

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
APRIL 29, 2019 – 11:00 AM**

**INDIAN SPRINGS COUNTRY CLUB
115 SOUTH ELMWOOD ROAD
MARLTON, NJ 08053**

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: APRIL 29, 2019
INDIAN SPRINGS COUNTRY CLUB**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2019 COMMISSIONERS**

- APPROVAL OF MINUTES:** February 25, 2019 Open Minutes **Appendix I**
February 25, 2019 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report **Page 1**

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
.March 2019 Voucher List - Resolution No. 19-9 **Page 18**
.April 2019 Voucher List - Resolution No. 19-10 **Page 20**
.Treasurer’s Reports..... **Page 22**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 31**

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 38**

- MANAGED CARE – Qual Care**
.Monthly Report..... **Page 39**

- CLAIMS SERVICE – Qual Lynx**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**

- Motion to Return to Open Session and Approve Payment Authorization Requests**

- MEETING ADJOURNED**

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: April 29, 2019

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2019 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Please notify the Fund office if you are interested in attending.
- ❑ **2019 MEL, MR HIF & NJCE Educational Seminar:** The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the MEL, the Municipal Reinsurance Health Insurance Fund (MR HIF) and the NJ Counties Excess Liability Fund (CEL) members as well as personnel who work for service companies that are engaged by these entities.

Attached on **Page 3** is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

- ❑ **2019 RCF/EJIF/MEL March 29th Meetings & Retreat:** The RCF, EJIF and MEL held their March meetings in conjunction with the MEL Annual Retreat on Friday, March 29th. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Enclosed in **Appendix II** please find a copy of Chairman Merchel's report on the meetings.
- ❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program will focus on "Employment Practices Liability". This course is on-line, instructions are on **page 4**.

If any member would like to host a session, please contact the Fund Office and Mr. Kearns.

- ❑ **League Magazine:** Included on **Pages 5 & 6** are copies of the latest in the series of "Power of Collaboration" ads, scheduled to appear in the March and April issues of the League magazine. The March ad highlights the savings of the New Jersey Sustainable Energy Joint Meeting (NJSEM) and the April ad focuses on the MEL Safety Institute classroom and online trainings.

- ❑ **MEL Helpline:** The MEL Safety Institute has established the new MEL Employment Practices Helpline (EPL); a dedicated resource to guide members on employment related issues. Enclosed on **Page 7** is a copy of that announcement. We will be contacting members to identify 2 representatives per town that will have access to the Helpline.

- ❑ **Financial Disclosures:** The Division of Local Government Services distributed a notice that online filings could begin on April 2nd for JIF Commissioners, as well as, any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30th and the Local Finance Board has issued violations in the past for not filing.

- ❑ **May Meeting Date** – This is a reminder that next month’s meeting will be held on Tuesday, May 28th due to the Memorial Day Holiday.

❑ **Due Diligence Reports:**

Financial Fast Track	Pages 8 & 9
Income Portfolio	Pages 10
Loss Ratio Analysis	Pages 11 & 12
Claims Activity Report	Pages 13 & 14
Loss Time Accident Frequency	Page 15
POL/EPL Compliance Report	Page 16
Regulatory Affairs Checklist	Page 17

2019 MEL, MRHIF & NJCEL Educational Seminar

Friday, May 3, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCEL (Counties Excess Liability Fund) are sponsoring the 9th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Legalized Marijuana: Risk Management Issues (John Kutner and Steve Ferris)
- Controlling Health Care Costs (Greg Grimaldi)
- Ethics and Best Practices for Public Meetings (Norris Clark and David Grubb)
- Cyber Liability Risk Control (Ed Cooney)
- Update on Risk Management related Legislation (Paul Bent)
- Ethics and Best Practices in Local Government Employment (Fred Semrau and Joe Hrubash)

REGISTRATION: RSVP by Friday, April 26

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to Joeen Ciannella: jciannella@permainc.com



2019 Elected Officials Online Employment Practices Seminar

This course details ways to prevent Employment Practices lawsuits. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2019 will qualify for a \$250 credit in their local unit 2019 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2018-2019 Elected Officials' Employment Practices Seminar'.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI Help Line at (866) 661-5120 during business hours.

The Power of Collaboration



SAVING NEW JERSEY TAXPAYERS \$34.5 MILLION IN ENERGY COSTS

The unpredictable cost and high expense of energy is a major challenge for public entities throughout New Jersey.

The New Jersey Sustainable Energy Joint Meeting (NJSEM) was organized to improve the purchasing power of its 180 member municipalities by aggregating their energy costs— and also to provide legal, administrative, regulatory and energy expertise.

Since its inception, NJSEM has saved its members \$34.5 million.

A governmental entity, NJSEM oversight is provided by an executive board of local municipal officials elected by its members. All energy procurements comply with state laws.

NJSEM was established through the sponsorship of the highly successful NJ E-JIF and the MEL.

Membership is open to all local public entities in New Jersey.

For more information contact PERMA Risk Management Services at 201-881-7632 or email info@permainc.com.

*The power of collaboration:
reducing energy costs throughout New Jersey*

THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND

MEL

NJMEL.ORG

The Power of Collaboration



MEL SAFETY TRAINING AVAILABLE ONLINE — AND IN CLASSROOMS THROUGHOUT NEW JERSEY

This year, 1,100 instructor led courses addressing 54 major safety concerns are available from the MEL Safety Institute at locations throughout the state.

An additional 28 courses are available online – providing convenient and cost effective access to essential training. One day programs including four courses – “fast tracks” – are also scheduled.

The MEL website also includes online tools to customize curriculum to employee job requirements – and monitor their progress.

Enrollment is free of charge to MEL affiliated joint insurance funds.

For more information call 866-661-5120 or visit www.njmel.org.



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

THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND

MEL

NJMEL.ORG



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:

732-583-7474

Jodi Howlett
Cleary Giacobbe Alferi Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:

609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:

973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2019			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	328,382	328,382	81,765,959	82,094,341	
2.	CLAIM EXPENSES					
	Paid Claims	121,009	121,009	37,402,956	37,523,966	
	Case Reserves	164,616	164,616	1,935,003	2,099,619	
	IBNR	(125,475)	(125,475)	1,258,418	1,132,943	
	Recoveries	-	-	(116,502)	(116,502)	
	TOTAL CLAIMS	160,150	160,150	40,479,875	40,640,026	
3.	EXPENSES					
	Excess Premiums	111,384	111,384	22,360,371	22,471,755	
	Administrative	49,946	49,946	11,228,885	11,278,830	
	TOTAL EXPENSES	161,330	161,330	33,589,256	33,750,585	
4.	UNDERWRITING PROFIT (1-2-3)	6,902	6,902	7,696,828	7,703,730	
5.	INVESTMENT INCOME	14,839	14,839	5,005,131	5,019,970	
6.	DIVIDEND INCOME	0	0	1,638,289	1,638,289	
7.	STATUTORY PROFIT (4+5+6)	21,741	21,741	14,340,248	14,361,989	
8.	DIVIDEND	23,000	23,000	11,201,946	11,224,946	
9.	STATUTORY SURPLUS (7-8)	(1,259)	(1,259)	3,138,302	3,137,043	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	(21,139)	(21,139)	831,353	810,213	
	Aggregate Excess LFC	4,952	4,952	176,754	181,706	
	2015	2,359	2,359	832,539	834,898	
	2016	3,058	3,058	778,595	781,653	
	2017	3,138	3,138	413,535	416,674	
	2018	4,007	4,007	105,527	109,534	
	2019	2,367	2,367		2,367	
	TOTAL SURPLUS (DEFICITS)	(1,259)	(1,259)	3,138,302	3,137,043	
	TOTAL CASH				7,736,638	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	34,381,178	34,381,178	
	FUND YEAR 2015					
	Paid Claims	13,838	13,838	1,043,095	1,056,933	
	Case Reserves	(12,008)	(12,008)	127,417	115,409	
	IBNR	(1,830)	(1,830)	36,689	34,859	
	Recoveries	0	0	(15,193)	(15,193)	
	TOTAL FY 2015 CLAIMS	0	0	1,192,008	1,192,008	
	FUND YEAR 2016					
	Paid Claims	10,587	10,587	813,114	823,700	
	Case Reserves	(228)	(228)	405,829	405,601	
	IBNR	(10,359)	(10,359)	107,474	97,115	
	Recoveries	0	0	(43,729)	(43,729)	
	TOTAL FY 2016 CLAIMS	(0)	(0)	1,282,687	1,282,687	
	FUND YEAR 2017					
	Paid Claims	63,365	63,365	819,657	883,022	
	Case Reserves	(17,753)	(17,753)	564,041	546,287	
	IBNR	(45,612)	(45,612)	366,359	320,747	
	Recoveries	0	0	(44,447)	(44,447)	
	TOTAL FY 2017 CLAIMS	(0)	(0)	1,705,610	1,705,610	
	FUND YEAR 2018					
	Paid Claims	33,219	33,219	345,912	379,132	
	Case Reserves	152,153	152,153	837,716	989,869	
	IBNR	(185,373)	(185,373)	747,896	562,523	
	Recoveries	0	0	(13,133)	(13,133)	
	TOTAL FY 2018 CLAIMS	(0)	(0)	1,918,391	1,918,391	
	FUND YEAR 2019					
	Paid Claims	0	0		0	
	Case Reserves	42,452	42,452		42,452	
	IBNR	117,699	117,699		117,699	
	Recoveries	0	0		0	
	TOTAL FY 2019 CLAIMS	160,151	160,151		160,151	
	COMBINED TOTAL CLAIMS	160,150	160,150	40,479,875	40,640,026	

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	328,382	656,764	81,765,959	82,422,723
2.	CLAIM EXPENSES				
	Paid Claims	181,587	302,596	37,402,956	37,705,552
	Case Reserves	12,108	176,724	1,935,003	2,111,726
	IBNR	31,359	(94,116)	1,258,418	1,164,302
	Recoveries	(7,583)	(7,583)	(116,502)	(124,085)
	TOTAL CLAIMS	217,470	377,620	40,479,875	40,857,495
3.	EXPENSES				
	Excess Premiums	111,384	222,768	22,360,371	22,583,139
	Administrative	49,665	99,610	11,228,885	11,328,495
	TOTAL EXPENSES	161,049	322,378	33,589,256	33,911,634
4.	UNDERWRITING PROFIT (1-2-3)	(50,136)	(43,234)	7,696,828	7,653,594
5.	INVESTMENT INCOME	14,829	29,668	5,005,131	5,034,799
6.	DIVIDEND INCOME	0	0	1,638,289	1,638,289
7.	STATUTORY PROFIT (4+5+6)	(35,307)	(13,566)	14,340,248	14,326,682
8.	DIVIDEND	0	23,000	11,201,946	11,224,946
9.	STATUTORY SURPLUS (7-8)	(35,307)	(36,566)	3,138,302	3,101,736
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	1,605	(19,534)	831,353	811,818
	Aggregate Excess LFC	4,920	9,872	176,754	186,626
	2015	1,866	4,225	832,539	836,764
	2016	2,433	5,491	778,595	784,086
	2017	2,397	5,536	413,535	419,071
	2018	(53,965)	(49,958)	105,527	55,569
	2019	5,436	7,803		7,803
	TOTAL SURPLUS (DEFICITS)	(35,307)	(36,566)	3,138,302	3,101,736
	TOTAL CASH				7,358,133
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	34,381,178	34,381,178
	FUND YEAR 2015				
	Paid Claims	1,723	15,561	1,043,095	1,058,656
	Case Reserves	(10,739)	(22,747)	127,417	104,670
	IBNR	13,303	11,473	36,689	48,162
	Recoveries	(4,287)	(4,287)	(15,193)	(19,480)
	TOTAL FY 2015 CLAIMS	0	0	1,192,008	1,192,009
	FUND YEAR 2016				
	Paid Claims	7,588	18,175	813,114	831,289
	Case Reserves	(4,591)	(4,819)	405,829	401,010
	IBNR	(2,997)	(13,356)	107,474	94,118
	Recoveries	0	0	(43,729)	(43,729)
	TOTAL FY 2016 CLAIMS	0	0	1,282,687	1,282,687
	FUND YEAR 2017				
	Paid Claims	24,935	88,300	819,657	907,956
	Case Reserves	23,090	5,336	564,041	569,377
	IBNR	(48,024)	(93,636)	366,359	272,723
	Recoveries	0	0	(44,447)	(44,447)
	TOTAL FY 2017 CLAIMS	0	0	1,705,610	1,705,610
	FUND YEAR 2018				
	Paid Claims	146,579	179,799	345,912	525,711
	Case Reserves	(36,165)	115,988	837,716	953,704
	IBNR	(50,000)	(235,373)	747,896	512,523
	Recoveries	(3,297)	(3,297)	(13,133)	(16,430)
	TOTAL FY 2018 CLAIMS	57,117	57,117	1,918,391	1,975,508
	FUND YEAR 2019				
	Paid Claims	761	761		761
	Case Reserves	40,514	82,966		82,966
	IBNR	119,077	236,776		236,776
	Recoveries	0	0		0
	TOTAL FY 2019 CLAIMS	160,352	320,503		320,503
	COMBINED TOTAL CLAIMS	217,470	377,620	40,479,875	40,857,495

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

PROFESSIONAL MUNICIPAL MGMT JIF							
Fixed Income Portfolio Summary and Rate Comparison							
						For Month End	
						2/28/2019	
						Last	This
						Month	Month
						2016	2017
						2018	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)		4.58	5.29	6.20	7.74	7.36	
Fixed Income Portfolio							
Investments (millions), Book Value		2.13	3.25	3.25	4.59	4.59	
Avg maturity (years)		2.67	0.43	1.48	0.48	0.41	
Unrealized gain/(loss) (%)		-0.28	-0.71	-0.81	-0.35	-0.28	
Purchase/Book yield (%)		1.20	1.20	1.57	1.65	1.64	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.92	0.49	0.76	1.30	1.36	
M E L PORTFOLIO							
Total Cash Balance (millions)		61.94	59.15	62.76	62.53	62.94	
Fixed Income Portfolio							
Investments (millions), Book Value		53.40	48.74	48.74	51.35	51.47	
Avg maturity (years)		1.64	1.15	1.63	1.00	1.03	
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	-0.60	-0.64	
Purchase/Book yield (%)		0.82	1.11	1.80	1.80	1.79	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.85	0.90	0.54	1.20	1.15	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.40	2.41	
Investors Bank Deposits		-	-	1.64	2.27	2.28	
Treasury Issues							
1 year bills		0.61	1.20	2.33	2.58	2.55	
3 year notes		1.00	1.58	2.63	2.52	2.48	
5 year notes		1.33	1.83	2.75	2.54	2.49	
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	0.27	0.37	

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

AS OF **February 28, 2019**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	62	MONTH	61	MONTH	50	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	550,576	116.30%	97.13%	112.08%	97.12%	106.19%	96.23%
AUTO LIABILITY	89,385	18,356	20.54%	96.59%	20.54%	96.39%	20.54%	93.27%
WORKER'S COMP	1,210,000	1,320,371	109.12%	99.93%	109.12%	99.90%	115.08%	99.52%
TOTAL ALL LINES	1,956,793	2,032,671	103.88%	99.11%	102.86%	99.08%	105.12%	98.48%
NET PAYOUT %	\$1,896,457		96.92%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	38.02%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	96.23%	28.85%	95.99%	49.53%	91.38%
AUTO LIABILITY	75,666	68,243	90.19%	93.27%	90.19%	92.93%	80.59%	88.30%
WORKER'S COMP	1,241,000	872,508	70.31%	99.52%	71.47%	99.46%	75.22%	98.43%
TOTAL ALL LINES	1,979,351	1,143,847	57.79%	98.54%	58.46%	98.44%	65.71%	96.51%
NET PAYOUT %	\$1,039,177		52.50%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	52.59%	100.00%
GEN LIABILITY	485,444	178,368	36.74%	91.38%	36.74%	90.78%	41.56%	81.65%
AUTO LIABILITY	63,974	7,856	12.28%	88.30%	12.28%	87.77%	12.28%	78.92%
WORKER'S COMP	1,288,669	931,551	72.29%	98.43%	72.06%	98.27%	82.04%	94.80%
TOTAL ALL LINES	2,013,291	1,188,569	59.04%	96.54%	58.89%	96.28%	67.50%	91.58%
NET PAYOUT %	\$787,560		39.12%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	185,329	176,935	95.47%	100.00%	95.47%	100.00%	104.03%	96.03%
GEN LIABILITY	483,019	342,920	71.00%	81.65%	64.72%	80.55%	59.68%	64.20%
AUTO LIABILITY	53,346	69,047	129.43%	78.92%	81.63%	77.72%	56.91%	56.96%
WORKER'S COMP	1,332,335	843,985	63.35%	94.80%	63.93%	94.20%	57.02%	74.88%
TOTAL ALL LINES	2,054,029	1,432,887	69.76%	91.76%	67.42%	91.08%	61.88%	73.81%
NET PAYOUT %	\$863,510		42.04%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	181,000	140,600	77.68%	96.03%	85.86%	95.63%	0.39%	13.00%
GEN LIABILITY	428,966	71,074	16.57%	64.20%	17.58%	62.24%	2.29%	2.50%
AUTO LIABILITY	47,555	15,391	32.36%	56.96%	32.36%	54.16%	6.99%	2.50%
WORKER'S COMP	1,313,000	1,203,956	91.70%	74.88%	82.08%	70.13%	8.51%	2.00%
TOTAL ALL LINES	1,970,521	1,431,022	72.62%	74.07%	67.19%	70.37%	6.37%	3.13%
NET PAYOUT %	\$509,281		25.85%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	189,999	62,502	32.90%	13.00%	21.95%	6.00%	N/A	N/A
GEN LIABILITY	417,271	6,875	1.65%	2.50%	0.00%	1.00%	N/A	N/A
AUTO LIABILITY	44,638	1,100	2.46%	2.50%	0.00%	1.00%	N/A	N/A
WORKER'S COMP	1,275,000	13,250	1.04%	2.00%	0.06%	0.50%	N/A	N/A
TOTAL ALL LINES	1,926,908	83,727	4.35%	3.20%	2.20%	1.16%	N/A	N/A
NET PAYOUT %	\$761		0.04%					

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

AS OF **March 31, 2019**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	63	MONTH	62	MONTH	51	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	550,576	116.30%	97.13%	116.30%	97.13%	103.32%	96.38%
AUTO LIABILITY	89,385	18,356	20.54%	96.77%	20.54%	96.59%	20.54%	93.62%
WORKER'S COMP	1,210,000	1,260,979	104.21%	99.95%	109.12%	99.93%	111.53%	99.57%
TOTAL ALL LINES	1,956,793	1,973,279	100.84%	99.13%	103.88%	99.11%	102.23%	98.57%
NET PAYOUT %	\$1,840,164		94.04%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	38.02%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	96.38%	29.09%	96.23%	47.70%	91.95%
AUTO LIABILITY	75,666	68,243	90.19%	93.62%	90.19%	93.27%	80.59%	88.81%
WORKER'S COMP	1,241,000	872,508	70.31%	99.57%	70.31%	99.52%	75.22%	98.57%
TOTAL ALL LINES	1,979,351	1,143,847	57.79%	98.62%	57.79%	98.54%	65.28%	96.76%
NET PAYOUT %	\$1,039,177		52.50%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	45.09%	100.00%
GEN LIABILITY	485,444	178,368	36.74%	91.95%	36.74%	91.38%	41.56%	82.70%
AUTO LIABILITY	63,974	7,856	12.28%	88.81%	12.28%	88.30%	12.28%	80.03%
WORKER'S COMP	1,288,669	930,196	72.18%	98.57%	72.29%	98.43%	79.77%	95.33%
TOTAL ALL LINES	2,013,291	1,187,214	58.97%	96.79%	59.04%	96.54%	65.39%	92.20%
NET PAYOUT %	\$815,712		40.52%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	185,329	176,935	95.47%	100.00%	95.47%	100.00%	104.03%	96.43%
GEN LIABILITY	483,019	339,630	70.31%	82.70%	71.00%	81.65%	60.68%	66.07%
AUTO LIABILITY	53,346	78,447	147.05%	80.03%	129.43%	78.92%	55.43%	59.58%
WORKER'S COMP	1,332,335	925,648	69.48%	95.33%	63.35%	94.80%	57.34%	78.67%
TOTAL ALL LINES	2,054,029	1,520,660	74.03%	92.38%	69.76%	91.76%	62.29%	76.81%
NET PAYOUT %	\$902,572		43.94%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	181,000	137,666	76.06%	96.43%	77.68%	96.03%	7.02%	23.00%
GEN LIABILITY	428,966	69,003	16.09%	66.07%	16.57%	64.20%	5.10%	6.00%
AUTO LIABILITY	47,555	14,269	30.01%	59.58%	32.36%	56.96%	11.41%	6.00%
WORKER'S COMP	1,313,000	1,207,726	91.98%	78.67%	91.70%	74.88%	10.66%	3.00%
TOTAL ALL LINES	1,970,521	1,428,664	72.50%	77.09%	72.62%	74.07%	9.13%	5.56%
NET PAYOUT %	\$557,972		28.32%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-19		28-Feb-19		31-Mar-18	
PROPERTY	189,999	69,816	36.75%	23.00%	32.90%	13.00%	N/A	N/A
GEN LIABILITY	413,752	20,500	4.95%	6.00%	1.66%	2.50%	N/A	N/A
AUTO LIABILITY	44,262	3,600	8.13%	6.00%	2.49%	2.50%	N/A	N/A
WORKER'S COMP	1,275,000	50,484	3.96%	3.00%	1.04%	2.00%	N/A	N/A
TOTAL ALL LINES	1,923,013	144,400	7.51%	5.69%	4.35%	3.21%	N/A	N/A
NET PAYOUT %	\$20,335		1.06%					

Professional Municipal Mgmt Joint Insurance Fund							
CLAIM ACTIVITY REPORT							
February 28, 2019							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	0	0	2	2	14	4	22
February-19	0	0	2	2	12	7	23
NET CHGE	0	0	0	0	-2	3	1
Limited Reserves							\$4,832
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	\$0	\$0	\$400	\$10,915	\$92,381	\$41,702	\$145,398
February-19	\$0	\$0	\$400	\$10,915	\$37,325	\$62,502	\$111,142
NET CHGE	\$0	\$0	\$0	\$0	(\$55,056)	\$20,800	(\$34,256)
Ltd Incurred	\$143,367	\$65,876	\$70,794	\$176,935	\$140,600	\$62,502	\$660,075
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	1	0	4	11	27	0	43
February-19	2	0	4	10	23	5	44
NET CHGE	1	0	0	-1	-4	5	1
Limited Reserves							\$11,282
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	\$74,600	\$0	\$106,139	\$246,028	\$73,489	\$0	\$500,256
February-19	\$44,600	\$0	\$104,292	\$271,565	\$69,095	\$6,875	\$496,427
NET CHGE	(\$30,000)	\$0	(\$1,847)	\$25,537	(\$4,394)	\$6,875	(\$3,829)
Ltd Incurred	\$550,576	\$137,219	\$178,368	\$342,920	\$71,074	\$6,875	\$1,287,033
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	0	0	0	4	5	0	9
February-19	0	0	0	5	3	1	9
NET CHGE	0	0	0	1	-2	1	0
Limited Reserves							\$5,892
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	\$0	\$0	\$0	\$27,097	\$7,425	\$0	\$34,522
February-19	\$0	\$0	\$0	\$44,506	\$7,422	\$1,100	\$53,028
NET CHGE	\$0	\$0	\$0	\$17,409	(\$3)	\$1,100	\$18,506
Ltd Incurred	\$18,356	\$68,243	\$7,856	\$69,047	\$15,391	\$1,100	\$179,994
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	4	7	11	18	42	1	83
February-19	4	5	10	17	38	12	86
NET CHGE	0	-2	-1	-1	-4	11	3
Limited Reserves							\$18,086
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	\$92,195	\$115,409	\$299,062	\$262,247	\$784,611	\$750	\$1,554,274
February-19	\$91,614	\$104,670	\$296,318	\$242,391	\$807,898	\$12,489	\$1,555,379
NET CHGE	(\$581)	(\$10,739)	(\$2,744)	(\$19,856)	\$23,287	\$11,739	\$1,106
Ltd Incurred	\$1,320,371	\$872,508	\$931,551	\$843,985	\$1,203,956	\$13,250	\$5,185,621
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	5	7	17	35	88	5	157
February-19	6	5	16	34	76	25	162
NET CHGE	1	-2	-1	-1	-12	20	5
Limited Reserves							\$13,679
Year	2014	2015	2016	2017	2018	2019	TOTAL
January-19	\$166,795	\$115,409	\$405,601	\$546,287	\$957,906	\$42,452	\$2,234,450
February-19	\$136,213	\$104,670	\$401,010	\$569,377	\$921,741	\$82,966	\$2,215,977
NET CHGE	(\$30,581)	(\$10,739)	(\$4,591)	\$23,090	(\$36,165)	\$40,514	(\$18,474)
Ltd Incurred	\$2,032,671	\$1,143,847	\$1,188,569	\$1,432,887	\$1,431,022	\$83,727	\$7,312,723

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

March 31, 2019							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	0	0	2	2	12	7	23
March-19	0	0	2	2	11	8	23
NET CHGE	0	0	0	0	-1	1	0
Limited Reserves							\$4,831
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	\$0	\$0	\$400	\$10,915	\$37,325	\$62,502	\$111,142
March-19	\$0	\$0	\$400	\$10,915	\$37,096	\$62,691	\$111,102
NET CHGE	\$0	\$0	\$0	\$0	(\$229)	\$189	(\$40)
Ltd Incurred	\$143,367	\$65,876	\$70,794	\$176,935	\$137,666	\$69,816	\$664,455
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	2	0	4	10	23	5	44
March-19	2	0	4	9	22	17	54
NET CHGE	0	0	0	-1	-1	12	10
Limited Reserves							\$8,708
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	\$44,600	\$0	\$104,292	\$271,565	\$69,095	\$6,875	\$496,427
March-19	\$42,082	\$0	\$102,226	\$253,000	\$52,948	\$19,989	\$470,245
NET CHGE	(\$2,518)	\$0	(\$2,065)	(\$18,566)	(\$16,148)	\$13,114	(\$26,182)
Ltd Incurred	\$550,576	\$137,219	\$178,368	\$339,630	\$69,003	\$20,500	\$1,295,297
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	0	0	0	4	3	1	8
March-19	0	0	0	5	1	2	8
NET CHGE	0	0	0	1	-2	1	0
Limited Reserves							\$6,448
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	\$0	\$0	\$0	\$44,506	\$7,422	\$1,100	\$53,028
March-19	\$0	\$0	\$0	\$42,682	\$5,300	\$3,600	\$51,582
NET CHGE	\$0	\$0	\$0	(\$1,824)	(\$2,122)	\$2,500	(\$1,446)
Ltd Incurred	\$18,356	\$68,243	\$7,856	\$78,447	\$14,269	\$3,600	\$190,772
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	4	5	10	17	38	12	86
March-19	4	5	10	17	35	17	88
NET CHGE	0	0	0	0	-3	5	2
Limited Reserves							\$18,059
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	\$91,614	\$104,670	\$296,318	\$242,391	\$807,898	\$12,489	\$1,555,379
March-19	\$91,033	\$104,670	\$268,876	\$311,491	\$775,348	\$37,786	\$1,589,204
NET CHGE	(\$581)	\$0	(\$27,442)	\$69,100	(\$32,550)	\$25,297	\$33,825
Ltd Incurred	\$1,260,979	\$872,508	\$930,196	\$925,648	\$1,207,726	\$50,484	\$5,247,541
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	6	5	16	33	76	25	161
March-19	6	5	16	33	69	44	173
NET CHGE	0	0	0	0	-7	19	12
Limited Reserves							\$12,845
Year	2014	2015	2016	2017	2018	2019	TOTAL
February-19	\$136,213	\$104,670	\$401,010	\$569,377	\$921,741	\$82,966	\$2,215,977
March-19	\$133,115	\$104,670	\$371,503	\$618,088	\$870,692	\$124,066	\$2,222,134
NET CHGE	(\$3,099)	\$0	(\$29,507)	\$48,711	(\$51,049)	\$41,100	\$6,157
Ltd Incurred	\$1,973,279	\$1,143,847	\$1,187,214	\$1,520,660	\$1,428,664	\$144,400	\$7,398,065

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs

February 28, 2019

FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
CENTRAL	0.14	1.41	1.68	1.43
PROF MUN MGMT	0.63	2.27	2.14	2.09
SUBURBAN ESSEX	0.66	2.01	1.92	1.86
SOUTH BERGEN	0.90	2.10	1.94	1.93
BERGEN	0.98	1.40	1.46	1.39
NJ PUBLIC HOUSING	0.98	2.13	2.21	2.08
TRI-COUNTY	1.01	1.83	2.02	1.85
MORRIS	1.09	1.65	1.35	1.47
N.J.U.A.	1.16	2.07	2.04	1.99
OCEAN	1.17	2.26	2.42	2.25
CAMDEN	1.19	2.54	1.91	2.14
MONMOUTH	1.36	1.42	1.79	1.59
BURLINGTON	1.39	1.69	1.23	1.46
SUBURBAN MUNICIPAL	1.75	1.51	1.22	1.39
ATLANTIC	1.84	2.21	1.97	2.08
AVERAGE	1.08	1.90	1.82	1.80

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

Professional Municipal Mgmt Joint Insurance Fund

**2019 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF February 28, 2019**

MEMBER_ID	MEMBER	**	# CLAIMS FOR 2/28/2019	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
1	304 EVESHAM		0	0	0.00	1.16	1.59	1 EVESHAM	1.26
2	305 EVESHAM TOWNSHIP FIRE		0	0	0.00	1.02	0.00	2 EVESHAM TOWNSHIP I	0.46
3	306 MAPLE SHADE		0	0	0.00	0.86	4.20	3 MAPLE SHADE	2.36
4	307 MOORESTOWN		0	0	0.00	2.14	0.71	4 MOORESTOWN	1.31
5	308 WILLINGBORO		1	1	1.77	3.93	3.02	5 WILLINGBORO	3.34
Totals:			1	1	0.63	2.27	2.14		2.09

Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED
 * Member does not participate in the FUND for Workers' Comp coverage
 ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report
 *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2018 Loss Time Accident
Frequency as of February 27, 2018 1.79

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		April 22, 2019				
Total Participating Members		5	5			
Complaint			5			
Percent Compliant			100.00%			
				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
* Member does NOT participate in EPL coverage						

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of April 1, 2019

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2019 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 19-9

MARCH 2019

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>
001334			
001334	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 2018	5,000.00
			5,000.00
		Total Payments FY 2018	5,000.00

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001335			
001335	QUAL-LYNX	PERFORMANCE BOND# 106451923	115.00
001335	QUAL-LYNX	CLAIM ADJUSTING SERVICES 3/19	11,315.93
			11,430.93
001336			
001336	J.A. MONTGOMERY RISK CONTROL	LOSS OCNTROL SERVICES 3/19	1,930.00
			1,930.00
001337			
001337	PERMA	EXECUTIVE DIRECTOR FEE 3/19	11,080.33
			11,080.33
001338			
001338	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/19	3,274.33
			3,274.33
001339			
001339	QUALCARE, INC.	WORKERS COMP ACCESS/UM 3/19	7,067.92
			7,067.92
001340			
001340	THOMAS TONTARSKI	TREA0319	1,488.41
			1,488.41
001341			
001341	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 3/19	1,466.75
001341	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 3/19	1,721.92
			3,188.67

001342			
001342	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/19	498.00
			498.00
001343			
001343	CONNER STRONG & BUCKELEW	DEPOSIT FOR APRIL MTG 3/19	250.00
			250.00
001344			
001344	BURLINGTON COUNTY TIMES	MTG AD 3.13.19	57.72
			57.72
001345			
001345	CONNER STRONG & BUCKELEW	RMC FEE - 1ST HALF 2019	20,836.90
			20,836.90
		Total Payments FY	61,103.21

TOTAL PAYMENTS ALL FUND YEARS \$66,103.21

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. 19-10

APRIL 2019

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>
001346			
001346	MUNICIPAL EXCESS LIABILITY RCF	2018 RCF ASSESSMENT	214,663.21
			214,663.21
		Total Payments FY Closed	214,663.21

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001347			
001347	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2019	929.00
			929.00
001348			
001348	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2019	68,768.00
001348	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2019	158,474.25
			227,242.25
001349			
001349	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTAL 2019	2,553.00
			2,553.00
001350			
001350	APEX INS SRVS c/o QBE INSURANCE	VOLU EMER SRVC DIR&OFF 2OF2 INSTAL 2019	1,095.00
001350	APEX INS SRVS c/o QBE INSURANCE	POL & EPL 2 OF 2 INSTALLMENT 2019	150,571.00
			151,666.00
001351			
001351	APEX INS SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 2OF2 INSTAL 2019	1,270.00
			1,270.00
001352			
001352	QUAL-LYNX	CLAIM ADJUSTING SERVICES 4/19	11,315.93
			11,315.93
001353			
001353	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/19	1,930.00
			1,930.00

001354			
001354	PERMA	POSTAGE 3/19	7.35
001354	PERMA	EXECUTIVE DIRECTOR 4/19	11,080.33
			11,087.68
001355			
001355	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/19	3,274.33
			3,274.33
001356			
001356	QUALCARE, INC.	WORKERS COMP/UM 4/19	7,067.92
			7,067.92
001357			
001357	THOMAS TONTARSKI	TREASURER FEE 4/19	1,488.41
			1,488.41
001358			
001358	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 4/19	1,466.75
001358	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 4/19	1,721.92
			3,188.67
001359			
001359	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2019	4,346.75
			4,346.75
001360			
001360	MARCO'S RESTAURANT AT INDIAN	FINAL BALANCE PMM MTG 4/29/2019	901.52
			901.52
001361			
001361	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 3.31.19	43.94
001361	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 2.28.19	43.94
			87.88
001362			
001362	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/19	498.00
			498.00
		Total Payments FY 2019	428,847.34

TOTAL PAYMENTS ALL FUND YEARS \$643,510.55

Chairperson

Attest: _____

Dated: _____

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

Treasurer

April 9, 2019

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 March 31, 2019 for Closed Fund Years 1987 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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 \$ 23,122.26. This generated an average annual yield of 1.88%. However, we have an unrealized net gain of \$ 7,012.50 adjusting the reported yield to 2.44% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$9,098.29 as it relates to the market value of \$4,587,648.32 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,608,905.15.

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 \$ 7,583.47 /YTD \$ 7,583.47
Salvage Receipts \$ 2,800.00
Overpayment Reimbursements \$ 4,808.53

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 462 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 \$ 350,798.59.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 7,736,640.72 to a closing balance of \$ 7,165,472.48 showing a decrease in the fund of \$ 571,168.24.

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 2019

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
TOTAL- JAN.						0.00	
YTD 2019							0.00
2/1	WILLINGBORO TWP.	1223412	BRIAN WINKLER	WC	2015	4,286.52	
2/12	EVESHAM TWP.	2019149394	EVESHAM TWP.	PR	2018	3,296.95	
TOTAL- FEB.						7,583.47	
YTD 2019							7,583.47
TOTAL- MAR.						0.00	
YTD 2019							7,583.47

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

Current Fund Year: 2019 Month Ending: January		Prop	Liab	Auto	WC	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		369,624.90	1,642,532.78	149,564.25	3,051,180.51	(16,885.80)	(39,026.00)	18,554.46	1,028,177.26	6,203,722.36
RECEIPTS										
Assessments		93,041.42	204,333.75	21,858.97	624,360.20	152,315.00	33,745.81	454,834.41	324,780.42	1,909,269.98
Refunds		0.00	0.00	0.00	700.00	0.00	0.00	0.00	0.00	700.00
Invest Pymnts		951.19	4,117.27	384.03	7,776.88	0.20	1.42	298.10	2,724.04	16,253.13
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		951.19	4,117.27	384.03	7,776.88	0.20	1.42	298.10	2,724.04	16,253.13
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,206.67	59,206.67
TOTAL		93,992.61	208,451.02	22,243.00	632,837.08	152,315.20	33,747.23	455,132.51	386,711.13	1,985,429.78
EXPENSES										
Claims Transfers		100.00	7,178.37	6,313.68	108,117.24	0.00	0.00	0.00	0.00	121,709.29
Expenses		929.00	0.00	0.00	0.00	0.00	57,860.00	227,242.25	44,770.90	330,802.15
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,029.00	7,178.37	6,313.68	108,117.24	0.00	57,860.00	227,242.25	44,770.90	452,511.44
END BALANCE		462,588.51	1,843,805.43	165,493.57	3,575,900.35	135,429.40	(63,138.77)	246,444.72	1,370,117.49	7,736,640.70
REPORT STATUS SECTION										
Report Month: January										
					Balance Differences					
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances			\$0.00				
			Investment Adjustment Balance			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accrual Balances:			Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	January					
CURRENT FUND YEAR	2019					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	
	ID Number:	ASSET MGR	OPERATING ACCT	CLAIMS ACCT	ADMIN. EXPENS	
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
TOTAL for All						
Accts & instruments						
Opening Cash & Investment Balance	\$6,203,722.79	4569521.9	1533200.89	100000	1000	
Opening Interest Accrual Balance	\$10,280.44	10280.44	0	0	0	
1	Interest Accrued and/or Interest Cost	\$6,327.78	\$6,327.78	\$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	\$4,605.99	(\$568.89)	\$5,174.88	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$7,742.12	\$7,742.12	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$3,905.00	\$3,905.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$14,838.77	\$9,663.89	\$5,174.88	\$0.00	\$0.00
9	Deposits - Purchases	\$2,421,597.75	\$0.00	\$1,969,176.67	\$121,709.49	\$330,711.59
10	(Withdrawals - Sales)	(\$904,932.52)	\$0.00	(\$452,421.08)	(\$121,709.29)	(\$330,802.15)
	Ending Cash & Investment Balance	\$7,736,641.13	\$4,580,600.13	\$3,055,131.36	\$100,000.20	\$909.44
	Ending Interest Accrual Balance	\$8,866.10	\$8,866.10	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$44,373.57	\$0.00	\$0.00	\$43,464.13	\$909.44
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,781,014.70	\$4,580,600.13	\$3,055,131.36	\$143,464.33	\$1,818.88

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

Month		February							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	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	761.23	0.00	761.23	761.23	0.00	0.00	0.00
	Total	0.00	761.23	0.00	761.23	761.23	0.00	0.00	0.00
2018	Prop	63,016.92	43,554.92	3,296.95	103,274.89	103,274.89	0.00	0.00	0.00
	Liab	1,924.57	54.50	0.00	1,979.07	1,979.07	0.00	0.00	0.00
	Auto	7,966.18	3.00	0.00	7,969.18	7,969.18	0.00	0.00	0.00
	WC	293,091.25	102,966.86	0.00	396,058.11	396,058.11	0.00	0.00	0.00
	Total	365,998.92	146,579.28	3,296.95	509,281.25	509,281.25	0.00	0.00	0.00
2017	Prop	166,020.35	0.00	0.00	166,020.35	166,020.35	0.00	0.00	0.00
	Liab	66,561.50	4,793.24	0.00	71,354.74	71,354.74	0.00	0.00	0.00
	Auto	16,449.95	8,090.99	0.00	24,540.94	24,540.94	0.00	0.00	0.00
	WC	589,543.36	12,050.30	0.00	601,593.66	601,593.66	0.00	0.00	0.00
	Total	838,575.16	24,934.53	0.00	863,509.69	863,509.69	0.00	0.00	0.00
2016	Prop	70,393.99	0.00	0.00	70,393.99	70,393.99	0.00	0.00	0.00
	Liab	72,229.43	1,847.46	0.00	74,076.89	74,076.89	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	629,491.69	5,740.95	0.00	635,232.64	635,232.64	0.00	0.00	(0.00)
	Total	779,971.20	7,588.41	0.00	787,559.61	787,559.61	0.00	0.00	(0.00)
2015	Prop	65,875.88	0.00	0.00	65,875.88	65,875.88	0.00	0.00	0.00
	Liab	136,084.20	1,135.06	0.00	137,219.26	137,219.26	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	771,536.66	588.00	4,286.52	767,838.14	767,838.14	0.00	0.00	0.00
	Total	1,041,740.21	1,723.06	4,286.52	1,039,176.75	1,039,176.75	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	3,026,285.49	181,586.51	7,583.47	3,200,288.53	3,200,288.53	0.00	0.00	(0.00)

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

Current Fund Year: 2019										
Month Ending: March										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	422,852.79	1,838,057.35	157,586.48	3,462,117.33	0.00	(20,982.02)	(63,138.64)	246,722.51	1,314,919.79	7,358,135.59
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,800.00	0.00	0.00	4,808.53	0.00	0.00	0.00	0.00	0.00	7,608.53
Invest Pymnts	506.76	2,202.69	188.87	4,148.97	0.00	0.17	0.14	295.51	1,575.68	8,918.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	506.76	2,202.69	188.87	4,148.97	0.00	0.17	0.14	295.51	1,575.68	8,918.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,306.76	2,202.69	188.87	8,957.50	0.00	0.17	0.14	295.51	1,575.68	16,527.32
EXPENSES										
Claims Transfers	7,220.30	31,928.20	12,223.65	91,715.03	0.00	0.00	0.00	0.00	0.00	143,087.18
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66,103.21	66,103.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,220.30	31,928.20	12,223.65	91,715.03	0.00	0.00	0.00	0.00	66,103.21	209,190.39
END BALANCE	418,939.25	1,808,331.84	145,551.70	3,379,359.80	0.00	(20,981.85)	(63,138.50)	247,018.02	1,250,392.26	7,165,472.52
Report Month: March										
					Balance Differences					
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
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	March				
CURRENT FUND YEAR	2019				
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4
	ID Number:	ASSET MGR	OPERATING ACCT	CLAIMS ACCT.	ADMIN. EXPENS
	Maturity (Yrs)	0	0	0	0
	Purchase Yield:	0	0	0	0
TOTAL for All					
Accts & instruments					
Opening Cash & Investment Balance	\$7,358,136.02	4583981.22	2673154.8	100000	1000
Opening Interest Accrual Balance	\$14,870.00	14870	0	0	0
1	Interest Accrued and/or Interest Cost	\$6,398.93	\$6,398.93	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,251.65	\$0.00	\$5,251.65	\$0.00
6	Interest Paid - Term Instr.s	\$12.10	\$12.10	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$3,655.00	\$3,655.00	\$0.00	\$0.00
8	Net Investment Income	\$15,305.58	\$10,053.93	\$5,251.65	\$0.00
9	Deposits - Purchases	\$293,822.96	\$0.00	\$84,632.57	\$143,087.18
10	(Withdrawals - Sales)	(\$495,404.82)	\$0.00	(\$281,609.43)	(\$147,692.18)
	Ending Cash & Investment Balance	\$7,165,472.91	\$4,587,648.32	\$2,481,429.59	\$95,395.00
	Ending Interest Accrual Balance	\$21,256.83	\$21,256.83	\$0.00	\$0.00
	Plus Outstanding Checks	\$87,483.06	\$0.00	\$0.00	\$35,078.69
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,252,955.97	\$4,587,648.32	\$2,481,429.59	\$130,473.69

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

Month	March								
Current Fund Year	2019								
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2019	Prop	0.00	7,125.30	0.00	7,125.30	7,125.30	0.00	0.00	0.00
	Liab	0.00	511.25	0.00	511.25	511.25	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	761.23	16,541.75	4,605.00	12,697.98	12,697.98	0.00	0.00	0.00
	Total	761.23	24,178.30	4,605.00	20,334.53	20,334.53	0.00	0.00	0.00
2018	Prop	103,274.89	95.00	2,800.00	100,569.89	100,569.89	0.00	0.00	0.00
	Liab	1,979.07	14,076.04	0.00	16,055.11	16,055.11	0.00	0.00	0.00
	Auto	7,969.18	1,000.00	0.00	8,969.18	8,969.18	0.00	0.00	0.00
	WC	396,058.11	36,523.58	203.53	432,378.16	432,378.16	0.00	0.00	0.00
	Total	509,281.25	51,694.62	3,003.53	557,972.34	557,972.34	0.00	0.00	0.00
2017	Prop	166,020.35	0.00	0.00	166,020.35	166,020.35	0.00	0.00	0.00
	Liab	71,354.74	15,275.81	0.00	86,630.55	86,630.55	0.00	0.00	0.00
	Auto	24,540.94	11,223.65	0.00	35,764.59	35,764.59	0.00	0.00	0.00
	WC	601,593.66	12,562.66	0.00	614,156.32	614,156.32	0.00	0.00	0.00
	Total	863,509.69	39,062.12	0.00	902,571.81	902,571.81	0.00	0.00	0.00
2016	Prop	70,393.99	0.00	0.00	70,393.99	70,393.99	0.00	0.00	0.00
	Liab	74,076.89	2,065.10	0.00	76,141.99	76,141.99	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	635,232.64	26,087.04	0.00	661,319.68	661,319.68	0.00	0.00	0.00
	Total	787,559.61	28,152.14	0.00	815,711.75	815,711.75	0.00	0.00	0.00
2015	Prop	65,875.88	0.00	0.00	65,875.88	65,875.88	0.00	0.00	0.00
	Liab	137,219.26	0.00	0.00	137,219.26	137,219.26	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	767,838.14	0.00	0.00	767,838.14	767,838.14	0.00	0.00	0.00
	Total	1,039,176.75	0.00	0.00	1,039,176.75	1,039,176.75	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		3,200,288.53	143,087.18	7,608.53	3,335,767.18	3,335,767.18	0.00	0.00	0.00

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 3, 2019

JIF SERVICE TEAM

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Glenn Prince Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949
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FEBRUARY AND MARCH ACTIVITIES

LOSS CONTROL SERVICES

February

- There were no Loss Control visits for the month of February

March

- Township of Moorestown – Conducted a Loss Control Survey on March 11

MEETINGS ATTENDED

- Fund Commissioners Meeting – February 25

UPCOMING EVENTS

- Below 100 Training Program – March 19
- Safety Kickoff Luncheon – April 29

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

February

- February 14 - MEL Leadership Skills classes for Spring 2019
- February 19 - Did You Know? – MSI Training Schedule – PMM JIF, March 2019
- February 21 - Reminder - Below 100 Training Program - March 19, 2019

March

- March 1 - New – N.J. Public Entity Drug & Alcohol Model Program templates
- March 1 - REVISED Drug & Alcohol Testing Bulletin
- March 4 - Reminder - Below 100 Training Program - March 19, 2019
- March 4 - 2019 Safety Contract Reminder
- March 14 - You're Invited: Police Chief AD-HOC Committee Meeting
- March 18 - 2019 Calendar of MEL Leadership Skills for New Supervisors classes
- March 19 - Did You Know? – MSI Training Schedule – PMM JIF, April 2019
- March 26 - REMINDER - You're Invited: Police Chief AD-HOC Committee Meeting
- March 28 - Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 770+ safety videos in 47 different categories. To view the full media catalog and rent videos, please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

The following members used the MEL Media Library during February and March. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

Municipality

Number of Videos

No videos were viewed for the month of February or March

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 **April, May, and June 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 website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.**

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

DATE	LOCATION	TOPIC	TIME
4/2/19	Township of Pemberton	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
4/2/19	Township of Pemberton	Special Events Management	10:45 - 12:45 pm
4/3/19	Township of Washington (Gloucester)	Landscape Safety	8:30 - 11:30 am
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am

DATE	LOCATION	TOPIC	TIME
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Deptford Township MUA	Employee Conduct/Violence Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/30/19	Township of Cherry Hill #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
5/1/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/2/19	Township of Willingboro	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/3/19	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/8/19	Township of Washington (Gloucester)	Heavy Equipment Safety	8:30 - 11:30 am
5/9/19	Township of Winslow	PPE	8:00 - 10:00 am
5/9/19	Township of Winslow	Back Safety/Material Handling	10:15 - 11:15 am
5/10/19	Evesham Township #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 am
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Borough of Clementon #3	PPE	10:45 - 12:45 pm
5/17/19	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 pm
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm
6/3/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
6/3/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 am

DATE	LOCATION	TOPIC	TIME
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/10/19	Borough of Magnolia	Sanitation/Recycling Safety	8:00 - 10:00 am
6/10/19	Borough of Magnolia	Employee Conduct/Violence Prevention	10:15 - 11:45 am
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/13/19	Township of Willingboro	Jetter/Vacuum Safety	8:00 - 10:00 am
6/13/19	Township of Willingboro	Shop & Tool Safety	10:15 - 11:15 am
6/14/19	Borough of Collingwood	DDC-6	8:30 - 3:00 pm w/lunch brk
6/18/19	Deptford Township MUA	CSE Training for Permit-Required Spaces	8:00 - 12:00 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 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
Flagger / 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	



March 2019

Selecting a Designated Employer Representative (DER)

The United States Department of Transportation Commercial Driver's License (CDL) regulations require organizations with one or more CDL drivers designate at least one individual with the responsibility to make formal decisions regarding the drug and alcohol testing program. This person is called the Designated Employer Representative (D.E.R.).

The D.E.R. must be an employee of the municipality or public agency and must have a complete understanding of the CDL drug and alcohol testing procedures and the employer's policies. He or she must be available to receive confidential test results and other communications concerning testing of employees.

Most importantly, the D.E.R. must be authorized (i.e. empowered) to take immediate action to remove employees from safety-sensitive duties if test results warrant that action in compliance with federal laws.

Who should be appointed as the Designated Employer Representative (D.E.R.)?

Each municipality will need to decide which employee is available and best suited to fulfill the responsibilities outlined above. The Safety Director recommends municipalities officially appoint a principal D.E.R. and a backup D.E.R. Ideally, it would be preferable to appoint a supervisory employee from the public works area as the principal D.E.R. and, an employee from the Human Resources or Administrative area as the backup. We are aware that for many smaller municipalities, this may not be feasible. Based on possible conflicts of interest that may arise if enforcement action is taken, we do not recommend the appointment of the business administrator or, a superior officer in the police department to serve as the D.E.R. or backup.

The Safety Director strongly encourages both the principle and backup D.E.R. attend one of the JIF-sponsored training courses that will prepare the Representatives to fulfill this role with all of the knowledge and tools necessary to perform this function proficiently. Course content will include:

- What it means to be a DER;
- The roles and responsibilities of a DER;
- The DOT regulations of a Drug & Alcohol Testing Program;
- How to manage a drug and alcohol-free workplace program for DOT covered employees;
- The drug and alcohol testing process and how to handle problems in testing;
- How to handled refused, adulterated, or failed drug and alcohol tests
- How to select and monitor service agents;
- Training requirements for employees and supervisors;
- Which records must be kept and for how long;

D.E.R. classes in your area will be announced through the Office of the Safety Director of each Joint Insurance Fund.

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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March 2019

Drug and Alcohol Policy for N.J. Public Employees Template

Medicinal marijuana. Recreational use of marijuana. Fentanyl. The opioid epidemic. Misuse of prescription pain-killers.

The ever changing landscape makes it necessary for public employers to review and update their drug and alcohol policies regarding drivers who operate public agency vehicles or private vehicles on agency business. To assist our members, the MEL Safety Director staff worked with a law firm that specializes in drug and alcohol policies to develop two New Jersey Public Entity Drug & Alcohol policy templates. The following documents are now available on the MEL website <https://njmel.org/mel-safety-institute/model-policies/driver-policies/>

1. Final NJDOT CDL policy
2. NON-CDL policy for New Jersey Public Entity
3. NON-CDL policy Forms Toolkit

It is important to note the following:

- These are ***model policy templates***, not final policies. Each member must review the templates, discuss the options with your municipal attorney, and finalize the policies that are best suited to your needs. These sample policies and procedures are not intended to be all-encompassing and are believed to conform to current law and practice at the time of preparation. However, municipalities and authorities are cautioned to seek legal advice from a qualified employment attorney before adopting any employment policies and procedures.
- ***All bold and italicized print in the Final NJDOT CDL policy is mandatory under federal law.*** Provisions that are not shown in bold and italicized print are optional.
- ***The entire NON-CDL policy is optional.*** If you decide to adopt a policy of this type, there are many options available to you including the establishment of a “zero tolerance” policy with respect to marijuana (medical or recreational). Please make sure you discuss the options with your municipal attorney and your governing body prior to adoption of any policy.
- One of the essential elements of the policies is the requirement to name a ***Designated Employer Representative (DER)***. An alternate DER should also be named in the event the primary DER is unavailable.
- Joint Insurance Funds throughout the State will be scheduling informational webinars and training sessions on the templates and DER Training classes. They will be announced in future communications from each Joint Insurance Fund’s Safety Director. It is critical that you send the identified DER and alternate DER to DER Training.

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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Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Golf Cart Services, Inc. I - Township of Evesham	4296 York Road New Oxford, PA 17350	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for general liability & Excess Liability & as Mortgagee/Loss Payee ATIMA, for property pursuant to the terms, conditions, Limitations, and exclusions of the JIF Casualty and property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named (insured) lease of 75 2019 E-Z-Go TXT 48 V electric golf cars (\$4950 ea.)	1/28/2019 #2102687	GL AU EX WC
H - Willingboro High School I - Township of Willingboro	20 JFK Way Willingboro, NJ 08046	Evidence of Insurance.	1/28/2019 #2103164	GL AU EX WC OTH
H - Acme Market I - Township of Willingboro	Acme Market Corporate Office 75 Valley Stream Parkway Malvern, PA 19355	Evidence of insurance with respect to use of property for a tree giveaway event, April 6, 2019 (Rain date April 13, 2019) 8am to 12pm	2/20/2019 #2112936	GL AU EX WC
H - Nicolas Diaco and Anthony Diaco I - Borough of Rumson	948 Highway 36 Leonardo, NJ 07737	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 the use of private driveway at 23 Conover Lane (Block 114 Lot 11.01), Rumson, NJ, for local traffic due to the Boroughs sewer project on 2/25/19-3/8/19.	2/22/2019 #2113911	GL EX WC
H - South Jersey Independent Youth I - Township of Willingboro	Football Association 6 Surrey Ave Burlington Twp., NJ 08016	Evidence of Insurance with respects to sports events for Panthers Football League	2/22/2019 #2113932	GL AU EX WC
Total # of Holders: 5				



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

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	54	\$18,456.01	\$7,732.57	\$10,723.44	58.1%
FEBRUARY	197	\$266,851.20	\$97,145.36	\$169,705.84	63.6%
MARCH	84	\$272,602.41	\$41,201.56	\$231,400.85	84.9%
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	335	\$557,909.62	\$146,079.49	\$411,830.13	73.8%

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	\$2,226.74	\$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%
TOTALS	1035	\$950,858.58	\$330,045.88	\$620,812.70	65.3%

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	\$51,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE	87	\$44,670.32	\$13,049.00	\$31,621.32	70.8%
JULY	159	\$99,431.84	\$25,411.99	\$74,019.85	74.4%
AUGUST	121	\$100,731.03	\$29,729.50	\$71,001.53	70.5%
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%
TOTALS	1036	\$767,791.82	\$247,727.97	\$520,063.85	67.7%

Valued as of 4/15/2019



PROFESSIONAL MUNICIPAL MANAGEMENT JIF

**SAVINGS BY SPECIALTY
January 1, 2019 – March 31, 2019**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Orthopedic Surgery	48	\$202,401.65	\$39,262.77	\$163,138.88	80.6%
Hospital	10	\$102,673.50	\$32,388.80	\$70,284.70	68.5%
Ambulatory Surgical Center	5	\$62,387.00	\$26,060.20	\$36,326.80	58.2%
Physical Therapy	166	\$60,443.00	\$14,886.00	\$45,557.00	75.4%
Physical Medicine & Rehabilitation	2	\$24,150.00	\$4,459.85	\$19,690.15	81.5%
Occupational Medicine	24	\$8,092.45	\$4,397.24	\$3,695.21	45.7%
MRI/Radiology	11	\$7,126.50	\$3,469.45	\$3,657.05	51.3%
Behavioral Health	18	\$4,910.00	\$3,469.00	\$1,441.00	29.3%
Neurosurgery	1	\$13,950.00	\$3,336.41	\$10,613.59	76.1%
Anesthesiology	4	\$5,640.00	\$3,182.00	\$2,458.00	43.6%
Physicians Fees	2	\$45,057.00	\$1,868.00	\$43,189.00	95.9%
Urgent Care Center	11	\$3,653.00	\$1,760.00	\$1,893.00	51.8%
Hand Surgery	5	\$2,048.00	\$1,461.16	\$586.84	28.7%
Emergency Medicine	5	\$4,899.00	\$1,435.19	\$3,463.81	70.7%
Durable Medical Equipment	3	\$1,566.33	\$1,256.16	\$310.17	19.8%
Ambulance	2	\$1,266.90	\$1,021.00	\$245.90	19.4%
Pain Management	5	\$4,800.00	\$742.42	\$4,057.58	84.5%
Neurology	4	\$1,226.00	\$600.40	\$625.60	51.0%
Internal Medicine	3	\$709.75	\$496.61	\$213.14	30.0%
Family Practice	3	\$513.88	\$395.71	\$118.17	23.0%
Infectious Disease	1	\$81.00	\$74.84	\$6.16	7.6%
Laboratory Services	1	\$296.66	\$41.74	\$254.92	85.9%
Cardiology	1	\$18.00	\$14.54	\$3.46	19.2%
Grand Total	335	\$557,909.62	\$146,079.49	\$411,830.13	73.8%



PROFESSIONAL MUNICIPAL MANAGEMENT JIF

**Top 10 Providers
January 1, 2019 – March 31, 2019**

	UNITS OF SERVICE	APPROVED	SPECIALTY
OUR LADY OF LOURDES MEDICAL CENTER	4	\$25,982.70	Hospital
COASTAL SPINE, PC.	6	\$23,533.09	Neurosurgery
MEMORIAL AMBULATORY SURGERY CENTER	2	\$15,861.40	Ambulatory Surgery Center
PREMIER ORTHOPEDIC OF SOUTH JERSEY	19	\$8,922.93	Orthopedic Surgery
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	6	\$6,742.55	Orthopedic Surgery
VIRTUA WEST JERSEY HEALTH, INC.	5	\$6,042.80	Hospital
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$5,850.00	Ambulatory Surgery Center
STRIVE PHYSICAL THERAPY	53	\$5,545.00	Physical Therapy
CONCENTRA MEDICAL CENTERS	23	\$4,277.24	Occupational Medicine
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	13	\$3,871.48	Orthopedic Surgery

**Intake Report
January 1, 2019 – March 31, 2019**

	# OF CLAIMS REPORTED
INDEMNITY	4
EVESHAM TOWNSHIP	1
MAPLESHADE TOWNSHIP	1
WILLINGBORO TOWNSHIP	2
MEDICAL ONLY	17
EVESHAM TOWNSHIP	3
EVESHAM TWP FIRE DIST. #1	6
MOORESTOWN	1
WILLINGBORO TOWNSHIP	7
REPORT ONLY-WC	2
WILLINGBORO TOWNSHIP	2
Grand Total	23

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 25, 2019
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

Meeting of 2019 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2019 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Absent
Joseph Andl	Township of Maple Shade	Present
Michael Barth	Township of Evesham	Absent

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire John Shields
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
Safety Director	J.A. Montgomery Risk Control Glenn Prince Jon Czarnecki
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew
Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: JANUARY 28, 2019 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 28, 2019:

Moved: Commissioner Shanahan
Second: Commissioner Andl
Vote: 3 Ayes – 0 Nays

CORRESPONDENCE: Memo from PERMA – The Executive Director advised PERMA/CS&B had a cyber incident, it knocked out systems out for about a week and a half. No personal data was breached and we are now back up and running.

EXECUTIVE DIRECTOR:

2019 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Resolution 19-6 authorizing travel expense was included in the agenda.

MOTION TO ADOPT RESOLUTION 19-6 AUTHORIZING TRAVEL EXPENSE TO PRIMA

Moved: Commissioner Andl
Second: Commissioner Shanahan
Vote: Unanimous

2019 MEL/RCF/EJIF March 29th Meeting & Retreat: The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. We are working on securing a location. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

2019 MEL & MR HIF Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Elected Officials Training Course: Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials completing the course by May 1st . This year’s elected officials training program will focus on “Employment Practices Liability”. This course will be available on-line soon, instructions were included in the agenda.

If any member would like to host a session, please contact the Fund Office and Mr. Kearns.

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.

March Meeting Cancellation – A reminder that the Fund will not be meeting in March, the next meeting will be on April 29th at the Indian Spring Golf Course. Included in the agenda was the Resolution 19-7 authorizing the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services.

**MOTION TO ADOPT RESOLUTION 19-7 AUTHORIZING THE
TREASURER TO PROCESS PAYMENTS AND EXPENSES AND
AUTHORIZING FUND PROFESSIONALS TO CONTINUE SERVICES**

Moved:	Commissioner Andl
Second:	Commissioner Shanahan
Vote:	3 Ayes – 0 Nays

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 is not available this month due to our systems issue, but will be available at our next meeting. The funds Loss Ratio Analysis is on target with the actuary’s projection of 65 and the actual at 61, so the fund is right on target as of late December. The fund’s Loss Time Accident Frequency is 0.00, a very good start for the year in that department. The EPL Compliance is at 100%. 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 he will be speaking with John Geaney about speaking at our Luncheon in April. Mr. Kearns also informed the Fund of a case decision that came from our supreme court last week – Kocanowski vs. Township of Bridgewater – which involved a woman who had been a volunteer firefighter for 17 years, was injured in the line of duty and applied to temporary disability

benefits. Although she did not have a full time job, the higher court decided she should receive temporary disability benefits.

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

Payment of February 2019 Vouchers Resolution 19-8

Fund Year 2018	14.95
Fund Year 2019	213,312.40
Total	213,327.35

MOTION TO APPROVE RESOLUTION 19-8 VOUCHER LIST FOR THE MONTH OF FEBRUARY AS SUBMITTED

Motion: Commissioner Andl
Second: Commissioner Shanahan
Vote: 3 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2019:

2018	610.44
2017	74,512.06
2016	11,171.82
2015	15,080.19
2014	25,527.39
Closed	0.00
TOTAL	126,901.90

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in the agenda is all the risk control activities through the month of January, as well as a list of MSI Training and Fast Track training information. Since January 10th, 9 safety bulletins had been distributed electronically. One additional item to the Safety Report – they have been focusing on the Below 100 Program, a nationally recognized program for the law enforcement community, designed to reduce accidents, injuries and fatalities. JA Montgomery has sent members from their office to become trainers. We invite members to reach out if interested in this program and sessions will be scheduled. Mr. Prince 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 11/22/2018 to 12/28/2018 and 13 certificates were issued.

MANAGED CARE:

REPORT: Karen Beatty advised January's reports were included in the agenda. Ms. Beatty reported there were 54 bills during the month of January totaling \$18,456.01, of that amount \$7,732.57 was paid for a savings of \$10,723.44 which is a 58.1% savings. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

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

Motion: Commissioner Andl
Second: Commissioner Merchel
Vote: Unanimous

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

Motion: Commissioner Andl
Second: Commissioner Shanahan
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Andl
Second: Commissioner Shanahan
Vote: Unanimous

MEETING ADJOURNED: 1:28pm

NEXT REGULAR MEETING: April 29, 2019
Indian Springs Country Club 11:00AM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II – MEL, RCF & EJIF



Municipal Excess Liability Joint Insurance Fund

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

Date: March 29, 2019
To: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Thomas Merchel, Chairman
Subject: Executive Director's Report

MEL Annual Retreat: The meeting began with presentations from each MEL Sub-Committee; reports were provided to the Board with a summary of their activities since the 2018 retreat.

- **Management Committee.** Committee talked about marketing efforts, branding, the mobile app and membership growth and retention. In addition, Committee provided an update on the Risk Management Information System (RMIS). The Underwriting Section is fully operational and the Claims Section is nearing completion. Claims Committee for RCF and MEL was able to produce multiple reports from the RMIS.
- **Legislative Committee.** Committee provided an update on efforts to secure amendments to the “sexual molestation” bill and the “firefighters presumption” bill. Without amendments, the financial impact of these bills on municipalities will be significant. Fund Attorney reported the MEL submitted two amicus curiae briefs on matters related to workers’ compensation.
- **Coverage Committee.** Coverage Committee provided an overview of their historical efforts to modify coverage to meet member needs.
- **Investment Committee.** Committee provided an update on the status of forming the MEL’s Joint Cash Management Program – which is expected to be operational by July. In the first year, the statewide JIFs – MEL, RCF, EJIF, MR HIF and the Sustainable Energy Joint Meeting will be the first participants.
- **Safety and Education Committee.** Committee highlighted the continued improvement in member JIF’s Lost Time Accident Frequency, increased usage of “safety briefings” additions to leadership training and updates to the MEL Media Library. Also highlighted was the service enhancements of adding Law Enforcement Risk Control staff and MEL Safety Institute, which is in its 16th year of existence providing instructor-led training to over 425,000 municipal employees and online training to 99,000 employees.
- **Cyber Risk Control Task Force.** In 2017, Task Force rolled out a “Minimum Standards Risk Control Program”; compliance levels has been low so Task Force is increased its focus with members. Task Force is in the process of developing standards to consider for IT personnel. Cyber Risk is continuing to evolve.
- **Marketing.** Marketing Managers provided an update on the MEL’s webpage, mobile app and membership growth and retention.
- **Claims Committee.** Claims Committee provided a summary of MEL claim activity.
- **Audit Committee.** Committee talked about changes to its charter. In addition, Committee Chairman said Charter requires the Committee to have frank conversation with Fund Auditor on performance of Fund Professionals. Committee briefly described the Internal Audits performed during the last year.
Local JIF Initiatives. Local JIF representatives were provided the opportunity to share their JIF’s recent objectives or success stories.

Chairman Hirsch of Longport provided a brief review of the Atlantic JIF's Wellness Incentive Program, which is designed to assist members in meeting their wellness objectives by providing financial reimbursement of wellness related items or programs. Commissioner Northgrave, Central JIF, highlighted a recent story involving a Woodbridge Township police officer that responded to a 911 call made by an autistic child whose teddy bear had gone missing. The officer received training from POAC Autism Services, supported by the Central Jersey JIF - which provides on-site training to improve law enforcement's response to individuals with special needs.

Management Committee: Committee met via teleconference on March 19th to review the report on the MEL's procurement procedures as issued by The Canning Group. Board of Fund Commissioners accepted the Public Procurement Review and Recommendations Report issued by the Canning Group. In addition, the Board accepted the recommendation of the Management Committee and adopted a resolution appointing The Canning Group to serve as the MEL's Qualified Purchasing Agent for an annual fee not to exceed \$15,000.

Audit Committee: Committee met on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting. Minutes of the meeting and copies of the report submitted to the Board of Fund Commissioners.

Fund Professional – Producer In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Producer and placed a 90-day termination clause based on potential personnel changes. Those personnel changes have subsequently been resolved and the Board of Fund Commissioners voted to withdraw the 90-day termination clause.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website. A response was received on 1/21/19 from BMS CAT/Fairfield.

Coverage Committee: The committee met on March 1, 2019; enclosed are the minutes of that meeting. The Committee is scheduled to meet next on May 23, 2019.

Legislative Committee: The committee met on February 22, 2019; enclosed are the minutes of the meeting for information. Committee is scheduled to meet next on April 26, 2019.

Safety & Education Committee: The committee met on February 22, 2019; minutes of the meeting distributed for information.

Claims Review Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019.

RCF: The RCF held its 2019 reorganization meeting on January 2, 2019; a copy of Commissioner Clarke's report of the meeting was distributed for information. Fund year 2014 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

June Meeting: As a reminder this meeting is scheduled for June 5, 2019 at 11:15AM at the Forsgate Country Club.



Municipal Excess Liability Residual Claims Fund

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

March 29, 2019

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

From: Thomas Merchel, Chairman

Re: RCF March Meeting

Fund Professional – Deputy Administrator: In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Deputy Administrator and placed a 90-day termination clause based on potential personnel changes. Executive Director reported those personnel changes have subsequently been resolved and recommended the Fund withdraw the 90-day termination clause. The Board of Fund Commissioners accepted the recommendation and adopted a resolution withdrawing the 90-day termination clause with Arthur J. Gallagher Risk Management Services.

MEL Annual Commissioner Retreat: The Executive Director reported that the MEL Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 at 9:40AM. Each of the MEL's sub-committee will be providing a report on their activities. Executive Director also reported that the Annual Activity Report for the RCF would be presented under New Business.

Claims Transfer- Fund Year 2014: In June 2018, the MEL Management Committee made a recommendation that local JIFs transfer their open liabilities to the RCF at 60 months development in order to allow claims to develop longer and provide greater certainty on reserves. The process would begin with Fund Year 2014, which has now been transferred to the RCF.

Executive Director reported in September 2018 all members of the RCF Fund were asked to adopt resolutions to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board of Fund Commissioners adopted a motion confirming the authorization of local JIF Members to Transfer their Fund Year 2014 Claim Liabilities to the RCF.

Membership Renewals: Executive Director reported that all current members of the RCF have renewed their membership on January 1, 2019 for a 3-year period.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Enclosed in the agenda was a registration form; an electronic fillable form was distributed via email to fund commissioners.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019; minutes of those meetings were enclosed under separate cover.

New Business: Ms. Robyn Walcoff, PERMA VP Claims led the presentation of the Annual Activity Report for the RCF presented under New Business along with Mr. Chris Healy, Qual-Lynx Claims Adjustor. Copies of a chart and report noting total claim count for RCF and Claims Committee was distributed. Ms. Walcoff reported the total RCF claim count is 317,475 RCF with \$1.7 million net paid and \$1.8 million net incurred covering the period of December 31, 2014 and prior. Ms. Walcoff reported out of the total RCF claim count 316,024 are closed, 805 are open and 649 are re-opened claims. Mr. Healy provided an overview of a 2003 claim to highlight the life of a claim as it progresses through the local JIF, the MEL and ultimately into the RCF.

Next Meeting: The next meeting of the RCF is scheduled for June 5, 2019 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 29, 2019
TO: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund
FROM: Thomas Merchel, Chairman
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2018.

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION- The revised 2019 budget and Resolution #14-19 were included in the agenda. The revisions reflect new members added to the local JIFs for 2019 and associated professional fee contract increases. A motion was passed approving the revisions to the 2019 budget. In addition, Resolution #14-19 was adopted amending the contracted amounts of certain professionals and service organizations.

CAMDEN CITY UST COVERAGE - The City of Camden became a member of the Camden Municipal JIF effective 1/4/19 and requested UST coverage effective as of 1/1/2019. The Executive Board previously approved the GAP coverage for the member's EJIF UST policy from January 1 to January 4 and memorialized the approval by way of a motion.

38 LAGOON DRIVE PROPERTY LISTING – Resolution #15-19 was adopted approving the Extension of the Realtor's Listing Agreement for the 38 Lagoon Drive Property.

FUND QPA APPOINTMENT – After a discussion lead by the Fund's attorney, Resolution #16-19 was adopted authorizing the award of professional services contract without competitive bidding to the Canning Group, Inc., to serve as the Fund's Qualified Purchasing Agent for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 5, 2019 at the Forsgate CC, Jamesburg.