best regards,

A handwritten signature in black ink, appearing to read "E. Cooney".

Edward J. Cooney, MBA  
*Conner Strong & Buckelew, MEL Underwriting Manager*

CC: Dave Grubb, *PERMA, MEL Executive Director*  
Joe Hrubash, *PERMA, MEL Deputy Executive Director*

***APPENDIX III***  
***2019 Risk Management Plan***