

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
OCTOBER 28, 2019 – 1:00 PM**

**MOORESTOWN TOWN HALL
111 WEST 2ND STREET
MOORESTOWN, NJ 08057**

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: OCTOBER 28, 2019
MOORESTOWN TOWN HALL**

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

- APPROVAL OF MINUTES:** September 23, 2019 Open Minutes **Appendix I**
September 23, 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**
.October 2019 Voucher List - Resolution No. 19-21 **Page 15**
.Treasurer’s Reports..... **Page 17**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 23**

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 35**

- MANAGED CARE – Qual Care**
.Monthly Report..... **Page 36**

- 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: October 28, 2019

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2020 Budget Introduction** – Enclosed on **Page 3** is the proposed 2020 Budget for review and discussion. The budget is a 0.05% increase over the 2019 budget for a total of \$3,914,202.

- ❑ **Motion to introduce the 2020 budget and schedule a public hearing on Monday, November 25, 2019 at 1:00 PM in Moorestown.**

- ❑ **Closed Year Dividend** - The Fund Office has reviewed the available dividend from closed year accounts and are recommending the release of \$100,000. In addition, an EJIF dividend in the amount of \$83,264 is already in the budget as a deduction in the premiums. Enclosed on **Page 4** is the breakdown of the distribution for the closed year dividend.

On **Page 5** is **Resolution 19-20** authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

- ❑ **Motion to adopt Resolution 19-20 authorizing the release of a dividend in the amount of \$100,000 from Closed Years Account, subject to State approval.**

- ❑ **RCF Report:** The RCF met on October 16, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel's report is enclosed in **Appendix II**. The Fund's 2020 Budget was adopted.

- ❑ **EJIF Report:** The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel's report is enclosed in **Appendix II**. The 2020 budget was adopted at the meeting.

- ❑ **MEL Report:** The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel's report is enclosed in **Appendix II**. The MEL's 2020 budget was introduced and is scheduled for adoption on November 20th in Atlantic City.

- ❑ **2020 Renewal** - Members and Risk Managers received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during the month of July with a September 15th completion date. Perma is currently confirming data within the online database for accuracy toward

completion of the 2020 renewal process.

- ❑ **Member Renewals** – The Fund has three members that are up for renewal at the end of the year. Renewal documents have been sent to those members; we have received renewal documentation from the three renewing members Evesham Township, Maple Shade and Moorestown.

- ❑ **MEL EPL Helpline:** Enclosed is a copy of the bulletin issued earlier in the year concerning the Fund’s EPL Hotline. We encourage members to contact any of the three firms when they need guidance. The MEL worked with QBE to restructure the helpline so that assistance is now provided by New Jersey law firms with municipal and JIF experience. **(Page 7)**

❑ **Due Diligence Reports:**

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Loss Time Accident Frequency	Page 12
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PMM MUNICIPAL JOINT INSURANCE FUND						
2020 PROPOSED BUDGET						
Print Date:		23-Oct-19				
				Projected 2020		
APPROPRIATIONS		Annualized 2019	Projected 2020	\$	%	
I. Claims and Excess Insurance					CHANGE	CHANGE
Claims						
1	Property	190,000	171,000	(19,000)	-10.00%	
2	Liability	430,000	392,000	(38,000)	-8.84%	
3	Auto	46,000	49,000	3,000	6.52%	
4	Workers' Comp.	1,275,000	1,257,000	(18,000)	-1.41%	
5	LFC - Legislation		62,715	62,715	100.00%	
6	Aggregate XS LFC	54,418	49,770	(4,648)	-8.54%	
7	Subtotal - Claims	1,995,418	1,981,485	(13,933)	-0.70%	
8	Premiums					
9	Crime	3,716	3,753	37	1.00%	
10	Environmental Fund	115,716	113,357	(2,359)	-2.04%	
11	EJIF Dividend	(46,804)	(83,264)	(36,460)	77.90%	
12	MEL	630,794	613,317	(17,477)	-2.77%	
13	MEL Property	275,069	295,148	20,079	7.30%	
14	SubTotal Premiums	978,491	942,311	(36,180)	-3.70%	
15	Total Loss Fund	2,973,909	2,923,796	(50,113)	-1.69%	
16						
17	II. Expenses, Fees & Contingency					
18						
19	Claims Adjustment	138,506	141,276	2,770	2.00%	
20	Managed Care	86,511	88,241	1,730	2.00%	
21	Loss Fund Management	19,380	19,768	388	2.00%	
22	Litigation Mangement	17,601	17,953	352	2.00%	
23	Safety Director	18,060	18,421	361	2.00%	
24	Law Enforcement Service	5,100	5,202	102	2.00%	
25	General Expense	600	600	0	0.00%	
26	Safety Incentive Program	10,250	10,250	0	0.00%	
27	MEL Safety Institute	17,387	19,145	1,758	10.11%	
28	Administration	113,584	115,856	2,272	2.00%	
29	Actuary	39,292	40,078	786	2.00%	
30	Auditor	23,126	23,589	463	2.00%	
31	Attorney	20,663	21,076	413	2.00%	
32	Treasurer	17,861	18,218	357	2.00%	
33	Internal Auditor	4,295	4,381	86	2.00%	
34	Underwriting Manager	5,975	6,095	120	2.01%	
35	Property Appraisal	0	20,000	20,000	100.00%	
36						
37	Misc. Expense & Contingency	11,137	11,360	223	2.00%	
38						
39	Total Fund Exp & Contingency	549,328	581,509	32,181	5.86%	
40	RMC Fees	77,462	77,407	(55)	-0.07%	
41						
42						
43	Total JIF Excl POL/EPL	3,600,699	3,582,712	(17,987)	-0.50%	
44	XPOL/EPL Premiums					
45	POL/EPL Premium	286,801	305,955	19,154	6.68%	
46	Cyber Liability	7,645	7,650	5	0.07%	
47	Vol Directors & Officers	2,920	2,920	0	0.00%	
48	Land Use Liability	13,994	14,965	971	6.94%	
49	Total POL/EPL Premium	311,360	331,490	20,130	6.47%	
50	Total JIF Incl POL/EPL	3,912,059	3,914,202	2,143	0.05%	

PMM JIF 2019 DIVIDENDS

EVESHAM	\$25,515.00
EVESHAM TOWNSHIP FD	\$4,418.00
MAPLE SHADE	\$12,667.00
MOORESTOWN	\$21,861.00
WILLINGBORO	\$35,434.30

Former Member

SAYREVILLE	<u>\$104.70</u>
	\$100,000.00

RESOLUTION NO. 19-20

**RESOLUTION OF THE PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$100,000.00
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3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2018 and Auditor's Report of the Historical Operating Results as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

THOMAS MERCHEL, CHAIRMAN

ATTEST



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	August 31, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	328,382	2,825,623	81,765,959	84,591,582
2.	CLAIM EXPENSES				
	Paid Claims	93,323	1,254,799	37,402,956	38,657,755
	Case Reserves	292,364	364,265	1,935,003	2,299,268
	IBNR	(93,451)	255,886	1,258,418	1,514,304
	Recoveries	-	(37,952)	(116,502)	(154,453)
	TOTAL CLAIMS	292,237	1,836,998	40,479,875	42,316,873
3.	EXPENSES				
	Excess Premiums	111,384	891,072	22,360,371	23,251,443
	Administrative	50,636	415,422	11,228,885	11,644,307
	TOTAL EXPENSES	162,020	1,306,494	33,589,256	34,895,749
4.	UNDERWRITING PROFIT (1-2-3)	(125,874)	(317,869)	7,696,828	7,378,959
5.	INVESTMENT INCOME	13,886	119,248	5,005,131	5,124,379
6.	DIVIDEND INCOME	0	0	1,638,289	1,638,289
7.	STATUTORY PROFIT (4+5+6)	(111,988)	(198,621)	14,340,248	14,141,627
8.	DIVIDEND	0	23,000	11,201,946	11,224,946
9.	STATUTORY SURPLUS (7-8)	(111,988)	(221,621)	3,138,302	2,916,681
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	900	(11,959)	831,353	819,393
	Aggregate Excess LFC	4,976	39,717	176,754	216,471
	2015	5,421	67,381	832,539	899,920
	2016	(5,569)	(19,559)	778,595	759,036
	2017	(198,319)	(255,253)	413,535	158,282
	2018	(39,190)	12,668	105,527	118,195
	2019	119,793	(54,615)		(54,615)
	TOTAL SURPLUS (DEFICITS)	(111,988)	(221,621)	3,138,302	2,916,681
	TOTAL CASH				7,231,743
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	34,381,178	34,381,178
	FUND YEAR 2015				
	Paid Claims	443	50,193	1,043,095	1,093,288
	Case Reserves	(443)	(108,434)	127,417	18,983
	IBNR	(3,603)	11,164	36,689	47,853
	Recoveries	0	(4,287)	(15,193)	(19,480)
	TOTAL FY 2015 CLAIMS	(3,603)	(51,364)	1,192,008	1,140,645
	FUND YEAR 2016				
	Paid Claims	5,281	150,304	813,114	963,417
	Case Reserves	(5,281)	(91,710)	405,829	314,119
	IBNR	7,762	(18,770)	107,474	88,704
	Recoveries	0	(152)	(43,729)	(43,881)
	TOTAL FY 2016 CLAIMS	7,762	39,672	1,282,687	1,322,359
	FUND YEAR 2017				
	Paid Claims	7,896	214,191	819,657	1,033,848
	Case Reserves	207,806	165,450	564,041	729,491
	IBNR	(15,246)	(97,825)	366,359	268,534
	Recoveries	0	0	(44,447)	(44,447)
	TOTAL FY 2017 CLAIMS	200,456	281,816	1,705,610	1,987,426
	FUND YEAR 2018				
	Paid Claims	13,877	404,077	345,912	749,989
	Case Reserves	60,141	25,467	837,716	863,183
	IBNR	(32,315)	(216,446)	747,896	531,450
	Recoveries	0	(19,934)	(13,133)	(33,066)
	TOTAL FY 2018 CLAIMS	41,702	193,164	1,918,391	2,111,555
	FUND YEAR 2019				
	Paid Claims	65,828	436,034		436,034
	Case Reserves	30,141	373,492		373,492
	IBNR	(50,049)	577,763		577,763
	Recoveries	0	(13,580)		(13,580)
	TOTAL FY 2019 CLAIMS	45,919	1,373,709		1,373,709
	COMBINED TOTAL CLAIMS	292,237	1,836,998	40,479,875	42,316,873

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	
						8/31/2019	
						Last	This
						Month	Month
						2016	2017
						2018	
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)		4.58	5.29	6.20	7.36	7.23	
Fixed Income Portfolio							
Investments (millions), Book Value		2.13	3.25	3.25	4.63	4.63	
Avg maturity (years)		2.67	0.43	1.48	0.24	0.16	
Unrealized gain/(loss) (%)		-0.28	-0.71	-0.81	0.10	0.03	
Purchase/Book yield (%)		1.20	1.20	1.57	1.58	1.83	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.92	0.49	0.76	1.68	1.86	
M E L PORTFOLIO							
Total Cash Balance (millions)		61.94	59.15	62.76	67.58	66.69	
Fixed Income Portfolio							
Investments (millions), Book Value		53.40	48.74	48.74	34.03	34.93	
Avg maturity (years)		1.64	1.15	1.63	1.10	1.00	
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	0.04	0.42	
Purchase/Book yield (%)		0.82	1.11	1.80	1.49	1.50	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.85	0.90	0.54	1.53	1.92	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.31	2.23	
Investors Bank Deposits		-	-	1.64	2.28	2.02	
Treasury Issues							
1 year bills		0.61	1.20	2.33	1.96	1.77	
3 year notes		1.00	1.58	2.63	1.80	1.51	
5 year notes		1.33	1.83	2.75	1.83	1.49	
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	2.30	3.13	
* Yearly data is average monthly rate.							
^Monthly data is Year to Date return							
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.							
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for August is 1.79%							

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF **September 30, 2019**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		30-Sep-18	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	34.09%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	96.96%	29.09%	96.90%	30.13%	94.71%
AUTO LIABILITY	75,666	68,243	90.19%	95.43%	90.19%	95.15%	90.19%	91.45%
WORKER'S COMP	1,241,000	821,453	66.19%	99.80%	66.19%	99.77%	71.53%	99.20%
TOTAL ALL LINES	1,979,351	1,092,792	55.21%	98.98%	55.21%	98.93%	58.76%	97.91%
NET PAYOUT %	\$1,073,808		54.25%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		30-Sep-18	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	45.09%	100.00%
GEN LIABILITY	485,444	203,319	41.88%	94.71%	41.88%	94.32%	38.55%	88.03%
AUTO LIABILITY	63,974	7,856	12.28%	91.45%	12.28%	91.05%	12.28%	85.26%
WORKER'S COMP	1,288,669	947,986	73.56%	99.20%	73.85%	99.12%	72.99%	97.46%
TOTAL ALL LINES	2,013,291	1,229,954	61.09%	97.94%	61.28%	97.78%	60.33%	95.02%
NET PAYOUT %	\$924,996		45.94%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		30-Sep-18	
PROPERTY	185,329	169,935	91.69%	100.00%	95.47%	100.00%	98.04%	98.04%
GEN LIABILITY	483,019	395,885	81.96%	88.03%	83.20%	87.24%	61.71%	75.57%
AUTO LIABILITY	53,346	87,957	164.88%	85.26%	142.39%	84.53%	46.95%	71.98%
WORKER'S COMP	1,332,335	1,096,951	82.33%	97.46%	79.87%	97.19%	67.42%	90.74%
TOTAL ALL LINES	2,054,029	1,750,729	85.23%	95.15%	83.68%	94.78%	68.31%	87.35%
NET PAYOUT %	\$1,020,534		49.68%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		30-Sep-18	
PROPERTY	181,000	120,188	66.40%	98.04%	68.00%	97.72%	64.73%	68.00%
GEN LIABILITY	428,966	55,802	13.01%	75.57%	14.01%	74.17%	11.30%	36.00%
AUTO LIABILITY	47,555	14,269	30.01%	71.98%	30.01%	70.26%	18.07%	35.00%
WORKER'S COMP	1,313,000	1,465,566	111.62%	90.74%	105.31%	89.50%	34.49%	33.00%
TOTAL ALL LINES	1,970,521	1,655,824	84.03%	87.66%	80.19%	86.46%	31.82%	36.92%
NET PAYOUT %	\$773,450		39.25%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		30-Sep-18	
PROPERTY	189,999	158,070	83.19%	68.00%	75.45%	61.00%	N/A	N/A
GEN LIABILITY	413,752	55,813	13.49%	36.00%	14.57%	30.00%	N/A	N/A
AUTO LIABILITY	44,262	16,128	36.44%	35.00%	32.83%	30.00%	N/A	N/A
WORKER'S COMP	1,275,000	669,199	52.49%	33.00%	45.32%	26.00%	N/A	N/A
TOTAL ALL LINES	1,923,013	899,209	46.76%	37.15%	41.39%	30.41%	N/A	N/A
NET PAYOUT %	\$463,284		24.09%					

Professional Municipal Mgmt Joint Insurance Fund

CLAIM ACTIVITY REPORT

September 30, 2019						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
August-19	0	2	2	5	10	19
September-19	0	2	1	4	8	15
NET CHGE	0	0	-1	-1	-2	-4
Limited Reserves						\$4,333
Year	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$400	\$10,915	\$29,730	\$29,978	\$71,023
September-19	\$0	\$400	\$3,915	\$26,840	\$33,835	\$64,990
NET CHGE	\$0	\$0	(\$7,000)	(\$2,890)	\$3,857	(\$6,033)
Ltd Incurred	\$65,876	\$70,794	\$169,935	\$120,188	\$158,070	\$584,863
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
August-19	0	2	6	12	43	63
September-19	0	2	5	9	34	50
NET CHGE	0	0	-1	-3	-9	-13
Limited Reserves						\$8,904
Year	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$62,433	\$307,404	\$36,742	\$58,214	\$464,792
September-19	\$0	\$58,748	\$300,269	\$32,446	\$53,744	\$445,207
NET CHGE	\$0	(\$3,685)	(\$7,135)	(\$4,296)	(\$4,470)	(\$19,586)
Ltd Incurred	\$137,219	\$203,319	\$395,885	\$55,802	\$55,813	\$848,037
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	2	1	6	9
September-19	0	0	3	1	5	9
NET CHGE	0	0	1	0	-1	0
Limited Reserves						\$5,615
Year	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$27,606	\$5,216	\$12,203	\$45,025
September-19	\$0	\$0	\$36,519	\$5,216	\$8,800	\$50,534
NET CHGE	\$0	\$0	\$8,913	\$0	(\$3,403)	\$5,509
Ltd Incurred	\$68,243	\$7,856	\$87,957	\$14,269	\$16,128	\$194,454
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
August-19	3	9	13	29	36	90
September-19	3	10	11	29	38	91
NET CHGE	0	1	-2	0	2	1
Limited Reserves						\$19,909
Year	2015	2016	2017	2018	2019	TOTAL
August-19	\$18,983	\$251,286	\$383,566	\$791,495	\$273,097	\$1,718,427
September-19	\$18,983	\$245,810	\$389,492	\$817,873	\$339,546	\$1,811,705
NET CHGE	(\$0)	(\$5,476)	\$5,926	\$26,378	\$66,450	\$93,278
Ltd Incurred	\$821,453	\$947,986	\$1,096,951	\$1,465,566	\$669,199	\$5,001,154
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
August-19	3	13	23	47	95	181
September-19	3	14	20	43	85	165
NET CHGE	0	1	-3	-4	-10	-16
Limited Reserves						\$14,378
Year	2015	2016	2017	2018	2019	TOTAL
August-19	\$18,983	\$314,119	\$729,491	\$863,183	\$373,492	\$2,299,268
September-19	\$18,983	\$304,958	\$730,195	\$882,375	\$435,925	\$2,372,436
NET CHGE	(\$0)	(\$9,161)	\$704	\$19,192	\$62,433	\$73,168
Ltd Incurred	\$1,092,792	\$1,229,954	\$1,750,729	\$1,655,824	\$899,209	\$6,628,508

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

September 30, 2019				
FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
Burlington County Municipal JIF	0.92	1.69	1.19	1.30
Gloucester, Salem, Cumberland Counties Municipal JIF	1.05	1.88	2.02	1.70
Suburban Essex	1.08	2.09	1.92	1.74
Bergen County	1.14	1.43	1.47	1.37
Central New Jersey	1.19	1.46	1.63	1.44
South Bergen County	1.29	2.17	1.87	1.82
NJ Public Housing Authority	1.39	2.11	1.97	1.86
Professional Municipal Management	1.39	2.37	2.04	1.99
Morris County	1.41	1.64	1.28	1.45
Monmouth County	1.48	1.22	1.51	1.40
Ocean County	1.54	2.15	2.10	1.96
NJ Utility Authorities	1.55	2.12	1.79	1.84
Suburban Municipal	1.56	1.69	1.22	1.48
Atlantic County Municipal JIF	2.07	2.21	1.93	2.07
Camden County	2.12	3.71	2.61	2.86
AVERAGE	1.41	2.00	1.77	1.75

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

**Professional Municipal Management JOINT INSURANCE FUND
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS**

		DATA VALUED AS OF		September 30, 2019				
MEMBER_ID	MEMBER	** # CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
1	305 Evesham Township Fire District	*	0	0.00	1.02	0.00	1 Evesham Township Fire	0.37
2	307 Moorestown		0	0.00	2.14	0.71	2 Moorestown	1.03
3	306 Maple Shade		0	1.15	0.86	4.20	3 Maple Shade	2.17
4	304 Evesham		0	1.50	1.55	1.59	4 Evesham	1.55
5	308 Willingboro		1	2.36	3.93	2.74	5 Willingboro	3.07
Totals:			1	10	1.39	2.37		1.99
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			September 29, 2018	2.15				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : October 21, 2019									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
				01/01/19		2019			
		EPL Program ?		Checklist Submitted		Compliant		Co-Insurance	
Member Name		*				EPL Deductible		POL Deductible	
						01/01/19		Amended Date	
								Amended Co-Insurance	
EVESHAM		Yes		Yes		Yes		\$ 20,000	
EVESHAM TOWNSHIP FIRE D		Yes		Yes		Yes		\$ 20,000	
MAPLE SHADE		Yes		Yes		Yes		\$ 10,000	
MOORESTOWN		Yes		Yes		Yes		\$ 20,000	
WILLINGBORO		Yes		Yes		Yes		\$ 20,000	
								20% of 1st 250K	
								20% of 1st 250K	
								0%	
								20% of 1st 250K	
								20% of 1st 250K	

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of October 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	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	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 19-21

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

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

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

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

<u>FUND YEAR 2019</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001425			
001425	QUAL-LYNX	CLAIM ADJUSTING SERVICES 10/19	11,315.92
			11,315.92
001426			
001426	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/19	1,930.00
			1,930.00
001427			
001427	PERMA	POSTAGE 9/19	3.05
001427	PERMA	EXECUTIVE DIRECTOR 10/19	11,080.33
			11,083.38
001428			
001428	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/19	3,274.33
			3,274.33
001429			
001429	QUALCARE, INC.	WC ACCESS/UM 9/19	7,067.92
			7,067.92
001430			
001430	THOMAS TONTARSKI	TREASURER FEE 10/19	1,488.41
			1,488.41
001431			
001431	BACIO CATERING AND MARKETPLACE	MEETING 9/19	140.00
			140.00
001432			
001432	HELMER, CONLEY & KASSELMAN, PA	LITIGATION FEE 10/19	1,466.75
001432	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 10/19	1,721.92
			3,188.67
001433			
001433	SPARK CREATIVE GROUP	WEB HOST & DOM MNGMNT THRU 5.30.20	350.00
			350.00
001434			
001434	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 9.30.19	48.25
001434	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 8.31.19	48.80
			97.05
001435			
001435	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/19	498.00
			498.00
		Total Payments FY 2019	40,433.68

TOTAL PAYMENTS ALL FUND YEARS

\$40,433.68

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

October 20, 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 one month period ending September 30, 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 \$ 10,399.54. This generated an average annual yield of 1.74%. However, we have an unrealized net loss of \$ 399.55 adjusting the reported yield to 1.68% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$ 909.66 as it relates to the market value of \$4,646,712.01 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,661,932.27.

Our asset portfolio with Wilmington Trust has 4 obligations less than one year and 2 obligations greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 2,751.69 /YTD \$ 35,709.13
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 195 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 \$ 136,701.26.

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 \$ 7,231,745.09 to a closing balance of \$ 7,075,522.82 showing a decrease in the fund of \$ 156,222.27.

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
4/1	EVESHAM TWP.	2019147302	EVESHAM TWP.	PR	2018	955.27	
4/4	MAPLE SHADE TWP.	2019162519	MAPLE SHADE TWP.	PR	2018	9,331.00	
TOTAL- APR.						10,286.27	
YTD 2019							17,869.74
5/1	MAPLE SHADE TWP.	2019162525	MAPLE SHADE TWP.	PR	2018	659.53	
5/15	EVESHAM TWP.	2019166069	EVESHAM TWP.	PR	2019	5,000.00	
5/21	WILLINGBORO TWP.	2018131615	WILLINGBORO TWP.	PR	2018	2,891.05	
TOTAL- MAY						8,550.58	
YTD 2019							26,420.32
6/3	MAPLE SHADE TWP.	2019163913	MAPLE SHADE TWP.	PR	2019	925.00	
6/3	EVESHAM TWP.	2019170512	EVESHAM TWP.	PR	2019	1,731.52	
6/21	MAPLE SHADE TWP.	2019168386	MAPLE SHADE TWP.	PR	2019	3,123.00	
6/25	MOORESTOWN TWP	2017104706	ANTHONY PICCIONI	WC	2017	605.60	
TOTAL- JUN.						6,385.12	
YTD 2019							32,805.44
7/16	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	152.00	
TOTAL- JUL						152.00	
YTD 2019							32,957.44
TOTAL- AUG						0.00	
YTD 2019							32,957.44
9/19	MAPLE SHADE TWP.	2020177848	MAPLE SHADE TWP.	PR	2019	2,300.00	
9/25	EVESHAM TOWNSHIP	2017104997	MATTHEW ADDEZIO	WC	2017	451.69	
TOTAL- SEP						2,751.69	
YTD 2019							35,709.13

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

Current Fund Year: 2019 Month Ending: September	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	428,461.69	1,944,660.73	154,954.11	3,486,036.50	0.00	839.80	354.92	232,746.45	983,690.89	7,231,745.09
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,300.00	0.00	0.00	451.69	0.00	0.00	0.00	0.00	0.00	2,751.69
Invest Pymnts	1,062.73	4,607.03	380.67	8,520.40	0.00	14.61	46.19	690.38	2,628.41	17,950.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,062.73	4,607.03	380.67	8,520.40	0.00	14.61	46.19	690.38	2,628.41	17,950.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,362.73	4,607.03	380.67	8,972.09	0.00	14.61	46.19	690.38	2,628.41	20,702.11
EXPENSES										
Claims Transfers	13,161.02	4,819.67	8,087.35	110,633.22	0.00	0.00	0.00	0.00	0.00	136,701.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,223.12	40,223.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,161.02	4,819.67	8,087.35	110,633.22	0.00	0.00	0.00	0.00	40,223.12	176,924.38
END BALANCE	418,663.40	1,944,448.09	147,247.43	3,384,375.37	0.00	854.41	401.11	233,436.83	946,096.18	7,075,522.82
Report Month September										
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	September					
CURRENT FUND YEAR	2019					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	
	ID Number:	ASSET MGR	OPERATING A	CLAIMS ACCI	ADMIN. EXPEN	
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$7,231,745.43	4632999.26	2497746.17	100000	1000	
Opening Interest Accrual Balance	\$23,170.67	23170.67	0	0	0	
1	Interest Accrued and/or Interest Cost	\$6,161.89	\$6,161.89	\$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	\$4,237.65	\$0.00	\$4,237.65	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$14,112.30	\$14,112.30	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	(\$399.55)	(\$399.55)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$9,999.99	\$5,762.34	\$4,237.65	\$0.00	\$0.00
9	Deposits - Purchases	\$297,892.39	\$0.00	\$120,968.01	\$136,701.26	\$40,223.12
10	(Withdrawals - Sales)	(\$472,065.08)	\$0.00	(\$295,140.70)	(\$136,701.26)	(\$40,223.12)
Ending Cash & Investment Balance	\$7,075,523.14	\$4,646,712.01	\$2,327,811.13	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$15,220.26	\$15,220.26	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$46,921.19	\$0.00	\$0.00	\$28,611.62	\$18,309.57	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,122,444.33	\$4,646,712.01	\$2,327,811.13	\$128,611.62	\$19,309.57	

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

Month		September								
Current Fund Year		2019								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2019	Prop	113,374.06	13,161.02	2,300.00	124,235.08	124,235.08	0.00	0.00	0.00	
	Liab	2,068.75	0.00	0.00	2,068.75	2,068.75	0.00	0.00	0.00	
	Auto	2,327.81	5,000.00	0.00	7,327.81	7,327.81	(0.00)	0.00	(0.00)	
	WC	304,684.25	24,967.92	0.00	329,652.17	329,652.17	0.00	0.00	0.00	
	Total	422,454.87	43,128.94	2,300.00	463,283.81	463,283.81	(0.00)	0.00	(0.00)	
2018	Prop	93,347.84	0.00	0.00	93,347.84	93,347.84	0.00	0.00	0.00	
	Liab	23,356.09	0.00	0.00	23,356.09	23,356.09	(0.00)	(0.00)	0.00	
	Auto	9,053.33	0.00	0.00	9,053.33	9,053.33	0.00	0.00	0.00	
	WC	591,165.06	56,527.30	0.00	647,692.36	647,692.36	0.00	(0.00)	0.00	
	Total	716,922.32	56,527.30	0.00	773,449.62	773,449.62	(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	94,481.57	1,134.61	0.00	95,616.18	95,616.18	0.00	0.00	0.00	
	Auto	48,351.39	3,087.35	0.00	51,438.74	51,438.74	0.00	0.00	0.00	
	WC	680,547.92	27,362.90	451.69	707,459.13	707,459.13	0.00	0.00	0.00	
	Total	989,401.23	31,584.86	451.69	1,020,534.40	1,020,534.40	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	140,885.51	3,685.06	0.00	144,570.57	144,570.57	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	700,400.66	1,775.10	0.00	702,175.76	702,175.76	0.00	0.00	0.00	
	Total	919,536.25	5,460.16	0.00	924,996.41	924,996.41	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	802,469.64	0.00	0.00	802,469.64	802,469.64	0.00	0.00	0.00	
	Total	1,073,808.25	0.00	0.00	1,073,808.25	1,073,808.25	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	4,122,122.92	136,701.26	2,751.69	4,256,072.49	4,256,072.49	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: October 9, 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
Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Maple Shade – Conducted a Loss Control Survey on September 25
- Township of Moorestown – Conducted a Loss Control Survey on September 24
- Township of Willingboro – Conducted a Loss Control Survey on September 24

MEETINGS ATTENDED

- Fund Commissioners Meeting – September 23

UPCOMING EVENTS

- Fund Commissioners Meeting – October 28

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- September 5 - Bulletin – Best Practices for National Preparedness Month
- September 10 - New Law Enforcement Bulletin – Firearm and Holster Safety
- September 19 - S:ERVE & ADD Announcement - Newly Updated
- September 23 - Did You Know? – MSI Training Schedule – PMM JIF, October 2019
- September 30 – Updated Bulletin - October 6 – 12 is Fire Prevention Week

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 September. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

September

Municipality

Number of Videos

No videos were viewed during the month of September

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 **October, November December 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
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry - Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	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
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	

TO: Police Chiefs
Public Safety Directors
Fund Commissioners
Risk Managements Consultants

FROM: Chief Keith F. Hummel (Ret.)

TOPIC: Firearms and Holster Safety
Law Enforcement Bulletin 2019-02

DATE: September 3, 2019

There are several specialized tools that are issued to our law enforcement colleagues. Firearms are one of those tools, and the need to keep in mind their destructive potential should be on the mind of every officer while carrying and deploying this equipment. Safe gun handling on and off duty, training, and holster selection all play an important role in mitigating the risks that are inherent in using firearms.ⁱ

Leaders need to remind officers that “Complacency Kills” and to focus on the principle of “What’s Important Now.”ⁱⁱ Key among these principles is staying focused on the task at hand and remembering that we are dealing with a tool that can easily cause serious bodily injury or death to ourselves or another.

Check the internet or claims files to read about incidents that involve the accidental discharge of a firearm. Remember, we are not criticizing those who have suffered injuries or lost their lives, but we need to learn from those mistakes so that we do not repeat them over and over again. To ignore these outcomes would be irresponsible.ⁱⁱⁱ

Cases worth noting in New Jersey; an officer was cleaning their firearm in a school, the firearm discharged, in another case an officer was cleaning a firearm in headquarters, the firearm accidentally discharged, and the officer lost his life. Other cases show that accidental discharges resulted in a family member being seriously injured and in a more recent case, an eight-year-old child lost her life because the officer’s firearm was left unsecured.

Four Basic Rules to remember at all times:

1. Treat all firearms as if they are loaded
2. Never point a firearm at anything you are not willing to destroy
3. Keep your finger off the trigger until your sights are on target and you have made the decision to shoot
4. Be sure of your target and what is beyond it

Making Decisions:

Firearms – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a firearm. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The

working group should conduct an assessment to determine which firearm will work best for their agency. Scan for reliable information, obtain a copy of the Federal Bureau of Investigation's most recent tests on firearms and ammunition performance. Contact other agencies that have gone through a process and gather as much information as you can to help with the selection process.^{iv} Contact firearms vendors and test fire the weapons. Research the manufacturer's web site to determine if the firearm has any recalls or voluntary safety recalls or upgrades.

Other considerations the working group may want to explore; grip safeties, drop safety mechanisms, ammunition capabilities (+P Ammo), magazine safety disconnects, and the availability of commercially made security holsters.

Firearms come in several configurations, and each configuration has positives and negatives.

- Single Action Pistols - the exposed hammer of the firearm is placed in a cocked position, and the operator must manually use the safety to engage the firearms internal safeties.
- Double action / single action pistols – the pistol has an exposed hammer, but the hammer is placed in the double-action position by a safety or decocker mechanism. The double-action mode creates a long trigger pull that usually takes approximately 12 lbs. of force to activate. After the first shot, the hammer goes into a single-action mode and only requires 4-6 lbs. of force to activate the trigger.
- Striker Fired Pistols* – the firing pin acts as a striker, the striker is held back internally in a ready to fire position, when the trigger is pulled the tension is released, and the firing pin strikes the bullet's primer. Do not use a trigger lock mechanism on a loaded striker fired pistol! The trigger lock may push the trigger back and cause the firearm to discharge.

***Some manufacturers require the pistol's trigger to be pulled to disassemble the firearm. Officers need training and constant reminders (toolbox talks/shift briefings) on how the disassembly process should be carried out. Make sure that the firearm is pointed in a safe direction, remove the magazine, pull the slide back to the rear in a safe manner to empty the chamber, visually check the chamber, and the pistols internal mag well to ensure that the firearm is empty. Release the slide and then pull the trigger to move forward with disassembling the firearm. Reversing the process of pulling the slide back first and then removing the magazine may create a catastrophic event.**

Personnel should not be permitted to modify the weapons configuration, which includes barrels, grips, safety mechanisms, sites, or trigger weight without the permission of the Chief of Police or their designee.

Holsters – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a holster. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The working group should conduct an assessment to determine which holsters meet the agency's needs.

For a good explanation on Holster retention levels, visit the Safariland website:

<https://www.safariland.com/on/demandware.static/-/Sites-tsg-Library/default/dw6d72b654/resources/holsters-and-gear/Levels%20of%20Retention%20Details.pdf>

When choosing a holster, the agency should take into consideration the following:

- Purpose of the holster, on-duty uniform, on-duty plainclothes, or off duty wear.
- Was the holster designed to fit the firearm the agency chose? Universal holsters are strongly discouraged. They tend to be loose-fitting, and the retention devices fail to keep the firearm in the holster securely.
- Does the holster cover the firearms trigger guard? A completely covered trigger guard greatly reduces the potential for an accidental discharge of a properly holstered firearm. Uncovered trigger guards expose the trigger to fingers, clothing, and other equipment; allowing for the possibility of the trigger to be pressed and an accidental discharge taking place. For this reason, covered trigger guards are strongly recommended.
- Off-duty holsters should be designed for the officer's firearm and inspected by the agency for safety and fit. The holster should have a trigger guard.
- Holster wear – user's should inspect their holsters for signs of damage or excessive wear. Firearms instructors should check each officer's holster at least once a year during annual firearms qualifications. Make sure that all of the screws on the holster are properly tightened, the straps and retention devices work smoothly. Look for broken tabs and or retention devices. If the weapon is not secure in the holster, and there is excessive movement of the firearm in the holster, the officer should contact the firearms instructor for assistance. The testing of the holster should be done with an unloaded firearm!

Once a decision is made as to which firearm will best meet the needs of the agency and its personnel, proper training with the firearm and the holster should be completed before the officer uses the gun for duty.

Going through a decision making process with the goal of keeping safety a priority will lead to a better outcome. Equipment purchases, training, and keeping focus on what is important now will mitigate the risks that are inherent in the use of firearms.

Stay Safe!

Resources:

ⁱ The Complete Guide to Gun Safety. <http://aliengearholsters.com>. 2019.

ⁱⁱ The 5 Tenants of Below 100. www.Below100.org. 2019.

ⁱⁱⁱ The 5 tenants of Below 100. www.Below100.org. 2019.

^{iv} 6 Considerations for selecting a new duty weapon. <https://www.policeone.com/police-products/firearms/handguns/articles/483702006-6-considerations-for-selecting-a-new-duty-weapon/>. 2019.

Other Sources:

Levels of Retention. The Safariland Group. <https://www.safariland.com/holsters-and-gear-resources/holster-retention-levels.html>. 2019



Fire Prevention Week 2019 – October 6 to October 12



The National Fire Prevention Week 2019 theme is *Not Every Hero Wears a Cape. Plan and Practice your Escape!*™ This year’s campaign recognizes the everyday people who motivate their families to develop and practice a home fire escape plan; these seemingly basic behaviors can have a life-saving impact.

“This year’s campaign works to celebrate people of all ages who learn about home fire escape planning and practice, bring that information home, and spur their families to action,” said Lorraine Carli, vice president of Outreach and Advocacy at NFPA. “From young students who learn about the campaign at school to parents who attend a community event like a fire station open house - all of them truly are heroes because they’re taking steps to make their households much, much safer from fire.”

At Work

Fires in public buildings are rare. That’s the good news. The challenge is, since fires are rare, employees may not know the employer’s plans for a fire or a fire notification. “Not Every Hero Wears a Cape. Plan and Practice Your Escape!” speaks to the employer’s need to not only have an Emergency Action Plan as required, but to make sure employees know the plan and have practiced the plan. The Safety Director encourages leaders in every department to give a Shift Briefing to their employees during Fire Prevention Week. Key points to cover include:

- The fire detection and alarm system – Does it include heat and/or smoke detectors. Is the detection of a fire reported to a monitoring agency such as ADT or to the local police, or will an occupant need to call 9-1-1 to report the alarm.
- If there is not a fire alarm system, how should a fire be reported and occupants notified.
- Primary and secondary escape routes should be reviewed from the various locations in the department
- Where are the primary and secondary assembly points
- The importance of promptly reporting to the assembly point and getting counted
- The importance of assisting special needs employees, visitors, and contractors in the process.

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.



At Home

“Not Every Hero Wears a Cape. Plan and Practice Your Escape!” also focuses on what a home escape plan entails and the value of practicing it. These messages are more important than ever, particularly because today’s homes burn faster than ever. The synthetic fibers used in modern home furnishings, along with the fact that newer homes tend to be built with more open spaces and unprotected lightweight construction, are contributing factors to the increased burn rate. Older homes may include larger dimensional lumber but have the hazards of older wiring that may be incompatible with today’s appliances, or multiple renovations that may have created void spaces or holes in fire partitions.

“People tend to underestimate their risk to fire, particularly at home. That over-confidence lends itself to a complacency toward home escape planning and practice,” said Carli. “But in a fire situation, we’ve seen time and again that advance planning can make a potentially life-saving difference.”

Your home escape plan should include two ways out of every room, usually a door and a window. Family members should have a designated outside meeting place (like a tree, light pole or mailbox) that’s a safe distance from the home. Remind family members that they should call 9-1-1 from the meeting place. They should not delay their evacuation while they call from inside the home.

Homes with young children should practice their escape plans twice a year.

A home escape plan includes working smoke alarms on every level of the home, in every bedroom, and near all sleeping areas. Test your smoke detectors monthly. Remember to change the batteries in your detectors when you change your clocks. This year, Daylight Saving Time ends on November 3, 2019.

Smoke detectors have a life expectancy, usually 7 to 10 years. If you can’t recall when you last changed them, change them now. Use a marker and date the new detectors as a reminder to change them again.

Make sure fire extinguishers are located immediately outside the kitchen, not next to the stove. A fire on the stove can make the extinguisher inaccessible if too close. Check the date on the extinguisher. If it is older than 10 years, replace it this weekend.

Away From the Home

Planning your escape should include places you visit, such as restaurants, hotels, concert venues, libraries, and other public places. Having a sense of situational awareness is even more important when you out of your home and not at work because these locations are less familiar. Teach your family how to be aware of their surroundings.

Several of the most deadly fires in U.S. history have occurred in restaurants. When you and your family are seated, point out to everyone the two nearest exits from your table. Look for choke points along the routes such as overcrowded tables. And trust your instincts. Leave at the first sign of a fire. Many of the deaths were the result of smoke inhalation, from delaying their evacuation.

There is great temptation for owners / operators of public venues to allow more patrons than permitted by the fire codes. If the restaurant or other venue looks overcrowded, consider your options.

When traveling, after checking into your hotel room, count doors to the left and right of your room to the nearest two stairwells. Do not use the elevators in the event of a fire.

Fire Prevention Week is a great time to ‘piggy-back’ on the many public service announcements on television, radio, local cable channels, open houses at the fire station, and more. Be a hero. Add your voice, for a greater sense of fire awareness in your workplace and home.



September 2019

September is National Preparedness Month



As leaders of public agencies, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, and the**

department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.


Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds. Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment. Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel. Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Help prepare workers' families. Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 8/22/2019 To 9/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - SealMaster I - Township of Willingboro	6853 Ruppssville Road Allentown, PA 18106	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 leased & rented equipment.	9/13/2019 #2266119	GL AU EX WC OTH
H - County of Warren I - Professional Municipal Management JIF	165 County Route 519 South Belvidere, NJ 07823	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Garrett D. Wall Park for yard sales October 5, 2019.	9/19/2019 #2268244	GL AU EX WC
H - County of Warren I - Town of Belvidere	165 County Route 519 South Belvidere, NJ 07823	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Garrett D. Wall Park for yard sales October 5, 2019.	9/19/2019 #2268245	GL AU EX WC
Total # of Holders: 3				

09/25/2019

1 of 1



**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	83	\$272,577.36	\$41,182.77	\$231,394.59	84.9%
APRIL	119	\$239,298.49	\$79,079.33	\$160,219.16	67.0%
MAY	80	\$198,539.60	\$109,089.20	\$89,450.40	45.1%
JUNE	127	\$151,492.03	\$64,763.53	\$86,728.50	57.2%
JULY	106	\$107,188.22	\$42,460.47	\$64,727.75	60.4%
AUGUST	102	\$105,289.90	\$58,209.59	\$47,080.31	44.7%
SEPTEMBER	106	\$106,353.28	\$46,519.52	\$59,833.76	56.3%
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	974	\$1,466,046.09	\$546,182.34	\$919,863.75	62.7%

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%



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
Savings By Specialty
1/1/2019 - 9/30/2019

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	39	\$552,168.68	\$269,759.45	\$282,409.23	51.1%
Orthopedic Surgery	130	\$325,025.71	\$73,855.05	\$251,170.66	77.3%
Ambulatory Surgical Center	8	\$169,041.92	\$53,787.16	\$115,254.76	68.2%
Physical Therapy	439	\$164,347.48	\$38,255.36	\$126,092.12	76.7%
Pain Management	31	\$47,550.00	\$10,146.46	\$37,403.54	78.7%
MRI/Radiology	47	\$34,141.61	\$14,909.49	\$19,232.12	56.3%
Physical Medicine & Rehabilitation	4	\$24,051.40	\$4,128.85	\$19,922.55	82.8%
Neurosurgery	10	\$22,250.00	\$5,786.13	\$16,463.87	74.0%
Anesthesiology	14	\$21,364.50	\$12,469.22	\$8,895.28	41.6%
Occupational Medicine	62	\$21,362.86	\$10,938.80	\$10,424.06	48.8%
Emergency Medicine	16	\$18,431.00	\$8,442.32	\$9,988.68	54.2%
Urgent Care Center	49	\$13,531.81	\$7,475.75	\$6,056.06	44.8%
Behavioral Health	42	\$13,121.00	\$8,645.05	\$4,475.95	34.1%
Inpatient Rehabilitation	1	\$8,710.02	\$5,180.00	\$3,530.02	40.5%
Radiology	15	\$4,653.00	\$2,521.62	\$2,131.38	45.8%
Neurology	9	\$3,667.00	\$1,589.05	\$2,077.95	56.7%
Durable Medical Equipment	10	\$3,458.99	\$2,904.45	\$554.54	16.0%
Laboratory Services	2	\$3,295.66	\$2,441.74	\$853.92	25.9%
Medical Transportation	15	\$3,056.90	\$2,548.50	\$508.40	16.6%
Home Health Care	3	\$3,027.00	\$2,574.00	\$453.00	15.0%
Hand Surgery	8	\$2,630.00	\$1,983.86	\$646.14	24.6%
Internal Medicine	6	\$1,897.75	\$1,720.58	\$177.17	9.3%
Ambulance	2	\$1,620.80	\$1,595.20	\$25.60	1.6%
Gastroenterology	3	\$992.00	\$507.00	\$485.00	48.9%
Optometrists	1	\$840.00	\$595.00	\$245.00	29.2%
Hospitalist	3	\$714.00	\$640.70	\$73.30	10.3%
Cardiology	2	\$408.00	\$268.04	\$139.96	34.3%
Critical Care Medicine	1	\$380.00	\$342.00	\$38.00	10.0%
Family Practice	1	\$226.00	\$96.67	\$129.33	57.2%
Infectious Disease	1	\$81.00	\$74.84	\$6.16	7.6%
Grand Total	974	\$1,466,046.09	\$546,182.34	\$919,863.75	62.7%

Valued as of 10/14/2019



PROFESSIONAL MUNICIPAL MANAGEMENT JIF

**Top 10 Providers
January 1, 2019 – September 30, 2019**

	UNITS OF SERVICE	APPROVED	SPECIALTY
VIRTUA WEST JERSEY HEALTH, INC.	19	\$83,253.22	Hospital
COOPER HEALTH SYSTEM	3	\$75,273.01	Hospital
KENNEDY HEALTH SYSTEM	4	\$51,144.39	Hospital
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	6	\$29,446.75	Hospital
OUR LADY OF LOURDES MEDICAL CENTER	5	\$27,989.04	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	3	\$26,461.36	Ambulatory Surgery Center
COASTAL SPINE, PC	7	\$23,574.67	Neurosurgery
PREMIER ORTHOPEDIC OF SOUTH JERSEY	48	\$23,436.46	Orthopedic Surgery
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	42	\$18,274.68	Orthopedic Surgery
ADVANCED SURGICAL INSTITUTE	1	\$15,127.00	Ambulatory Surgery Center
Grand Total	138	\$373,980.58	

**Intake Report
January 1, 2019 – September 30, 2019**

	# OF CLAIMS REPORTED
EVESHAM TOWNSHIP	26
INDEMNITY	5
MEDICAL ONLY	16
REPORT ONLY-WC	5
EVESHAM TWP FIRE DIST. #1	9
MEDICAL ONLY	8
REPORT ONLY-WC	1
MAPLESHADE TOWNSHIP	8
INDEMNITY	1
MEDICAL ONLY	4
REPORT ONLY-WC	3
MOORESTOWN	8
INDEMNITY	2
MEDICAL ONLY	5
REPORT ONLY-WC	1
WILLINGBORO TOWNSHIP	39
INDEMNITY	10
MEDICAL ONLY	24
REPORT ONLY-WC	5
Grand Total	90

Valued as of 10/14/2019

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 23, 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	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Karen A. Read Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Helmer Conley & Kasselmann
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Stephen McNamara
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Kathy Kissane
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Elizabeth Peddicord, Evesham Fire District
Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: JULY 22, 2019 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 22, 2019:

Motion: Commissioner Brevogel
Second: Commissioner Merchel
Vote: 2 Ayes – 0 Nays (2 Abstentions)

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

RCF 2015 Fund Year Rollover – The RCF board adopted a resolution accepting the transfer of member JIF’s Fund Year 2015. Enclosed in the agenda was Resolution 19-18 authorizing the transfer of the PMM JIF’s 2015 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 19-18 AUTHORIZING THE TRANSFER OF FUND YEAR 2015 TO THE RCF

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

RCF Report: The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The Residual Claims Fund proposed 2020 Budget was introduced. The public hearing on the budget will be held on October 16, 2019 at 10:30 a.m. at Forsgate.

EJIF Report: The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The 2020 budget was introduced and will be adopted at the October 16, 2019 meeting.

MEL Report: The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The MEL’s 2020 budget introduction is scheduled for October 16th at Forsgate.

2020 Renewal - Members and Risk Managers received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during the month of July with a September 15th completion date. The Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2020 renewal process and to begin the 2020 budget process.

Member Renewals – The Fund has three members that are up for renewal at the end of the year. Renewal documents have been sent to those members; we have received Maple Shade’s renewal information.

2020 Budget Introduction – The PMM JIF’s 2020 Budget introduction will be held at the

October meeting.

MEL Pre-Renewal Memorandum – Enclosed is the Underwriting Manager’s pre-renewal memorandum which includes key updates and summaries of renewal items.

OPRA Request – The MEL has received several extensive OPRA request from various news outlets. Included in the agenda was a cover letter that David Grubb sent to the Star Ledger overviews JIF history, processes and savings.

League Magazine Ad – The latest in the series of “Power of Collaboration” ad appears in the agenda. The brochure highlights the saving to taxpayers since its inception.

Safety Expo – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. A registration packet has been sent to all members with additional information.

NJ League of Municipalities Seminar – The League has asked the JIF’s to help spread the word on its upcoming League Ethics Seminars scheduled for October. Many of the state issued certifications require CEU’s under the Ethics category, this seminar will help satisfy those requirements.

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 June and July Financial Fast Tracks were included in the agenda. The surplus as of July 31, 2019 was over \$3 million. The funds Loss Ratio Analysis has the actuary’s projection of 30% and the actual at 41%, driven by property, we’ll monitor that. The fund’s Loss Time Accident Frequency is 1.43 average, with no lost time accidents in July or August, great news.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: None.

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

Payment of August 2019 Vouchers Resolution 19-17

Fund Year 2019	48,824.69
Total	48,824.69

Payment of September 2019 Vouchers Resolution 19-19

Fund Year 2019	40,223.12
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Total	40,223.12
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MOTION TO APPROVE RESOLUTION 19-17 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 19-19 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED

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

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

2019	69,144.54
2018	14,606.61
2017	9,223.16
2016	8,328.28
2015	977.00
Closed	0.00
TOTAL	102,279.59

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 months of July and August, as well as a list of MSI Training and Fast Track training information. Also included in the agenda were two safety director bulletins, one on Water Spray Parks and one on Best Practices for the Use of Blue Emergency Warning Lights for First Responders. Mr. Prince advised next month he would be conducting loss control visits at all of the fund’s police departments and on 10/25 visiting Maple Shade Municipal Building. 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 6/22/2019 to 7/22/2019 and 4 certificates were issued and for the period 7/22/2019 to 8/22/2019 26 certificates for issued.

MANAGED CARE:

REPORT: Stephen McNamara advised August’s reports were included in the agenda. Mr. McNamara reported there were 102 bills during the month of August totaling \$105,289.90, of

that amount \$58,209.59 was paid for a savings of \$47,080.31 which is a 44.7% savings. Mr. McNamara 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 Danson
Second: Commissioner Brevogel
Vote: Unanimous

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

Motion: Commissioner Danson
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

MEETING ADJOURNED: 1:46pm

**NEXT REGULAR MEETING: October 28, 2019
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II – RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

October 16, 2019

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Re: RCF October Meeting

York/Sedgewick: Submitted for information was correspondence that Sedgewick completed its purchase of York, Excess Property Third Party Administrator for the MEL/RCF. Executive Director reported the acquisition would not affect the current contract or service arrangements currently in place.

2020 Budget: In September, the Board declared a dividend from the Closed Year Account to facilitate the transfer to create a 2020 operating budget. Following the public hearing, the Board of Fund Commissioners reviewed and adopted the enclosed 2020 Budget.

Plan of Risk Management Amendment: Executive Director reported the MEL Management Committee met on October 10th to review recommended changes to the MEL plan to address the uncertainty of potential losses from S-477 and the Firefighter Cancer Presumption bill; the same language changes were recommended for the RCF plan since the RCF would ultimately retain these long tail claims. Executive Director reported the change would establish a surplus floor based on a ratio of surplus to reserves. Fund Actuary submitted a memorandum recommending that both the MEL and RCF maintain a statutory surplus of at least 12.5% of the reserves. With this amendment, a supplementary assessment payable over 10 years becomes automatic if the statutory surplus fall below the 12.5 % trigger.

Executive Director reported that in addition to the plan changes presented today, in September the Board agreed with a recommendation to form an Ad-Hoc advisory committee under the direction of the MEL Claims Committee to review any submitted sexual molestation claims. Executive Director noted there will also be a training component to be launched in November 2019. The Board of Fund Commissioner accepted the recommended to amend the Plan of Risk Management as presented.

Claims Committee: The Claims Review Committee met in September and also met the morning of the Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2020 Reorganization scheduled for **Thursday January 2, 2020** at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 ADOPTED BUDGET				
	2019 ANNUALIZED	2020 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	28,000	10,000	(18,000)	-64%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	28,000	10,000	(18,000)	-64%
EXPENSES				
ADMINISTRATOR	201,806	205,842	4,036	2%
DEPUTY ADMINISTRATOR	68,648	70,021	1,373	2%
ATTORNEY	41,779	42,615	836	2%
CLAIMS SUPERVISION & AUDIT	60,395	61,603	1,208	2%
TREASURER	39,225	40,010	785	2%
AUDITOR	23,171	23,634	463	2%
ACTUARY	41,367	42,194	827	2%
MISCELLANEOUS	24,312	24,798	486	2%
SUBTOTAL	500,703	510,717	10,014	2%
EXPENSE CONTINGENCY	132,297	135,283	2,986	2%
SUBTOTAL EXPENSES	633,000	646,000	13,000	2%
TOTAL BUDGET	661,000	656,000	(5,000)	-0.8%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 16, 2019

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Thomas Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2020 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2020. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2020 and to certify annual assessments, based upon the adopted 2020 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$2,000,000 dividend was filed with the State on September 17, 2019. We await their approval. Once approval is received, checks will be issued.

COVERAGE COMMITTEE MEETING - An EJIF Coverage Committee meeting is scheduled for November 20, 2019 in the Sheraton Hotel, across from the AC convention center at 11:00 a.m.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2020 for a fee not to exceed \$5,000.

EXCESS COVERAGE RENEWAL - The Underwriting Manager reported that he is seeking alternate proposals for excess aggregate insurance.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 20, 2019 in the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2020 ADOPTED BUDGET BASED ON 2010 CENSUS				
10/18/2019 10:29				
	2019	2020		
	TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance			\$	%
Claims				
1 Third Party (Non-Site Specific)	443,801	409,942	(33,859)	-7.6%
2 On Site Cleanup (Site Specific)	256,944	243,749	(13,195)	-5.1%
3 PO Pollution Liability	186,854	166,192	(20,662)	-11.1%
4 Tank Systems	233,586	220,833	(12,753)	-5.5%
5 DMA Waste Sites (Superfund Buyout)	1,214,614	1,174,535	(40,079)	-3.3%
6 LFC	29,002	29,002	-	0.0%
7 Total Loss Fund	2,364,801	2,244,253	(120,548)	-5.1%
8				
9 II. Expenses, Fees & Contingency				
10 Professional Services				
11 Actuary	62,500	62,500	-	0.0%
12 Attorney	82,105	83,747	1,642	2.0%
13 Auditor	16,278	16,604	326	2.0%
14 Executive Director	303,158	309,221	6,063	2.0%
15 Treasurer	20,077	20,478	401	2.0%
16 Legislative Agent	45,000	45,000	-	0.0%
17 Underwriting Managers	240,112	244,915	4,803	2.0%
18 Environmental Services	429,422	438,011	8,589	2.0%
19 Claims Administration	28,385	28,953	568	2.0%
20				
21 Subtotal - Contracted Prof Svcs	1,227,037	1,249,429	22,392	1.8%
22				
23 Non-Contracted Services				
24 Postage	5,518	5,518	-	0.0%
25 Printing	4,285	4,285	-	0.0%
26 Telephone	2,444	2,444	-	0.0%
27 Expenses contingency	14,933	14,933	-	0.0%
28 Member Testing	8,233	8,233	-	0.0%
29				
30 Subtotal - Non-contracted svcs	35,413	35,413	-	0.0%
31				
32 Subtotal-Contracted/Non-contracted s	1,262,450	1,284,842	22,392	1.8%
33				
34 Excess Aggregate Insurance	546,830	557,766	10,936	2.0%
35				
36 General Contingency	149,089	149,089	-	0.0%
37				
38 Total Exp, Fees & Contingency	1,958,369	1,991,697	33,328	1.7%
39				
40 TOTAL JIF APPROPRIATIONS	4,323,170	4,235,950	(87,220)	-2.0%



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday October 16, 2019

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Subject: MEL October Report

2020 Rate Table & Budget – Board of Fund Commissioners introduced a 2020 Rate Table and Budget - reflecting an overall increase .4% when applying the 2019 exposures and limits against the 2020 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 20, 2019 at 12:30 pm in the Steel Pier Room in the Sheraton Hotel, Atlantic City, NJ. (note: new time/location)

Management Committee: Management Committee met on October 11th and reported on the following additional items:

Sexual Molestation Investments. Board accepted Committee's recommendation to amend the Risk Management Plan adopting a policy to declare an additional assessment should the statutory surplus not equal or exceed 12.5% of open reserves. Based on year-end financials, the MEL's statutory surplus is well in excess of that bar but the Residual Claim Fund may need to collect additional assessments from member JIFs. Billing of any assessment would be over ten-year period. Risk Management Plan had already been amended in June to include a clause that any declared dividend will be held in escrow for former members until such time as the statute has tolled for potential claims. Given the change in statute, that can be as long as 55 years from date of occurrence.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses were due by September 19th. The Management Committee is designated as the Evaluation Committee for all but the Safety Training Consultant proposal. Management Committee met to review responses and will now independently complete the evaluation and report to the Board of Commissioners in November. In addition to current vendors, only one

additional proposal was received and that was in response to the request for Risk Management Information System.

A meeting of the Safety & Education Committee will be scheduled to review the Safety Training Consultant proposal.

Fiscal Management Plan: Board approved request of Fund Treasurer and amended the Fiscal Management Plan to clarify language to allow the Treasurer to utilize the services of any bank covered by GUDPA.

Employment Practices Program: In September the board adopted a resolution approving a professional service agreement with Cleary, Giacobbe Alfieri Jacobs LLC to review and revise the Fund's model employment documents, subject to proposal. For information, a copy of the proposal was submitted to the Board.

Safety & Education Committee: Committee Chairman provided a report on the Committee's September 14th meeting. Board accepted the recommendation for funding to support additional "Below 100" course for law enforcement as well as an increase in the funding for the MEL Safety Institute - to meet classroom and on-line training demand.

2018 is showing the lowest Lost Track Accident Frequency figures since the MEL first began producing the report in 1991. To date, 2019 is tracking similarly

Legislative Committee: This committee is scheduled to meet on November 20, 2019 at 10:00 am during the NJSLOM conference.

RCF September Report: Commissioner Clarke submitted a report on the RCF's September meeting. RCF met prior to the MEL meeting and adopted its 2020 Budget.

Claims Committee: The Claims Review Committee met in September and is scheduled to meet immediately following the Board meeting. Minutes of the September meeting were distributed to Fund Commissioner. Committee will meet again following the MEL Board meeting.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2020 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2019 RATES	2020 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,108,206	2,188,309	80,103	3.8%
2	1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%
3	Excess WC	7,012,946	6,023,624	(989,322)	-14.1%
4	Excess Property Claims	2,779,016	2,954,909	175,893	6.3%
5	POL/EPL Land Use	1,039,794	1,039,794	-	0.0%
6	Aggregate Excess LFC	14,070	13,920	(150)	-1.1%
7	JIF Faithful Performance Bond	195,348	195,348	-	0.0%
8	Surety Bond	293,501	293,501	-	0.0%
9	Sub Total	18,059,663	17,483,178	(576,485)	-3.2%
PREMIUMS					
11	3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%
12	Optional Excess Liability	2,190,181	2,190,181	-	0.0%
13	Optional Excess POL/EPL	599,692	599,692	-	0.0%
14	Excess WC	2,692,150	2,442,003	(250,147)	-9.3%
15	Excess Property	7,949,983	9,023,602	1,073,619	13.5%
16	Boiler and Machinery	665,825	-	(665,825)	-100.0%
17	Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18	Sub Total	18,383,899	18,938,691	554,792	3.0%
19	Total Claims & Premiums	36,443,562	36,421,869	(21,693)	-0.1%
II. EXPENSES					
22	Claims Adjustment	1,051,044	1,072,065	21,021	2.0%
23	Property Adjustment	169,793	173,189	3,396	2.0%
24	Administration	1,199,776	1,223,772	23,996	2.0%
25	Loss Fund Management	135,607	138,319	2,712	2.0%
26	Actuary	51,118	52,140	1,022	2.0%
27	Attorney	46,005	46,925	920	2.0%
28	Deputy Attorney	1,535	1,566	31	2.0%
29	Attorney-OPRA	17,319	17,665	346	2.0%
30	Auditor	29,316	29,902	586	2.0%
31	Treasurer	25,919	26,437	518	2.0%
32	Underwriting Manager	539,595	550,387	10,792	2.0%
33	Reinsurance Manager	311,594	317,826	6,232	2.0%
34	Safety and Education Committee	202,124	206,166	4,042	2.0%
35	Computer Services	143,585	146,457	2,872	2.0%
36	Legislative Committee	27,476	28,026	550	2.0%
37	Internal Audit Committee	60,193	61,397	1,204	2.0%
38	Strategic Planning Committee	30,097	30,699	602	2.0%
39	Coverage Committee	39,866	40,663	797	2.0%
40	Communications Committee	123,890	126,368	2,478	2.0%
41	Misc Expense	66,561	66,561	-	0.0%
42	Subtotal	4,272,413	4,356,531	84,118	2.0%
44	MEL Safety Institute	965,134	1,051,986	86,852	9.0%
45	Total Appropriations	41,681,109	41,830,386	149,277	0.4%

MEL RATE TABLES

Budget Line	RATING BASE (1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2019 as Certified	2019 actual (Premiums)	2019 Minimums	2020	2020 Minimums	CHANGE \$	CHANGE%	Discounts/ Surcharges
JIF Attachment To 500K									
0 Ex 500K	(1)	-			-		-		10%
100K Ex 400K	(1)	0.1887			0.19591		0.0072	3.8%	10%
150K Ex 350K	(1)	0.3837			0.39829		0.0146	3.8%	10%
200K Ex 300K	(1)	0.5643			0.58571		0.0214	3.8%	10%
250K Ex 250K	(1)	0.7449			0.77393		0.0291	3.9%	10%
300K Ex 200K	(1)	1.0383			1.07942		0.0412	4.0%	10%
1.5MIL Ex 500K	(1)	0.9061			0.93687		0.0308	3.4%	10%
1.25MIL Ex 750K	(1)	0.5461			0.55871		0.0126	2.3%	10%
1MIL Ex 1MIL	(1)	0.3134			0.35337		0.0399	12.7%	10%
S - 477	% of base premium				6%				
Fire Fighters Cancer Presumption									
Career (7711)					841				
Non-Career (7711B)					85				
Loss Fund Contingency	(1)	0.2472			0.331200		0.0841	34.0%	
3MIL ex 2MIL	(1)	0.6838	0.8547	\$918	0.683800	\$1,150	-	0.0%	10%
MEL XS GL Co-Insurance	(1)	0.1709			0.170900		-	0.0%	
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%	
Optional Excess Liability	(1)								
2 MIL EX 5 MIL		0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL EX 5 MIL		0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL EX 5 MIL		0.4977	0.4829	\$761	0.4977	\$761	-	0.0%	10%
15 MIL EX 5 MIL		0.5890	0.5714	\$1,267	0.5890	\$1,267	-	0.0%	10%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%			30%		-	0.0%	
Optional Excess POL/EPL	(1)								
1MIL Ex 2MIL		0.0365	0.0456	\$455	0.0365	\$376.00	-	0.0%	
2MIL Ex 2MIL		0.0604	0.0756	681.91	0.0604	\$562.00	-	0.0%	
3MIL Ex 2MIL		0.0777	0.0972	907.89	0.0777	\$749.00	-	0.0%	
4MIL Ex 2MIL		0.0917	0.1147	1,136.25	0.0917	\$937.00	-	0.0%	
8MIL Ex 2MIL		0.1835	0.2293	3,772.88	0.1835	\$3,109.00	-	0.0%	
MEL Opt XS POL/EPL Co-Insurance	(1)								
1MIL Ex 2MIL		0.0091			0.0091	\$94.00	-	0.0%	
2MIL Ex 2MIL		0.0151			0.0151	\$141.00	-	0.0%	
3MIL Ex 2MIL		0.0194			0.0194	\$188.00	-	0.0%	
4MIL Ex 2MIL		0.0229			0.0229	\$235.00	-	0.0%	
8MIL Ex 2MIL		0.0459			0.0459	\$778.00	-	0.0%	
CLAIMS : Excess WC	(3)								
JIF Attachment to									
1800k Ex 200k		0.004359			0.003750		(0.0006)	-14.0%	
1750k Ex 250k		0.003760			0.003233		(0.0005)	-14.0%	
1,700k x 300k		0.003119			0.002679		(0.0004)	-14.1%	
1650k Ex 350k		0.002748			0.002359		(0.0004)	-14.2%	
1600kx400		0.002538			0.002177		(0.0004)	-14.2%	
1550kx450		0.002259			0.001937		(0.0003)	-14.3%	
1500k Ex 500k		0.001956			0.001676		(0.0003)	-14.3%	
1400k Ex 600k		0.001012			0.000876		(0.0001)	-13.4%	
1250k Ex 750k		0.001170			0.001001		(0.0002)	-14.4%	
750k Ex 1250k		0.000435			0.000396		(0.0000)	-9.0%	
PREMIUMS : Excess WC	(3)	0.000945	0.085687		0.000857		(0.0001)	-9.3%	
CLAIMS : Excess Property Claims	(4)								
JIF Attachment to									
MEL Retention Option (1=500K, 2=750K, 3=1MIL)					1				
Property 150k Ex 100k		0.0176			0.0186		0.0010	5.8%	
Property 100k Ex 150k		0.0081			0.0086		0.0005	6.6%	
Property 50k Ex 200k		0.0031			0.0033		0.0002	5.9%	
Property 250k Ex 250k		0.0069			0.0074		0.0005	6.9%	
PREMIUMS : Excess Property	(4)								
Excess Property		0.0642	0.06940		0.0729		0.0087	13.5%	
Excess Flood - \$25m x \$50 m		0.0030	0.00300		0.0035		0.0005	15.0%	
Excess Flood - \$25m x \$75m		0.0019	0.00190		0.0022		0.0003	15.0%	
Boiler and Machinery		0.0058			-		(0.0058)	-100.0%	
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%	
EXPENSES		0.1150			0.1150		-	0.0%	
MEL Safety Institute		29.67			32.34		2.6700	9.0%	