

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
SEPTEMBER 23, 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: SEPTEMBER 23, 2019
MOORESTOWN TOWN HALL**

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

- APPROVAL OF MINUTES:** July 22, 2019 Open MinutesAppendix I
July 22, 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**
.August 2019 Voucher List – Ratification of Resolution 19-17.....Page 24
.September 2019 Voucher List - Resolution No. 19-19Page 26
.Treasurer’s Reports.....Page 28

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... Page 37

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report Page 48

- MANAGED CARE – Qual Care**
.Monthly Report..... Page 53

- 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: September 23, 2019

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **RCF 2015 Fund Year Rollover** – The RCF board adopted a resolution accepting the transfer of member JIF's Fund Year 2015. Enclosed on **Page 3** is 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**

- ❑ **RCF Report:** The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel's report is enclosed in **Appendix II**. 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 is enclosed in **Appendix II**. 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 is enclosed in **Appendix II**. 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 (Page 4)** – 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. Attached on **(Pages 5-7)** is 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 on **(Page 8)**. The brochure highlights the saving to taxpayers since its inception.
- ❑ **Safety Expo – (Page 9)** 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. **(Page 14)**

❑ **Due Diligence Reports:**

Financial Fast Track	Page 15&16
Income Portfolio	Page 17
Loss Ratio Analysis	Page 18
Claims Activity Report	Page 19
Loss Time Accident Frequency	Page 20&21
POL/EPL Compliance Report	Page 22
Regulatory Affairs Checklist	Page 23

RESOLUTION NO. 19-18

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2015	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/30/19

Attest:

THOMAS MERCHEL
Chairperson

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The MEL Underwriting Manager team has completed its Pre-Renewal actions, culminating in a Pre-Renewal presentation to the MEL and MEL-member JIF Executive Directors. Our pre-renewal begins in June of every year, starting with discussions with all of our incumbent insurers. Next, we conduct a marketplace analysis utilizing multiple resources, including information gained from the insurers, in order to identify endogenous and exogenous factors affecting our upcoming renewal and predicting renewals for years to come. You can find highlights from our Pre-Renewal attached to this memo.

The Underwriting Manager team would also like to take this opportunity to remind everyone about a few renewal-centric items:

Statutory Bonds

- ✓ Statutory Bonds for the four positions required to be underwritten (Treasurer, Tax Collector, Library Treasurer and Utility Collector) must be re-underwritten the same year the bondholder's entity is renewing with the JIF (usually every 3 years). Reminders of such were sent in August to the clerks of all entities renewing with the JIF in 2020. Please see the MEL Coverage Bulletin for more details: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-07-JIF-Crime-Policy-and-MEL-Crime-.pdf>
- ✓ The MEL Coverage Committee just made the following clarification regarding issuance of Statutory Bonds: A separate bond will be issued for every position an individual holds, and therefore each will be separately underwritten; however, if an entity has a service agreement with another entity for a statutorily bonded position, we only need to issue a single bond, BUT we must be notified of such agreement.

Crime / Statutory Bond Certificates of Insurance

- ✓ In the past, separate Certificates of Insurance were issued for Certain Crime coverages and Statutory Bond coverages. Due to some confusion when being issued like this, we have made the decision to combine these certificates into one.

Amusement Rides / Firework Displays

- ✓ As discussed over the past two years, the MEL has reaffirmed its underwriting guidelines as respects Amusement Rides and Firework Displays. Please review the current MEL Coverage Bulletin closely to understand what type of submission will comply with the underwriting guidelines. These guidelines are critical for everyone's safety and to avoid significant losses: <https://njmel.org/wp-content/uploads/2019/03/MEL-Bulletin-19-08-Fireworks-Amusements.pdf>

Vacant Property Reporting & Coverage

- ✓ As noted at the 2019 renewal, the Vacant Property reporting requirements and coverage restrictions would extend to all vacant properties effective January 1, 2020. Originally, we only imposed these reporting requirements and restrictions on newly added vacant properties, but not those grandfathered on the schedule of locations. Effective January 1, 2020, all vacant properties on the schedule will be subject to these underwriting and coverage restrictions. Please review the MEL Coverage Bulletins and provide your submissions: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-10-Vacant-Historic-Newly-Acquired.pdf>

August 16, 2019

Mr. Matthew Arco
Statehouse Bureau
The Star Ledger
50 West State Street – Suite 1106
Trenton, NJ 08608
MArco@njadvancemedia.com

Dear Mr. Arco:

This will respond to your recent OPRA request. Legal fees have become a serious problem for municipalities, boards of education, counties and other governmental entities including the state. This issue was previously reported by the Star Ledger. See Mark Mueller's April 30, 2017 article, "More than \$100M in taxpayer money spent on public worker law suits each year." I urge you to read your colleague's excellent reporting.

OVERVIEW

The property casualty joint insurance funds (JIFs) managed by PERMA have saved New Jersey taxpayers over three billion dollars since the inception of the program in 1985. PERMA's programs have the lowest administrative and management costs in the business and are operated with the highest standards of financial strength. Forty percent of these savings are the result of the improved safety record achieved under the guidance of the safety professionals from PERMA's affiliate, J. A. Montgomery.

Joint insurance funds ("JIFs") are controlled and governed by member appointed Commissioners who make all decisions. Their meetings are open to the public and subject to the Open Public Meetings Act and the Open Public Records Act. JIFs are also closely regulated by several state agencies including the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

Reasons for Savings

PERMA managed JIFs have substantially lower non-claim costs.¹ Based on audited financial reports, PERMA managed JIFs average 85% of final cost for claims. According to the MEL's actuary, the commercial property casualty insurance companies nationwide average only 69% for claims. PERMA managed JIF's have the lowest administrative costs in the state. Specifically, PERMA's management fees average only 2.7% of total cost as compared to 5.1% for all other local unit New Jersey JIFs.

Another important metric is the effectiveness of safety and risk control programs. PERMA managed JIFs have reduced their accident rates by over 65%. Since 1991, these JIFs have lowered their average employee lost time accident rate from 5.73 lost time accidents per 100 employees per year to below 2.0 today.

Commissioner Control

An important factor in the success of Joint Insurance Funds is that they are controlled by their Commissioners. Each member town, county, authority and BOE appoints one of its elected officials or employees to serve as a Fund Commissioner. The Commissioners elect officers and an Executive Committee that meets monthly to decide the Fund's business. PERMA's role as Executive Director is equivalent to that of a town manager reporting to an elected governing body.

The major advantage of local JIFs is that most of the members have a far greater opportunity to participate in JIF governance by attending the monthly meetings. As a result, they are continually exposed to the importance of safety and claims control. Because in PERMA's JIFs 85% of the final cost of property/casualty insurance is claims, this consistent monthly involvement of local officials is the critical factor in the dramatic reduction of the accident rate and the other improvements in risk management.

¹ Non-claim costs include administration, general legal, safety, claims adjusting expense and fees to insurance agents.

Selection of Service Providers and Other Professionals

The JIF Commissioners follow both the procedures established by the Public Contracts Law and the best practices recommended by the New Jersey Controller. The MEL also retains a Qualified Purchasing Agent (QPA) who oversees the process. At the intervals established by law, the JIFs advertise RFQs (Request for Qualifications) for all functions. All contracts including the position of Executive Director and Fund Attorney are subject to the RFQ process.

Selection of Defense Attorneys

PERMA does not select attorneys for the panel and does not assign cases to attorneys. Defense attorneys are selected by a process that begins with a periodic RFQ released by each fund attorney to give potential candidates an opportunity to make application to participate on the fund's legal panel. After reviewing the applications, the Fund Attorney recommends a panel that is appointed each year by resolution of the commissioners at their January re-organization meeting. After the panel is selected, individual cases are assigned to defense attorneys by the Fund Attorney.

PERMA's Parent Company

At the time PERMA was purchased by Commerce National Bank, there was a clear understanding that no one in the organization would attempt to exert influence on PERMA's governance of the JIFs. That understanding remained in place when the Commerce insurance division was spun off into Conner Strong & Buckelew (CSB). The officers of CSB, including the Chairman, Executive Chairman and President/CEO, have kept to both the letter and spirit of that understanding.

We are available to meet with you to further discuss these responses.

Sincerely,

David N. Grubb

David N. Grubb
Managing Director

The Power of Collaboration



MEL Saves New Jersey Taxpayers Over \$3 Billion

MEL has saved taxpayers over \$3 billion dollars and paid \$290 million in dividends to its members since its inception.

- Over \$1.6 billion resulted from successfully reducing member accident rates
- Additional savings of \$1.5 billion were generated by maintaining the lowest administrative cost of any JIF in the nation

On average, every MEL Joint Insurance Fund member has saved over \$5.6 million to date.

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$260.0	38	\$6.8
South Bergen	1986	225.1	23	9.8
Atlantic	1987	366.1	41	8.9
Camden	1987	196.1	34	5.8
Mid-Jersey	1987	168.7	12	14.1
Morris	1987	211.4	43	4.9
Ocean	1987	307.2	31	9.9
PMM	1987	78.5	5	15.7
Monmouth	1988	238.9	39	6.1
Burlo	1991	104.8	27	3.9
Trico	1991	200.1	37	5.4
NJ Utility Authorities	1991	166.5	71	2.3
NJ Self-insurers	1992	65.2	5	13.0
Suburban Essex	1992	104.2	10	10.4
NJ Housing Authorities	1994	96.9	89	1.1
Suburban Municipal	1994	70.7	10	7.1
PAIC	1997	116.0	22	5.3
Central	1998	148.0	8	18.5
First Responders	2009	23.0	37	0.6
TOTALS		\$3.147 Billion	582	Average \$5.6 million

“The priority we placed on developing extensive workplace safety training programs and keeping non-claim costs low has really paid off for our members.”

*Richard Hirsch
MEL Chairperson*

THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

MEL

NJMEL.ORG

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

27th ANNUAL
2019 SAFETY EXPOS
TO BE HELD ON

SEPTEMBER 27, 2019

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

- **Supervisor Roles & Responsibilities in a Changing Environment** ***Full Day Session** This four hour workshop will use Dr. John P. Kotter's 8 Step Process of Change to lead a discussion on being an agent for positive change in an organization.*
- **Safety Fast Track –Blood Borne Pathogens, Lockout/Tagout, Fire Safety and Hazardous Communications with GHS**
- **Designated Person Indoor Air Quality Training Program** *** Full Day Session** This four hour workshop will introduce the basic requirements of IAQ compliance, the environmental conditions and potential health issues.*
- **Focus Four Track** ***Full Day Session** – This full day program will focus on the four leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between.*

NJUA SAFETY EXPO – 2019 COURSE DESCRIPTIONS

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

Supervisor Role's & Responsibilities in a Changing Environment: Change is not easy, but it is one of the most critical work and life skills needed by everyone in your organization. The current rate of change is creating unprecedented uncertainty. Today's supervisors must not only manage change, but lead change in order to meet the changing demands of our stakeholders. This four hour workshop will use Dr. John P. Kotter's 8 Step Process of Change to lead a discussion on being an agent for positive change in an organization. Participants will explore internal and external factors that drive change and how change impacts the organization and its people. Dr. Kotter's Change Model provides a step-by-step approach for staying focused and positive, set the right things in motion the right way, and avoid pitfalls while navigating the team through uncertain times. Change does not have to be the enemy. **Credits: 4.0 TCH Water/Wastewater-Technical or 4.0 CPWM Management CEU**

Target audience: New and Senior Supervisors

Track #2

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

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

Target audience: Employees or Supervisors

Track #3 (Must attend full track for CEU)

Designated Person Indoor Air Quality Training Program: The Indoor Air Quality Standard is designed to protect public employees in New Jersey from the adverse health effects of poor quality indoor air resulting from improperly maintained buildings. It was established in recognition that health & safety standards designed to protect workers in manufacturing environments were not effective in office and educational facility environments. This four hour workshop will introduce the basic requirements of IAQ compliance, the environmental conditions and potential health issues it is designed to address, and the limitations inherent in

enforcement of the standard. We will also touch on asthma incidence, triggers and response, mold, green cleaning methods and development and implementation of a compliant IAQ program. We will end with the voice of experience from a Certified Education Facility Manager (CEFM) with decades of experience. **Credits: 4.0 TCH Water/Wastewater-Safety or 4.0 CPWM Management CEU**

Target audience: Employees responsible for Indoor Air Quality program and responding to air quality complaints

Track #4 (Must attend full track for TCH)

Focus Four: This four hour program looks at the four leading causes of job related fatalities or injuries; Electrocutation, Falls, Struck-by and Caught Between. The presentation consists of four one-hour training with emphasis on recognizing each Focus Four Hazard applicable to Utilities Authority jobs, Toolbox Safety Talks, Focus Four Specific Safe Work Procedures and PPE. In addition, the presentations discuss the importance of employee-to-employee Job Safety Observations for the Presence of Safety related to Focus Four Hazards. **Credits: 4.0 TCH Water/Wastewater-Safety or 2.0 CPWM-Management & 2.0 CPWM-Government or 4.0 RMC- Professional Development**

Target audience: Employees or Supervisors

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



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

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

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

www.firstnetcampus.com/meljif

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

The screenshot shows a form titled "Edit User Properties" with the following fields: Last Name, First Name, Middle Initial, Date of Birth, Email, Organization, Address, City, State, ZIP, Phone, Phone Extension, Fax, Gender, Job Title, License Number, Employee Status, Work Address, Work City, Work State, and Work Zip. A "Submit" button is located at the bottom right. Red arrows point to the "License Number" field and the "Submit" button.

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

Time	Track 1	Track 2	Track 3	Track 4	Time
8:00	Registration, Continental Breakfast, & Opening Comments				8:00
	Supervisor	Fast Track	Designated Person IAQ	Focus Four	
8:30		Bloodborne Pathogens 1 hour		Electrocution 1 hour	8:30
9:30		Lockout/Tagout 1 hour		Falls 1 hour	9:30
10:30		Fire Safety 1 hour		Struck By 1 hour	10:30
11:30		Hazard Communication 1 hour		Caught Between 1 hour	11:30
12:30	LUNCH	LUNCH	LUNCH	LUNCH	12:30

*PLEASE CIRCLE THE DESIRED TRACK ABOVE					
*PLEASE CIRCLE DATE/LOCATION:					
June 28, 2019- Middlesex Fire Academy		September 27, 2019- Camden County Emergency Training Center			
*EMPLOYEE NAME:					DEPT.
*PHONE NUMBER:					LICENSE #
*AUTHORITY/MUNICIPALITY:					
* must be completed					
Class:			Time:		
For Pre-Registration return by June 14th for the June Expo OR by September 17th for the September Expo date to: Karen Read- kread@permainc.com					

League Professional Development Program
Down the Rabbit Hole: Exploring Ethics for Government Employees and Elected Officials

The sessions are identical but at different times. Register for only one of these programs

October 18, 2019

10:00 a.m. – 1:30 p.m. (later time)

Holiday Inn

283 Route 17 South

Hasbrouck Heights, NJ 07604

or

October 25, 2019

9:00a.m.-12:30 p.m.

Hotel ML

915 Route 73

Mount Laurel, NJ 08054

The first part of the program will update recent cases and laws germane to government employees and elected officials, including Federal, State and local cases studies and trends within the courts. It will also review the Local Government Ethics Laws and the Criminal Code, with examples of how officials often "get lost" within their own decision making process. Finally, this seminar will explain why employees and elected officials may "fall down the rabbit hole" when presented with ethical dilemmas.

Schedule for October 18:

9:30 a.m. - 10:00 a.m. - Sign-in, coffee & networking

10:00 a.m. - 11:30 a.m. - Explanation of Federal, State, and Local Case Law regarding ethics

11:30a.m.-1:30p.m. - Review of Local Government Ethics Law and Criminal Code and a review of best practices

Schedule for October 25:

8:30 a.m. - 9:00 a.m. - Sign-in, coffee & networking

9:00 a.m. - 10:30 a.m. - Explanation of Federal, State, and Local Case Law regarding ethics

10:30a.m.-12:30p.m. - Review of Local Government Ethics Law and Criminal Code and a review of best practices

Presenter:

-Susan Jacobucci, Esq, Administrator, Borough of Paulsboro

REGISTRATION FEE: Member Rate: \$75.00* Non-Member: \$95.00

*Member rate applies to: Municipalities, State, County, and Municipal Utilities & Authorities.

To Register:

-Visit www.njlm.org/seminars

-Go to the date you are attending

-Download registration form, complete and fax it with your voucher to (609) 695-0151

Questions about registering? Contact Donna Bijou at dbijou@njlm.org or

609-695-3481 ext.111

CEU's –CMFO/CCFO-4.0 Eth; CTC-4.0 ETH;CPWM-4.0 ETH; RMC-4.0 Eth;QPA-4.0 Eth;NJCLE-4.0 Eth; PACLE-3.5 Eth*; CPC-3.5 Ethics; CPA-4.0 Eth; CRP-3.5;Planning/Zoning Board Secretary-3.5 Admin; Zoning Official-3.5 Admin; Land Use Administrator-3.5 Admin;CTA-3.0 PTA;RPPO/RPPS-pending; Registrar Credits-1.0

**PACLE Course Fees-PACLE courses require the attendee to pay a separate fee (not including registration fees) to obtain credits. PACLE credit forms can be downloaded from the League Calendar page:*

<http://www.njslom.org/DocumentCenter/View/6249/Pennsylvania-Attorney-Credit-Request-Form?bidId=>

IN CASE OF INCLEMENT WEATHER OR CANCELLATION: We will announce emergency seminar or webinar cancellations via recorded announcement on our Weather Hotline: 609-695-3481 ext. 200 and post announcements on our website www.njlm.org Facebook page [facebook.com/njleague](https://www.facebook.com/njleague), and Twitter [@NJ_League](https://twitter.com/NJ_League) after 6:00am on the morning of the meeting.

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	330,475	2,168,859	81,765,959	83,934,818
2.	CLAIM EXPENSES				
	Paid Claims	189,339	1,059,195	37,402,956	38,462,152
	Case Reserves	(73,372)	103,349	1,935,003	2,038,352
	IBNR	128,838	230,331	1,258,418	1,488,749
	Recoveries	(5,780)	(37,800)	(116,502)	(154,301)
	TOTAL CLAIMS	239,026	1,355,076	40,479,875	41,834,951
3.	EXPENSES				
	Excess Premiums	111,384	668,304	22,360,371	23,028,675
	Administrative	49,870	311,556	11,228,885	11,540,441
	TOTAL EXPENSES	161,254	979,860	33,589,256	34,569,116
4.	UNDERWRITING PROFIT (1-2-3)	(69,804)	(166,077)	7,696,828	7,530,751
5.	INVESTMENT INCOME	17,235	91,382	5,005,131	5,096,513
6.	DIVIDEND INCOME	0	0	1,638,289	1,638,289
7.	STATUTORY PROFIT (4+5+6)	(52,570)	(74,696)	14,340,248	14,265,553
8.	DIVIDEND	0	23,000	11,201,946	11,224,946
9.	STATUTORY SURPLUS (7-8)	(52,570)	(97,696)	3,138,302	3,040,607
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	1,016	(13,708)	831,353	817,645
	Aggregate Excess LFC	5,034	29,790	176,754	206,544
	2015	(14,865)	60,243	832,539	892,782
	2016	(35,351)	(16,075)	778,595	762,520
	2017	55,836	(58,967)	413,535	354,568
	2018	64,109	49,432	105,527	154,959
	2019	(128,347)	(148,411)		(148,411)
	TOTAL SURPLUS (DEFICITS)	(52,570)	(97,696)	3,138,302	3,040,607
	TOTAL CASH				7,834,206
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	34,381,178	34,381,178
	FUND YEAR 2015				
	Paid Claims	0	48,773	1,043,095	1,091,868
	Case Reserves	16,055	(107,014)	127,417	20,403
	IBNR	868	14,767	36,689	51,456
	Recoveries	0	(4,287)	(15,193)	(19,480)
	TOTAL FY 2015 CLAIMS	16,923	(47,761)	1,192,008	1,144,248
	FUND YEAR 2016				
	Paid Claims	33,310	136,695	813,114	949,808
	Case Reserves	6,690	(96,347)	405,829	309,481
	IBNR	(2,080)	(8,437)	107,474	99,037
	Recoveries	0	0	(43,729)	(43,729)
	TOTAL FY 2016 CLAIMS	37,920	31,910	1,282,687	1,314,598
	FUND YEAR 2017				
	Paid Claims	12,946	197,072	819,657	1,016,729
	Case Reserves	(37,568)	(40,058)	564,041	523,983
	IBNR	(42,054)	(75,654)	366,359	290,705
	Recoveries	0	0	(44,447)	(44,447)
	TOTAL FY 2017 CLAIMS	(66,676)	81,360	1,705,610	1,786,970
	FUND YEAR 2018				
	Paid Claims	21,382	375,593	345,912	721,506
	Case Reserves	14,906	(43,961)	837,716	793,755
	IBNR	(82,049)	(160,237)	747,896	587,659
	Recoveries	0	(19,934)	(13,133)	(33,066)
	TOTAL FY 2018 CLAIMS	(45,761)	151,462	1,918,391	2,069,853
	FUND YEAR 2019				
	Paid Claims	121,700	301,062		301,062
	Case Reserves	(73,454)	390,730		390,730
	IBNR	254,153	459,892		459,892
	Recoveries	(5,780)	(13,580)		(13,580)
	TOTAL FY 2019 CLAIMS	296,620	1,138,104		1,138,104
	COMBINED TOTAL CLAIMS	239,026	1,355,076	40,479,875	41,834,951

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 MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2019					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	328,382	2,497,241	81,765,959	84,263,200
2.	CLAIM EXPENSES				
	Paid Claims	102,280	1,161,475	37,402,956	38,564,431
	Case Reserves	(31,448)	71,901	1,935,003	2,006,904
	IBNR	119,006	349,337	1,258,418	1,607,755
	Recoveries	(152)	(37,952)	(116,502)	(154,453)
	TOTAL CLAIMS	189,686	1,544,761	40,479,875	42,024,637
3.	EXPENSES				
	Excess Premiums	111,384	779,688	22,360,371	23,140,059
	Administrative	53,230	364,786	11,228,885	11,593,671
	TOTAL EXPENSES	164,614	1,144,474	33,589,256	34,733,730
4.	UNDERWRITING PROFIT (1-2-3)	(25,918)	(191,995)	7,696,828	7,504,833
5.	INVESTMENT INCOME	13,980	105,362	5,005,131	5,110,493
6.	DIVIDEND INCOME	0	0	1,638,289	1,638,289
7.	STATUTORY PROFIT (4+5+6)	(11,937)	(86,633)	14,340,248	14,253,615
8.	DIVIDEND	0	23,000	11,201,946	11,224,946
9.	STATUTORY SURPLUS (7-8)	(11,937)	(109,633)	3,138,302	3,028,669
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	849	(12,859)	831,353	818,494
	Aggregate Excess LFC	4,951	34,741	176,754	211,495
	2015	1,717	61,960	832,539	894,499
	2016	2,085	(13,990)	778,595	764,605
	2017	2,033	(56,934)	413,535	356,601
	2018	2,425	51,858	105,527	157,384
	2019	(25,998)	(174,409)		(174,409)
	TOTAL SURPLUS (DEFICITS)	(11,937)	(109,633)	3,138,302	3,028,669
	TOTAL CASH				7,358,144
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	34,381,178	34,381,178
	FUND YEAR 2015				
	Paid Claims	977	49,750	1,043,095	1,092,845
	Case Reserves	(977)	(107,991)	127,417	19,426
	IBNR	0	14,767	36,689	51,456
	Recoveries	0	(4,287)	(15,193)	(19,480)
	TOTAL FY 2015 CLAIMS	0	(47,761)	1,192,008	1,144,248
	FUND YEAR 2016				
	Paid Claims	8,328	145,023	813,114	958,137
	Case Reserves	9,919	(86,429)	405,829	319,400
	IBNR	(18,095)	(26,532)	107,474	80,942
	Recoveries	(152)	(152)	(43,729)	(43,881)
	TOTAL FY 2016 CLAIMS	(0)	31,910	1,282,687	1,314,597
	FUND YEAR 2017				
	Paid Claims	9,223	206,295	819,657	1,025,952
	Case Reserves	(2,298)	(42,356)	564,041	521,685
	IBNR	(6,925)	(82,579)	366,359	283,780
	Recoveries	0	0	(44,447)	(44,447)
	TOTAL FY 2017 CLAIMS	0	81,361	1,705,610	1,786,970
	FUND YEAR 2018				
	Paid Claims	14,607	390,200	345,912	736,112
	Case Reserves	9,287	(34,674)	837,716	803,042
	IBNR	(23,894)	(184,131)	747,896	563,765
	Recoveries	0	(19,934)	(13,133)	(33,066)
	TOTAL FY 2018 CLAIMS	(0)	151,461	1,918,391	2,069,853
	FUND YEAR 2019				
	Paid Claims	69,145	370,207		370,207
	Case Reserves	(47,379)	343,351		343,351
	IBNR	167,920	627,812		627,812
	Recoveries	0	(13,580)		(13,580)
	TOTAL FY 2019 CLAIMS	189,686	1,327,790		1,327,790
	COMBINED TOTAL CLAIMS	189,686	1,544,761	40,479,875	42,024,637

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	7/31/2019	
					Last	This	
					Month	Month	
					2016	2017	
					2018		
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)			4.58	5.29	6.20	7.83	7.36
Fixed Income Portfolio							
Investments (millions), Book Value			2.13	3.25	3.25	4.41	4.63
Avg maturity (years)			2.67	0.43	1.48	0.25	0.24
Unrealized gain/(loss) (%)			-0.28	-0.71	-0.81	0.06	0.10
Purchase/Book yield (%)			1.20	1.20	1.57	1.64	1.58
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.92	0.49	0.76	1.70	1.68
M E L PORTFOLIO							
Total Cash Balance (millions)			61.94	59.15	62.76	60.39	67.58
Fixed Income Portfolio							
Investments (millions), Book Value			53.40	48.74	48.74	39.98	34.03
Avg maturity (years)			1.64	1.15	1.63	1.02	1.10
Unrealized gain/(loss) (%) ***			0.03	-0.21	-1.26	0.12	0.04
Purchase/Book yield (%)			0.82	1.11	1.80	1.61	1.49
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.85	0.90	0.54	1.73	1.53
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.41	0.85	1.81	2.36	2.31
Investors Bank Deposits			-	-	1.64	2.28	2.28
Treasury Issues							
1 year bills			0.61	1.20	2.33	2.00	1.96
3 year notes			1.00	1.58	2.63	1.78	1.80
5 year notes			1.33	1.83	2.75	1.83	1.83
Merrill Lynch US Govt 1-3 years ^			0.89	0.44	1.60	2.40	2.30

Professional Municipal Mgmt Joint Insurance Fund

**CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF August 31, 2019

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	56 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
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%	96.90%	29.09%	96.81%	34.90%	94.32%
AUTO LIABILITY	75,666	68,243	90.19%	95.15%	90.19%	94.86%	116.94%	91.05%
WORKER'S COMP	1,241,000	821,453	66.19%	99.77%	66.19%	99.74%	70.04%	99.12%
TOTAL ALL LINES	1,979,351	1,092,792	55.21%	98.93%	55.21%	98.88%	59.99%	97.75%
NET PAYOUT %	\$1,073,808		54.25%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	44 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
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%	94.32%	41.88%	93.91%	43.97%	87.24%
AUTO LIABILITY	63,974	7,856	12.28%	91.05%	12.28%	90.64%	12.28%	84.53%
WORKER'S COMP	1,288,669	951,687	73.85%	99.12%	73.85%	99.02%	72.86%	97.19%
TOTAL ALL LINES	2,013,291	1,233,655	61.28%	97.78%	61.28%	97.61%	61.55%	94.64%
NET PAYOUT %	\$919,536		45.67%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	32 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	185,329	176,935	95.47%	100.00%	95.47%	100.00%	97.50%	97.72%
GEN LIABILITY	483,019	401,885	83.20%	87.24%	64.05%	86.42%	62.83%	74.17%
AUTO LIABILITY	53,346	75,957	142.39%	84.53%	142.39%	83.75%	46.95%	70.26%
WORKER'S COMP	1,332,335	1,064,114	79.87%	97.19%	70.62%	96.90%	66.73%	89.50%
TOTAL ALL LINES	2,054,029	1,718,892	83.68%	94.78%	73.18%	94.37%	68.07%	86.14%
NET PAYOUT %	\$989,401		48.17%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	20 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	181,000	123,078	68.00%	97.72%	68.00%	97.40%	40.90%	61.00%
GEN LIABILITY	428,966	60,098	14.01%	74.17%	14.52%	72.70%	8.17%	30.00%
AUTO LIABILITY	47,555	14,269	30.01%	70.26%	30.01%	68.41%	15.70%	30.00%
WORKER'S COMP	1,313,000	1,382,660	105.31%	89.50%	99.50%	88.04%	25.07%	26.00%
TOTAL ALL LINES	1,970,521	1,580,105	80.19%	86.46%	76.43%	85.09%	22.62%	30.18%
NET PAYOUT %	\$716,922		36.38%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	8 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	-4 Actual	MONTH TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	189,999	143,352	75.45%	61.00%	76.50%	53.00%	N/A	N/A
GEN LIABILITY	413,752	60,283	14.57%	30.00%	11.81%	25.00%	N/A	N/A
AUTO LIABILITY	44,262	14,531	32.83%	30.00%	11.14%	25.00%	N/A	N/A
WORKER'S COMP	1,275,000	577,539	45.30%	26.00%	39.28%	19.00%	N/A	N/A
TOTAL ALL LINES	1,923,013	795,705	41.38%	30.41%	36.40%	23.79%	N/A	N/A
NET PAYOUT %	\$422,455		21.97%					

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

	August 31, 2019					
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
July-19	0	2	2	5	9	18
August-19	0	2	2	5	10	19
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$3,738
Year	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$400	\$10,915	\$29,730	\$31,978	\$73,023
August-19	\$0	\$400	\$10,915	\$29,730	\$29,978	\$71,023
NET CHGE	\$0	\$0	\$0	\$0	(\$2,000)	(\$2,000)
Ltd Incurred	\$65,876	\$70,794	\$176,935	\$123,078	\$143,352	\$580,035
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
July-19	0	2	6	14	31	53
August-19	0	2	6	13	51	72
NET CHGE	0	0	0	-1	20	19
Limited Reserves						\$6,455
Year	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$64,167	\$215,954	\$42,852	\$46,814	\$369,786
August-19	\$0	\$62,433	\$307,404	\$36,742	\$58,214	\$464,792
NET CHGE	\$0	(\$1,734)	\$91,450	(\$6,110)	\$11,400	\$95,006
Ltd Incurred	\$137,219	\$203,319	\$401,885	\$60,098	\$60,283	\$862,803
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
July-19	0	0	3	2	4	9
August-19	0	0	3	2	6	11
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$4,093
Year	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$0	\$29,420	\$5,216	\$2,700	\$37,336
August-19	\$0	\$0	\$27,606	\$5,216	\$12,203	\$45,025
NET CHGE	\$0	\$0	(\$1,814)	\$0	\$9,503	\$7,689
Ltd Incurred	\$68,243	\$7,856	\$75,957	\$14,269	\$14,531	\$180,857
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
July-19	3	8	13	27	29	80
August-19	3	9	13	29	36	90
NET CHGE	0	1	0	2	7	10
Limited Reserves						\$19,091
Year	2015	2016	2017	2018	2019	TOTAL
July-19	\$19,426	\$254,833	\$265,396	\$725,245	\$261,859	\$1,526,759
August-19	\$18,983	\$251,286	\$383,566	\$791,495	\$272,855	\$1,718,186
NET CHGE	(\$443)	(\$3,547)	\$118,170	\$66,251	\$10,996	\$191,427
Ltd Incurred	\$821,453	\$951,687	\$1,064,114	\$1,382,660	\$577,539	\$4,797,454
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2015	2016	2017	2018	2019	TOTAL
July-19	3	12	24	48	73	160
August-19	3	13	24	49	103	192
NET CHGE	0	1	0	1	30	32
Limited Reserves						\$11,974
Year	2015	2016	2017	2018	2019	TOTAL
July-19	\$19,426	\$319,400	\$521,685	\$803,042	\$343,351	\$2,006,904
August-19	\$18,983	\$314,119	\$729,491	\$863,183	\$373,250	\$2,299,026
NET CHGE	(\$443)	(\$5,281)	\$207,806	\$60,141	\$29,899	\$292,123
Ltd Incurred	\$1,092,792	\$1,233,655	\$1,718,892	\$1,580,105	\$795,705	\$6,421,149

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			July 31, 2019	
FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
Suburban Essex	0.94	2.05	1.88	1.72
Burlington County Municipal JIF	1.03	1.69	1.19	1.35
Gloucester, Salem, Cumberland Counties Municipal JIF	1.06	1.86	2.02	1.73
Central New Jersey	1.07	1.46	1.63	1.43
Bergen County	1.09	1.43	1.47	1.37
Camden County	1.19	1.85	1.31	1.49
NJ Public Housing Authority	1.22	2.06	1.97	1.83
South Bergen County	1.36	2.17	1.87	1.87
Suburban Municipal	1.40	1.69	1.22	1.44
NJ Utility Authorities	1.41	2.07	1.79	1.81
Professional Municipal Management	1.43	2.37	2.04	2.03
Morris County	1.46	1.62	1.25	1.44
Monmouth County	1.64	1.23	1.55	1.45
Ocean County	1.75	2.15	2.15	2.06
Atlantic County Municipal JIF	1.77	2.19	1.93	2.00
AVERAGE	1.32	1.86	1.68	1.67

Professional Municipal Management JOINT INSURANCE FUND										
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS										
					DATA VALUED AS OF	July 31, 2019				
			**	# CLAIMS	Y. T. D.	2019	2018	2017	TOTAL	
				FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	RATE	
MEMBER_ID	MEMBER	*	7/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	
									2019 - 2017	
1	305 Evesham Township Fire Dist		0	0	0.00	1.02	0.00	1	Evesham Township Fire	0.39
2	307 Moorestown		0	0	0.00	2.14	0.71	2	Moorestown	1.09
3	304 Evesham		0	2	1.29	1.55	1.59	3	Evesham	1.50
4	306 Maple Shade		0	1	1.48	0.86	4.20	4	Maple Shade	2.31
5	308 Willingboro		0	5	2.52	3.93	2.74	5	Willingboro	3.16
	Totals:		0	8	1.43	2.37	2.04			2.03

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		August 31, 2019		
FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
Suburban Essex	0.88	2.05	1.92	1.70
Burlington County Municipal JIF	0.97	1.69	1.19	1.33
Camden County	1.05	1.85	1.31	1.44
Bergen County	1.09	1.43	1.47	1.36
Gloucester, Salem, Cumberland Counties Municipal JIF	1.10	1.88	2.02	1.73
Central New Jersey	1.19	1.46	1.63	1.45
NJ Public Housing Authority	1.23	2.11	1.97	1.83
Professional Municipal Management	1.25	2.37	2.04	1.97
South Bergen County	1.34	2.17	1.87	1.85
Morris County	1.38	1.62	1.28	1.43
Suburban Municipal	1.40	1.69	1.22	1.44
Monmouth County	1.49	1.22	1.51	1.40
NJ Utility Authorities	1.67	2.12	1.79	1.88
Ocean County	1.70	2.13	2.13	2.02
Atlantic County Municipal JIF	2.06	2.20	1.93	2.06
AVERAGE	1.32	1.87	1.68	1.66

Professional Municipal Management JOINT INSURANCE FUND										
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS										
DATA VALUED AS OF August 31, 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 Dist	*	8/31/2019	0	0	0.00	1.02	0.00	1 Evesham Township Fire	0.38
2	307 Moorestown			0	0	0.00	2.14	0.71	2 Moorestown	1.06
3	304 Evesham			0	2	1.13	1.55	1.59	3 Evesham	1.45
4	306 Maple Shade			0	1	1.29	0.86	4.20	4 Maple Shade	2.24
5	308 Willingboro			0	5	2.21	3.93	2.74	5 Willingboro	3.06
	Totals:			0	8	1.25	2.37	2.04		1.97

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of :		September 18, 2019							
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
				01/01/19		2019			
				EPL		POL		Co-Insurance	
				Deductible		Deductible		01/01/19	
				Amended Date		Amended Co-Insurance			
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance	Amended Date	Amended Co-Insurance	
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K			
EVESHAM TOWNSHIP FIRE D	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	1/1/2019	20% of 1st 250K	
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%			
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K			
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K			

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of September 18, 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. 19-17

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

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001404			
001404	QUAL-LYNX	CLAIM ADJUSTING SERVICES 8/19	11,315.92
			11,315.92
001405			
001405	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/19	1,930.00
			1,930.00
001406			
001406	PERMA	POSTAGE 7/19	25.50
001406	PERMA	EXEC DIRECTOR/ADMIN 8/19	11,080.33
			11,105.83
001407			
001407	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/19	3,274.33
			3,274.33
001408			
001408	QUALCARE, INC.	WORKERS COMP ACCESS/UM 7/19	7,067.92
			7,067.92
001409			
001409	THOMAS TONTARSKI	TREASURER FEE 8/19	1,488.41
			1,488.41
001410			
001410	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 8/19	1,466.75
001410	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 8/19	1,721.92
			3,188.67
001411			
001411	ALLSTATE INFORMATION MANAGEMNT	ACCT# 413 - ARC & STOR - 6.30.19	96.69
			96.69
001412			
001412	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 8/19	498.00
			498.00
001413			
001413	RUSSO & ASSOCIATES LLC	REVIEW FUND MEMBERS FOR WC 7/19	858.92
			858.92
		Total Payments FY 2019	40,824.69
		TOTAL PAYMENTS ALL FUND YEARS	\$40,824.69

TOTAL PAYMENTS ALL FUND YEARS \$40,824.69

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

RESOLUTION NO. 19-19

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

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

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

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

FUND YEAR 2019			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001414			
001414	QUAL-LYNX	CLAIM ADJUSTING SERVICES 9/19	11,315.92
			11,315.92
001415			
001415	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/19	1,930.00
			1,930.00
001416			
001416	PERMA	POSTAGE 8/19	1.00
001416	PERMA	EXECUTIVE DIRECTOR 9/19	11,080.33
			11,081.33
001417			
001417	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/19	3,274.33
			3,274.33
001418			
001418	QUALCARE, INC.	WORKERS COMP ACCESS/UM 8/19	7,067.92
			7,067.92
001419			
001419	THOMAS TONTARSKI	TREASURER FEE 9/19	1,488.41
			1,488.41
001420			
001420	BACIO CATERING AND MARKETPLACE	JIF MEETING 8/19	140.00
			140.00
001421			
001421	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 9/19	1,466.75
001421	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 9/19	1,721.92
			3,188.67
001422			
001422	COURIER TIMES INC	ACCT#2-012012000 - AUDIT - 7.14.19	189.74
			189.74
001423			
001423	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 7.31.19	48.80
			48.80
001424			
001424	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/19	498.00
			498.00
		Total Payments FY 2019	40,223.12
		TOTAL PAYMENTS ALL FUND YEARS	\$40,223.12

TOTAL PAYMENTS ALL FUND YEARS \$40,223.12

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

September 15, 2019

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2019 for Closed Fund Years 1987 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 29,030.45. This generated an average annual yield of 2.31%. However, we have an unrealized net loss of \$ 1,164.27 adjusting the reported yield to 2.22% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$1,309.21 as it relates to the market value of \$4,632,999.26 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,656,169.93.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 152.00 /YTD \$ 32,957.44
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 346 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 \$ 196,095.08.

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 \$ 7,834,208.90 to a closing balance of \$ 7,231,745.09 showing a decrease in the fund of \$ 602,463.81.

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	EVEHAM TWP.	2019149394	EVEHAM 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	EVEHAM TWP.	2019147302	EVEHAM 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	EVEHAM TWP.	2019166069	EVEHAM 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	EVEHAM TWP.	2019170512	EVEHAM 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	EVEHAM 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

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

Current Fund Year: 2019 Month Ending: July		Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	448,668.52	1,950,378.25	161,026.39	3,632,881.05	0.00	825.45	58,136.46	459,076.55	1,123,216.22	7,834,208.89	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	152.00	0.00	0.00	0.00	0.00	0.00	0.00	152.00
Invest Pymnts	822.41	3,478.88	292.37	6,521.59	0.00	13.47	74.07	667.35	2,096.44	13,966.58	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	822.41	3,478.88	292.37	6,521.59	0.00	13.47	74.07	667.35	2,096.44	13,966.58	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	822.41	3,478.88	292.37	6,673.59	0.00	13.47	74.07	667.35	2,096.44	14,118.58	
EXPENSES											
Claims Transfers	20,550.87	4,534.60	4,618.44	72,575.68	0.00	0.00	0.00	0.00	0.00	102,279.59	
Expenses	929.00	0.00	0.00	0.00	0.00	0.00	57,856.00	227,242.25	101,874.65	387,901.90	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	21,479.87	4,534.60	4,618.44	72,575.68	0.00	0.00	57,856.00	227,242.25	101,874.65	490,181.49	
END BALANCE	428,011.06	1,949,322.53	156,700.32	3,566,978.96	0.00	838.92	354.53	232,501.65	1,023,438.01	7,358,145.98	
Report Month July											
						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					
Accrual Balances:	Accrual Balances are equal					\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	July					
CURRENT FUND YEAR	2019					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	
	ID Number:	ASSET MGR	OPERATING A	CLAIMS ACCT	ADMIN. EXPENS	
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$7,834,209.26	4621951.18	3111258.08	100000	1000	
Opening Interest Accrual Balance	\$17,018.33	17018.33	0	0	0	
1	Interest Accrued and/or Interest Cost	\$6,248.11	\$6,248.11	\$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	\$5,479.80	(\$576.27)	\$6,056.07	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$6,234.48	\$6,234.48	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$2,252.28	\$2,252.28	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$13,980.19	\$7,924.12	\$6,056.07	\$0.00	\$0.00
9	Deposits - Purchases	\$490,333.49	\$0.00	\$152.00	\$102,279.59	\$387,901.90
10	(Withdrawals - Sales)	(\$980,362.98)	\$0.00	(\$490,181.49)	(\$102,279.59)	(\$387,901.90)
Ending Cash & Investment Balance	\$7,358,146.33	\$4,629,861.67	\$2,627,284.66	\$100,000.00	\$1,000.00	
Ending Interest Accrual Balance	\$17,031.96	\$17,031.96	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$32,750.40	\$0.00	\$0.00	\$25,711.90	\$7,038.50	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,390,896.73	\$4,629,861.67	\$2,627,284.66	\$125,711.90	\$8,038.50	

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

Month		July							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	92,823.19	20,550.87	0.00	113,374.06	113,374.06	0.00	0.00	0.00
	Liab	1,523.75	545.00	0.00	2,068.75	2,068.75	0.00	0.00	0.00
	Auto	29.54	2,201.45	0.00	2,230.99	2,230.99	0.00	0.00	0.00
	WC	193,106.04	45,847.22	0.00	238,953.26	238,953.26	0.00	0.00	0.00
	Total	287,482.52	69,144.54	0.00	356,627.06	356,627.06	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	19,184.64	240.85	0.00	19,425.49	19,425.49	(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	566,853.32	14,365.76	0.00	581,219.08	581,219.08	0.00	0.00	0.00
	Total	688,439.13	14,606.61	0.00	703,045.74	703,045.74	(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	92,956.49	475.35	0.00	93,431.84	93,431.84	0.00	0.00	0.00
	Auto	44,120.02	2,416.99	0.00	46,537.01	46,537.01	0.00	0.00	(0.00)
	WC	669,185.40	6,330.82	0.00	675,516.22	675,516.22	0.00	0.00	0.00
	Total	972,282.26	9,223.16	0.00	981,505.42	981,505.42	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	135,878.22	3,273.40	0.00	139,151.62	139,151.62	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	691,950.88	5,054.88	152.00	696,853.76	696,853.76	0.00	0.00	0.00
	Total	906,079.18	8,328.28	152.00	914,255.46	914,255.46	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	801,050.14	977.00	0.00	802,027.14	802,027.14	0.00	0.00	0.00
	Total	1,072,388.75	977.00	0.00	1,073,365.75	1,073,365.75	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	3,926,671.84	102,279.59	152.00	4,028,799.43	4,028,799.43	0.00	0.00	0.00

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

Current Fund Year: 2019 Month Ending: August										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	428,011.06	1,949,322.53	156,700.32	3,566,978.96	0.00	838.92	354.53	232,501.65	1,023,438.01	7,358,145.98
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	70.06	319.12	25.66	583.93	0.00	0.14	0.07	38.06	167.54	1,204.58
Invest Adj	380.57	1,733.30	139.33	3,171.68	0.00	0.74	0.32	206.74	910.03	6,542.71
Subtotal Invest	450.63	2,052.42	164.99	3,755.61	0.00	0.88	0.39	244.80	1,077.57	7,747.29
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	450.63	2,052.42	164.99	3,755.61	0.00	0.88	0.39	244.80	1,077.57	7,747.29
EXPENSES										
Claims Transfers	0.00	6,714.22	1,911.20	84,698.07	0.00	0.00	0.00	0.00	0.00	93,323.49
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,824.69	40,824.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	6,714.22	1,911.20	84,698.07	0.00	0.00	0.00	0.00	40,824.69	134,148.18
END 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
Report Month: August										
						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	August					
CURRENT FUND YEAR	2019					
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	
	ID Number:	ASSET MGR	OPERATING A	CLAIMS ACCI	ADMIN. EXPENS	
	Maturity (Yrs)	0	0	0	0	
	Purchase Yield:	0	0	0	0	
TOTAL for All Accts & instruments						
Opening Cash & Investment	\$7,358,146.33	4629861.67	2627284.66	100000	1000	
Opening Interest Accrual Bal	\$17,031.96	17031.96	0	0	0	
1	Interest Accrued and/or Interest	\$6,138.71	\$6,138.71	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	tization and/or Interest Cost)	\$6,542.73	\$6,542.73	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$4,621.10	\$11.41	\$4,609.69	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	(\$3,416.55)	(\$3,416.55)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$13,885.99	\$9,276.30	\$4,609.69	\$0.00	\$0.00
9	Deposits - Purchases	\$134,148.18	\$0.00	\$0.00	\$93,323.49	\$40,824.69
10	(Withdrawals - Sales)	(\$268,296.36)	\$0.00	(\$134,148.18)	(\$93,323.49)	(\$40,824.69)
	Ending Cash & Investment Balan	\$7,231,745.43	\$4,632,999.26	\$2,497,746.17	\$100,000.00	\$1,000.00
	Ending Interest Accrual Balance	\$23,170.67	\$23,170.67	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$62,832.08	\$0.00	\$0.00	\$58,846.99	\$3,985.09
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,294,577.51	\$4,632,999.26	\$2,497,746.17	\$158,846.99	\$4,985.09

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

Month		August							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	113,374.06	0.00	0.00	113,374.06	113,374.06	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	2,230.99	96.82	0.00	2,327.81	2,327.81	0.00	0.00	0.00
	WC	238,953.26	65,730.99	0.00	304,684.25	304,684.25	0.00	0.00	0.00
	Total	356,627.06	65,827.81	0.00	422,454.87	422,454.87	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	19,425.49	3,930.60	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	581,219.08	9,945.98	0.00	591,165.06	591,165.06	(0.00)	0.00	(0.00)
	Total	703,045.74	13,876.58	0.00	716,922.32	716,922.32	(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	93,431.84	1,049.73	0.00	94,481.57	94,481.57	0.00	0.00	(0.00)
	Auto	46,537.01	1,814.38	0.00	48,351.39	48,351.39	0.00	0.00	0.00
	WC	675,516.22	5,031.70	0.00	680,547.92	680,547.92	0.00	0.00	(0.00)
	Total	981,505.42	7,895.81	0.00	989,401.23	989,401.23	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	139,151.62	1,733.89	0.00	140,885.51	140,885.51	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	696,853.76	3,546.90	0.00	700,400.66	700,400.66	0.00	0.00	0.00
	Total	914,255.46	5,280.79	0.00	919,536.25	919,536.25	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	802,027.14	442.50	0.00	802,469.64	802,469.64	0.00	0.00	0.00
	Total	1,073,365.75	442.50	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	4,028,799.43	93,323.49	0.00	4,122,122.92	4,122,122.92	(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: September 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

JULY AND AUGUST ACTIVITIES

LOSS CONTROL SERVICES

July

- Township of Evesham – Conducted a Loss Control Survey on July 1
- Township of Willingboro – Conducted a Loss Control Survey on July 23

August

- No visits for the month of August

MEETINGS ATTENDED

July

- Fund Commissioners Meeting – July 22

August

- No meetings for the month of August

UPCOMING EVENTS

- Fund Commissioners Meeting – September 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

July

- July 8 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020
- July 18 - NEW MSI Bulletin – Water Spray Parks
- July 23 - Did You Know? – MSI Training Schedule – PMM JIF, August 2019
- July 25 - NEW Message from the Safety Director – Bounce Houses

August

- August 7 - New Bulletin – Blue Warning Light Best Practices
- August 8 - Bulletin – School Crossing Guards
- August 12 - Message from Safety Director - August 12-18 is Safe + Sound Week
- August 20 - Did You Know? – MSI Training Schedule – PMM JIF, September 2019
- August 27 - NEW Message from Safety Director – New School Year - Driver Awareness
- August 28 - NEW Safety Director Bulletin – Beach Closure
- August 30 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020 – Deadline Extended to September 30, 2019

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

July

Municipality

Number of Videos

No videos were viewed during the month of July

August

Municipality

Number of Videos

No videos were viewed during the month of August

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 **September, October, and November 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
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/11/19	Township of Gloucester	Confined Space Awareness	12:30 - 1:30 pm
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/24/19	Borough of Lindenwold #3	CEVO-Police	8:30 - 12:30 pm
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am
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

DATE	LOCATION	TOPIC	TIME
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
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
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
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
11/7/19	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 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

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	



July 2019

Water Spray Parks – Risk Control Best Practices

Water spray parks are becoming a popular and common addition to a public recreation department's list of amenities. They offer children and parents an interactive play opportunity, a cooling water attraction for non-swimmers, and are accessible for many special needs individuals. They also offer several economic advantages over a pool; periodic maintenance is simpler, lifeguards are not required, can open earlier in the season and stay open later into the fall, and separate areas for different ages or abilities are not needed.

The Safety Director offers the following guidance for members considering adding a water spray park. If a spray park is already provided, please refer to the Best Practices sections

Design Phase

Water spray park designs often reflect the local, cultural, historical or geographical influences of the community. Spray components can often be customized based on themes to increase the play value of the park. There should be planning for the pattern of safe play around the number of toy components.

When selecting a location for the spray park consider these factors:

- Good access from local streets and space for the spray park and off-street parking
- Easily patrolled by local law enforcement
- Seating areas with good sightlines for parents or guardians of the spray park and other amenities such as restrooms, changing rooms, showering areas, snack bars, res
- Noise concerns of nearby residents
- Water supply, treatment, and run-off control
- Adjacent to other facilities such as public pool
- Trees and other landscaping needs

Work with an experienced and qualified designer and construction firm. Consult with your risk manager for the appropriate levels of coverage hold harmless agreements

Your solicitor should be involved in drawing up agreements. Consider adding safety requirements such as documented confined space training, personal protective equipment, fall protection plan, and onsite competent persons as the project may need. Your engineering department can assist with what may be needed for your project.

Surfacing

The surface is an important consideration, and the local health department may have specifications that need to be followed. Water impervious, the nonporous surface will help prevent mold and biological buildup. Broom finished, colored, stamped, or acid etched concrete is economical and easily cleaned by power washing. Rubberized surfaces have a higher maintenance cost and are difficult to clean.

For wheelchair access, surfaces are required to be "firm, stable, and slip resistant" as specified in the American with Disabilities Act Accessibility Guidelines (ADAAG) and to meet the ASTM standard F1951-99, which is based on a measurement of the physical effort to maneuver a wheelchair across a surface.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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Rules and Signage:

Signs should be conspicuously posted to encourage appropriate behavior, help ensure safety, and minimize injuries. Language should include the following:

- The park's hours of operation
 - Children under 7 years of age must be accompanied by an adult
 - No alcoholic beverages or drugs are allowed
 - Please keep food and beverages off the pad and use trash cans
 - Pets are not allowed in the spray pad area
 - Please shower before use (if showers are provided)
 - Do not drink the water
 - Swim diapers are required for children under 4 years of age
 - Individuals with diarrhea are not allowed
 - Be courteous and respectful of others. Take turns. Have fun
 - Surfaces may be hot – footwear is strongly recommended
 - In case of injury or emergency, call 911
 - Climbing on splash/spray items is not allowed unless the item is intended to be used in such a manner
 - No modification to spray features is permitted
 - Clear the area and seek shelter when conditions for thunder or lightning are present
- Consider adding a lightning warning system for the park. Modify the last bullet point to match your warning system's alert notice.

Periodic Inspections and Maintenance:

Follow the manufacturer's recommend cleaning, inspection and maintenance schedule. Document your activities. Most manufacturers can supply the necessary forms. If not, contact your Safety Consultant for assistance.

Train your employees on the procedures for cleaning, inspections and maintenance. For recirculated / treated water systems, test the water quality as per the manufacturer's instructions faithfully. And document, document, document. Contaminated water is a significant concern for operators / owners of spray parks.

Establish a cleaning procedure and frequency in accordance with the manufacturer / installer instructions. Train employees on the process and the safety procedures for using cleaning chemicals.

For services that require a vendor, use only qualified individuals or firms.



August 2019

Best Practices for Use of Blue Emergency Warning Lights for First Responders

Many communities are serviced by volunteer fire departments, first aid or rescue squads. Volunteer members of those departments often utilize personal vehicles, which may be equipped with blue warning lights. It is important for the safety of both volunteer personnel and the general public that rules and regulations pertaining to 'blue lights' are understood and followed.

New Jersey Title 39 (N.J.S.A. 39:3-54.12) provides specific regulations for the use of blue warning lights. Responders are permitted to utilize blue warning lights only if the applicant is **an active member in good standing** of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management (OEM) **and** whose official duties include responding to a fire or emergency call. The blue light may be used **only** when the vehicle is being operated in response to an emergency.

The requesting member shall complete an application for a blue light permit through the New Jersey Motor Vehicle Commission. The application must be approved by the **Mayor or Chief Executive Officer of the governing body of the municipality being served by the volunteer department. The Safety Director recommends the Mayor or CEO first consult with the local Police Chief on the responder's application.**

The permit must be in possession of the operator when the blue light(s) are operated and must be produced upon the request of any law enforcement official. Permits are valid for four (4) years from the date of issuance and are non-transferable. When the volunteer ceases to be an active member in good standing of a volunteer agency the permit must be surrendered to the New Jersey Motor Vehicle Commission within ten (10) days and cease the operation of the blue light.

Emergency warning lights may be removable or permanently attached. They shall be flashing or revolving or of the blue light bar type. Lights must be equipped with a blue lens and controlled by a switch installed inside the vehicle. Light elements shall be shielded from the direct view of the driver.

No more than two emergency warning lights shall be installed on a vehicle. If one light is used, it shall be installed 1) in the center of the roof of the vehicle, or 2) on the front of the vehicle so that the top of the emergency warning light is no higher than the top of the vehicle's headlights, or 3) in the center of the dashboard, or 4) a low profile light bar of the strobe, halogen, or incandescent type. If two lights are used, they may be placed on the windshield columns on each side of the vehicle where spotlights are normally mounted, or on either side of the roof at the front of the vehicle directly back of the top of the windshield. Under no circumstances may one light be placed on the roof and one on the windshield column in the spotlight position.

- **Alternating flashing or strobe headlights are prohibited.**
- **Audible devices are not permitted.**

Prior to permitting a new member of a volunteer response agency to display a blue light, an officer of the agency must educate the member on the rights and responsibilities of using a blue light. A sample acknowledgment form is provided on page 2. Emergency personnel who are operating their vehicle with a blue light shall follow all traffic laws. That includes but is not limited to laws regarding speed, stopping at stop signs and red lights, and lanes of travel.

Further information can be found in the *Fire Service Reference Booklet 5*;

<https://www.state.nj.us/dca/divisions/dfs/publications/publication/booklet5.pdf>

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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Authorization for the Use of a Blue Warning Light

(Name of Organization)

I, (print name) _____, accept the rights and responsibilities of using a blue emergency warning light and the permit issued to me. Specifically, I understand:

- I must remain an active member in good standing of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management volunteer whose official duties include responding to a fire or emergency call to utilize a blue emergency warning light.
- The use of a blue emergency warning light shall **only** be used when the vehicle is being operated in response to an emergency.
- The use of a blue emergency warning light does not extend privileges beyond that of any other motorist. All rules and regulations governed under Title 39-Motor Vehicles and Traffic Regulations shall be followed. This includes but not limited to speeding, stopping at stop signs and red lights, using proper lanes of travel, and yielding when required. I may not pass a stopped school bus.
- I will not use a blue emergency warning light when non-department members; including spouse, children, and friend, are in the vehicle.
- A blue emergency warning light ‘requests’ other motorists to grant me right of way. If a motorist does not or cannot yield right of way, I will follow at a safe distance.
- A blue emergency warning light still requires me to operate my personal vehicle with ‘due regard.’ Due regard is defined as *“appropriate carefulness, which is the degree of care that a prudent person would exercise.”*
- I accept responsibility for my actions and behaviors when using a blue emergency warning light and accept liability and legalities from my actions.
- If for any reason, I cease to be an active response member of the _____ **(Insert Organization)**, I will return my blue light permit to the N.J. Motor Vehicle Commission within 10 days as required by law and cease operation of the blue light.

_____ I have been **given an opportunity to review** the relevant sections of Title 39 and the Division of Fire Safety Booklet 5

_____ I have been given a chance to ask questions or for clarifications of a senior officer of the _____ **(Insert Organization)**.

Signature of Member _____ Date _____

Name & Rank of Officer _____

Signature of Officer _____ Date _____

Key Points to Emphasize During Training and Job Site Observations:

Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

N.J. Safe Routes to School & Crossing Guards www.njcrossingguards.org

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.



August 2019

Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

MEL WEBSITE www.njmel.org

A good place to start is by visiting the MEL homepage. Under the MEL SAFETY INSTITUTE drop-down menu, chose RESOURCE CENTER. Scroll over to EMPLOYEE SAFETY and then to SCHOOL CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They are on the bottom of the webpage, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the Resource page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training typically occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur throughout the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the Resource page, you will also find a quick link to additional resources available at the *Rutgers Crossing Guard Project* website.

This lesson plan 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, please contact your Safety Director at 877.398.3046.

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camp Watchamacallit I - Township of Willingboro	429 JFK Way Willingboro, NJ 08046	Evidence of Insurance.	6/22/2019 #2197792	GL AU EX WC
H - Evesham Township Board of I - Township of Evesham	Education 25 S. Maple Ave. Marlton , NJ 08053	Certificate Holder is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of Marlton Elementary, Marlton Middle School and Jaggard Elementary schools parking lots for 4th of July festivities.	6/27/2019 #2201082	GL AU EX WC
H - Toshiba Financial Services I - Township of Moorestown	1310 Madrid Street, Suite 101 Marshall, MN 56258	Big NJ Portfolio, LP and The Flynn Company are amended to be included as "Additional Insured", ATIMA, the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of 1245 North Church Street by Moorestown Township Police Department.	7/16/2019 #2233374	GL AU EX WC
H - Kings Grant Open Space I - Evesham Township Fire District	Association 50 Landings Drive Marlton , NJ 08053	Evidence of Insurance with respect to use of their pool and facilities for our Kids Safety camp.	7/17/2019 #2233560	GL AU EX WC
Total # of Holders: 4				

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Toshiba Financial, and or its I - Township of Moorestown	assigns, 1310 Madrid Street, Suite 101 Marshall, MN 56258	Toshiba Financial, and or its assigns are Certificate Holder is an Additional Insured, ATIMA, on the above referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of 1245 North Church Street by Moorestown Township Police Department.	7/23/2019 #2235385	GL AU EX WC OTH
H - Toshiba Financial, and or its I - Township of Moorestown	assigns, 1310 Madrid Street, Suite 101 Marshall, MN 56258	Toshiba Financial, and or its assigns are Certificate Holder is an Additional Insured, ATIMA, on the above referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of 111 West Second Street, Library building.	7/23/2019 #2235432	GL AU EX WC OTH
H - Albion Field I - Township of Willingboro	498 Evergreen Ave Winslow Winslow, NJ 08009	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251187	GL AU EX WC OTH
H - Bellmawr Midget Football I - Township of Willingboro	Bell & Creek Road Bellmawr, NJ 08031	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251188	GL AU EX WC OTH
H - Billy Flynn Complex I - Township of Willingboro	401 N. Johnson Boulevard Gloucester City, NJ 08030	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251189	GL AU EX WC OTH
H - Charlie Bowen Sports Complex I - Township of Willingboro	36 South Club Road Pine Hill, NJ 08021	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251190	GL AU EX WC OTH
H - Collingswood High School I - Township of Willingboro	424 Collings Avenue Collingswood, NJ 08018	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251191	GL AU EX WC OTH

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Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

H - Delsea Midget Football Field I - Township of Willingboro	456 Pennsylvania Avenue Franklinville, NJ 08322	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251192	GL AU EX WC OTH
H - Frank Diluzio Field I - Township of Willingboro	Grande Blvd Delran, NJ 08075	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251193	GL AU EX WC OTH
H - Frank Sarino Field I - Township of Willingboro	438 Woodbury - Turnersville Rd Blackwood, NJ 08080	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251194	GL AU EX WC OTH
H - Gittone Stadium I - Township of Willingboro	61 W. Landis Ave Vineland Vineland, NJ 08360	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251195	GL AU EX WC OTH
H - Glassboro Delsea Drive Park I - Township of Willingboro	152 South Delsea Drive Glassboro, NJ 08028	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251196	GL AU EX WC OTH
H - Legion Field I - Township of Willingboro	701 Park Avenue Palmyra, NJ 08065	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251197	GL AU EX WC OTH
H - Louis P. Damminger, Jr. Memorial I - Township of Willingboro	Sports Complex 252 Mantua Avenue Paulsboro, NJ 08066	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251198	GL AU EX WC OTH

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Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

H - Malandra Hall Field I - Township of Willingboro	New Jersey & Merrimac Rd Camden, NJ 08104	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251199	GL AU EX WC OTH
H - Marlton Recreation Park I - Township of Willingboro	123 Marlton Rd Pilesgrove, NJ 08098	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251200	GL AU EX WC OTH
H - Owens Field I - Township of Willingboro	700 North Tuckahoe Road Williamstown, NJ 08094	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251201	GL AU EX WC OTH
H - Pennsauken High School I - Township of Willingboro	800 Hylton Rd Pennsauken, NJ 08110	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251202	GL AU EX WC OTH
H - Pleasant Valley School I - Township of Willingboro	401 Cedar Road Mullica Hill, NJ 08062	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251203	GL AU EX WC OTH
H - South Jersey Independent Youth I - Township of Willingboro	Football Association 6 Surrey Ave Burlington Twp., NJ 08016	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251204	GL AU EX WC OTH
H - Taylor Field I - Township of Willingboro	8 Taylor Lane Deptford, NJ 08096	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251205	GL AU EX WC OTH

08/27/2019

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Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

H - West Deptford Midget Football I - Township of Willingboro	Field at Riverwinds 1000 River Winds Drive West Deptford, NJ 08086	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251206	GL AU EX WC OTH
H - Westampton Sports Complex I - Township of Willingboro	315 Bridge Street Westampton, NJ 08060	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251207	GL AU EX WC OTH
H - Whitman Park Field I - Township of Willingboro	Says Avenue and Davis Street Camden Camden, NJ 08103	Evidence of Insurance with respects to sports events for Panthers Football League	8/1/2019 #2251208	GL AU EX WC OTH
H - SJUFL South Jersey United I - Township of Willingboro	Football League 52 Essex Avenue Bellmawr, NJ 08031	Evidence of Insurance with respects to sports events for Panthers Football League	8/2/2019 #2251214	GL AU EX WC OTH
H - PSE&G I - Township of Willingboro	80 Park Plaza Newark, NJ 07102	Evidence of Insurance with respect to distribution pole attachment license for surveillance cameras	8/14/2019 #2254662	GL AU EX WC
Total # of Holders: 26				



**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					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	868	\$1,359,692.81	\$499,662.82	\$860,029.99	63.3%

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 - 8/31/2019

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Hospital	35	\$507,035.61	\$241,057.50	\$265,978.11	52.5%
Orthopedic Surgery	118	\$313,075.71	\$64,466.37	\$248,609.34	79.4%
Ambulatory Surgical Center	7	\$164,841.92	\$51,787.16	\$113,054.76	68.6%
Physical Therapy	387	\$135,710.12	\$33,354.36	\$102,355.76	75.4%
Pain Management	26	\$40,175.00	\$9,533.70	\$30,641.30	76.3%
MRI/Radiology	44	\$32,432.11	\$13,934.63	\$18,497.48	57.0%
Physical Medicine & Rehabilitation	3	\$23,910.70	\$4,035.85	\$19,874.85	83.1%
Anesthesiology	12	\$19,916.50	\$11,326.38	\$8,590.12	43.1%
Emergency Medicine	15	\$17,713.00	\$8,365.09	\$9,347.91	52.8%
Occupational Medicine	53	\$17,354.66	\$9,168.72	\$8,185.94	47.2%
Neurosurgery	9	\$16,750.00	\$4,693.09	\$12,056.91	72.0%
Behavioral Health	36	\$11,771.00	\$7,495.05	\$4,275.95	36.3%
Urgent Care Center	38	\$10,925.81	\$5,715.75	\$5,210.06	47.7%
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%
Laboratory Services	2	\$3,295.66	\$2,441.74	\$853.92	25.9%
Home Health Care	3	\$3,027.00	\$2,574.00	\$453.00	15.0%
Durable Medical Equipment	8	\$3,011.34	\$2,482.80	\$528.54	17.6%
Medical Transportation	14	\$2,976.90	\$2,478.50	\$498.40	16.7%
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%
Gastroenterology	3	\$992.00	\$507.00	\$485.00	48.9%
Ambulance	1	\$762.00	\$762.00	\$0.00	0.0%
Psychiatry	2	\$450.00	\$450.00	\$0.00	0.0%
Cardiology	2	\$408.00	\$268.04	\$139.96	34.3%
Critical Care Medicine	1	\$380.00	\$342.00	\$38.00	10.0%
Hospitalist	1	\$248.00	\$225.27	\$22.73	9.2%
Family Practice	1	\$226.00	\$96.67	\$129.33	57.2%
Infectious Disease	1	\$81.00	\$74.84	\$6.16	7.6%
Grand Total	861	\$1,349,027.81	\$490,631.62	\$858,396.19	63.6%

Valued as of 9/6/2019



PROFESSIONAL MUNICIPAL MANAGEMENT JIF

**Top 10 Providers
January 1, 2019 – August 31, 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
OUR LADY OF LOURDES MEDICAL CENTER	5	\$27,989.04	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	3	\$26,461.36	Orthopedic Surgery
COASTAL SPINE, PC	7	\$23,574.67	Orthopedic Surgery
PREMIER ORTHOPEDIC OF SOUTH JERSEY	44	\$22,922.25	Orthopedic Surgery
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	40	\$18,084.68	Ambulatory Surgery Center
ADVANCED SURGICAL INSTITUTE	1	\$15,127.00	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	23	\$12,805.00	MRI/Radiology
Grand Total	149	\$356,634.62	

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

	# OF CLAIMS REPORTED
EVESHAM TOWNSHIP	24
INDEMNITY	2
MEDICAL ONLY	17
REPORT ONLY-WC	5
EVESHAM TWP FIRE DIST. #1	9
MEDICAL ONLY	8
REPORT ONLY-WC	1
MAPLESHADE TOWNSHIP	6
INDEMNITY	1
MEDICAL ONLY	4
REPORT ONLY-WC	1
MOORESTOWN	7
MEDICAL ONLY	6
REPORT ONLY-WC	1
WILLINGBORO TOWNSHIP	32
INDEMNITY	8
MEDICAL ONLY	20
REPORT ONLY-WC	4
Grand Total	78

Valued as of 7/5/2019

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 22, 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
George Haeuber	Township of Maple Shade	Present
Michael Barth	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer Conley & Kasselman William Kearns John Shields
Auditor	Bowman & Company
Claims Service	Qual Lynx Claudia Acosta
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District

Susan Danson, Maple Shade
Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: JUNE 24, 2019 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 24, 2019:

Motion: Commissioner Brevogel
Second: Commissioner Shanahan
Vote: 3 Ayes – 0 Nays – 1 Abstention (Barth)

MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 25, 2019:

Motion: Commissioner Merchel
Second: Commissioner Shanahan
Vote: 2 Ayes – 0 Nays – 2 Abstention

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

2019 Coverage Documents – The fund office distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers via email.

Risk Management Information/Operating System (RMIS) - Members and Risk Managers will receive 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.

MEL Cyber Task Force – Included in the agenda was a copy of July’s MEL Cyber Task Force regarding Government Cyber Attacks.

MEL Cyber Risk Management Program – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs’ policies with XL Caitlin carries a \$10,000 deductible.

To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member’s level of compliance with minimum standards.

Members who meet certain Minimum Technical Standards (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included in the agenda were the certifications that need to be completed and returned to the Underwriting office.

The fund office has received Maple Shade’s and Moorestown’s checklists.

Audit Report and Actuary Valuation Report as of December 31, 2018 – The 2018 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.

Member Renewals – The Fund has three members that are up for renewal at the end of the year. The Fund Office has started to send out renewal documents to those members.

August Meeting – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order.

The Commissioners did pass Resolution 19-7 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

MOTION TO CANCEL THE AUGUST MEETING

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

Due Diligence Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The May Financial Fast Track was included in the agenda. The surplus as of May 31, 2019 was over \$3 million. The funds Loss Ratio Analysis has the actuary’s projection of 13% and the actual at 33%, driven by property, we’ll monitor that. The fund’s Loss Time Accident Frequency is 1.50, an improvement over last year.

OPRA Response: Everyone should have received a copy of a letter Dave Grubb wrote in response to an OPRA request. It contains a lot of good information about the JIFs, specifically the history.

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 July 2019 Vouchers Resolution 19-16

Fund Year 2018	15,500.00
Fund Year 2019	372,401.90
Total	387,901.90

MOTION TO APPROVE RESOLUTION 19-16 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED

Motion: Commissioner Haeuber
Second: Commissioner Shanahan
Vote: 4 Ayes – 0 Nays

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

2019	121,700.41
2018	21,381.76
2017	13,551.92
2016	33,310.48
2015	0.00
Closed	0.00
TOTAL	189,944.57

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in the agenda is all the risk control activities through the month of June, as well as a list of MSI Training and Fast Track training information. Mr. Prince encouraged all the members to go to njmel.org and have all employees complete the cyber training. There is also a MEL App, he would recommend downloading, safety bulletins and other information is distributed through it. 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 5/22/2019 to 6/22/2019 and 4 certificates were issued.

MANAGED CARE:

REPORT: Karen Beatty advised June's reports were included in the agenda. Ms. Beatty reported there were 127 bills during the month of June totaling \$151,492.03, of that amount \$64,763.53 was paid for a savings of \$86,728.50 which is a 57.2% savings. Ms. Beatty advised total claim dollar already exceed last year's and this is due to one claim, she will detail the claim in closed. Ms. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claudia Acosta, covering or Kathy Kissane, advised included in the agenda was the emergency claims reporting procedure and the PARs 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 Haeuber
Second: Commissioner Brevogel
Vote: Unanimous

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

Motion: Commissioner Brevogel
Second: Commissioner Shanahan
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Haeuber
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 1:25pm

**NEXT REGULAR MEETING: September 23, 2019
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX I I – 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

September 4, 2019

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Re: *RCF September Meeting*

OPRA Request: Copies of PERMA's response to a recent OPRA request submitted by the Star Ledger was circulated for review. Executive Director noted the response highlighted a few items, such as, control of local joint insurance funds is governed by member-appointed Commissioners and the effectiveness of safety and risk control programs to significantly reduce accident rates.

Sexual Molestation Legislation: Executive Director reported at the June meeting, the Board reviewed and agreed to a recommendation by the MEL Management Committee to amend both the MEL and RCF Risk Management Plans (RMP) in response to claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

As previously discussed, the MEL is developing a comprehensive risk control plan to involve communication plan, training and specialized claims management of this exposure. Executive Director reported a Task Force met on July 30th to outline next steps, claims handling and program structure. Submitted for review was a memorandum from the MEL Chairman recommending the creation of an Ad-Hoc advisory committee under the direction of the MEL Claims Committee; the Board of Fund Commissioners voted unanimously and agreed with the recommendation.

2018 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2018 Budget, which reflected the transfer of Fund Year 2014 from the local JIFs as of 12/31/18. Enclosed as part of this report is the Amended 2018 Budget.

2019 Budget Amendment: Executive Director reported that the 2019 "expense only" budget was adopted at the October 2018 meeting. The amended 2019 Budget to include transfer of 2015 claim liabilities valued as of December 31, 2019 will be presented during the 1st quarter of 2020 to allow time for the Actuary to finalize the IBNR.

2020 Budget: The Board of Fund Commissioners reviewed the proposed 2020 Budget. Under the conditions of the Fund, the 2020 expenses cannot be directly charged to an expense line established in the 2019 budget.

Executive Director recommended a dividend be released from Closed Year Account in the amount of \$646,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account.

In addition, the Board of Fund Commissioners voted to introduce on first reading the 2020 Budget and to schedule the Public Hearing on October 16, 2019, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as part of this report is the Proposed 2020 Budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2015 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Claims Committee: The Claims Review Committee met on July 18, 2019 and also met the morning of the Commissioner's meeting; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday October 16, 2019 at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	\$ CHANGE
APPROPRIATIONS			
MEL	291,364	8,102,724	7,811,360
BMEL	0	0	0
ATLANTIC	45,775	1,724,442	1,678,666
BERGEN	12,788	1,055,261	1,042,473
BURLCO	19,148	494,811	475,663
CAMDEN	22,017	941,449	919,432
MONMOUTH	25,251	1,382,606	1,357,355
MORRIS	19,213	1,773,283	1,754,070
NJUA	15,776	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,950,490	1,904,063
PMM	7,938	222,601	214,663
SOUTH BERGEN	20,533	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	650,769	630,779
TRICO	28,672	303,937	275,265
SUBURBAN MUNICIPAL	3,238	61,842	58,604
CENTRAL JERSEY	56,633	1,386,518	1,329,885
NJPHA	15,239	500,928	485,689
TOTAL	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	
APPROPRIATIONS			
CLAIMS	0	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000	30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000
SUBTOTAL LOSS FUND	30,000	21,258,628	21,228,628
EXPENSES			
ADMINISTRATOR	197,849	197,849	0
DEPUTY ADMINISTRATOR	67,302	67,302	0
ATTORNEY	40,960	40,960	0
CLAIMS SUPERVISION & AUDIT	59,211	59,211	0
TREASURER	38,456	38,456	0
AUDITOR	22,717	22,717	0
ACTUARY	40,556	40,556	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	490,886	490,886	0
EXPENSE CONTINGENCY	129,114	129,114	0
SUBTOTAL EXPENSES	620,000	620,000	0
TOTAL BUDGET	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED 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: September 4, 2019

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2018 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2020 BUDGET PROCESS – Attached to this report, is the 2020 draft budget. The Finance Committee met on August 29, 2019 and recommended the 2020 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 16, 2019.

2019 DIVIDEND - The Finance Committee is recommending a 2019 dividend of \$2,000,000. Resolution #25-19 authorizing a total return dividend of \$2,000,000 was adopted by the Executive Board.

LOBBYIST CONSULTING SERVICES RFP - The Executive Director's office issued a Competitive Contract RFP for the position of Lobbyist Consulting Service Provider with a return date of July 9, 2019. There was one RFQ response received, the incumbent, Princeton Public Affairs Group (PPAG). Resolution #26-19 was adopted by the Executive Board authorizing the award of competitive contract to PPAG for a period of 5 years at an estimated fee of \$45,000 per year.

38 LAGOON DRIVE PROPERTY - The Executive Board authorized the acceptance of the purchase offer for the property owned by the EJIF in the amount of \$207,500. Resolution #27-19 was adopted by the Executive Board ratifying the contract for sale and addendum to the contract for 38 Lagoon Drive owned by the E-JIF.

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled to discuss perfluorooctanoic acid (PFOA) and perfluorooctane sulfonate (PFOS) exposures in view of the adoption by the NJDEP of the nation’s most stringent standards. The EJIF excess carrier has asked the EJIF to consider how it will deal with these exposures.

A copy of the September 2017 Environmental Alert on the topic is attached to this report for reference.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 16, 2019 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2020 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/28/2019 10:41	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%

Environmental Alert



PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water

Many New Jersey municipalities are now facing an emerging contamination threat to their water supply systems. Two contaminants named perfluorooctane sulfonate (PFOS) and perfluorooctanoic acid (PFOA) are considered contaminants of emerging concern that pose a significant health risk to humans because they are readily absorbed by the body and can bioaccumulate in the food chain. Some studies link these chemicals to reproductive and developmental disorders as well as kidney and liver function impairments, *even at very low concentrations*. As a result, a number of health-based advisories have been issued by the EPA and many state governments. EPA's health advisory for PFOA and PFOS stands at a maximum drinking water concentration of 70 parts per trillion (ppt), while New Jersey is recommending maximum concentrations for drinking water of 14 ppt. *These levels are among the lowest regulated concentrations of any chemical, and may cause municipalities to incur significant costs to test and treat their drinking water to make it safe for human consumption.*

The EPA collected more than 1,000 samples from 80 New Jersey Public Water Supplies (PWSs), and the results are quite shocking. Using low detection levels of <5 ng/L, *PFOA was found in samples from approximately 60% of the New Jersey PWSs tested*. Additionally, in a survey of large (>10,000 people) and smaller PWSs across the U.S., *PFOA was detected more than five times more frequently in New Jersey's public water supply (10.3%) than in the rest of the U.S. (2.1%)*.

In addition, the New Jersey Department of Environmental Protection is proposing to add a related compound, perfluorononanoic acid (or PFNA), to the List of Hazardous Substances under its Spill Act regulations entitled Discharges of Petroleum and Other Hazardous Substances (N.J.A.C. 7:1E-1.1 et seq.). This addition would make discharges of PFNA to the environment subject to the strict liability cleanup provisions of the Spill Act.

September 2017

Where are the sources of these chemicals?

Even though these chemicals seem to be far removed from New Jersey's local water sources, they are not. Although it is true that large amounts of PFOS and PFOA were released to the air, water, and soil in and around fluorochemical manufacturing facilities located in chemical producing states such as West Virginia and Delaware, *municipalities may have significant sources of both PFOA and PFOS right in their backyards.* According to the EPA, PFOS and PFOA have been detected in a number of U.S. cities in surface water and sediments not only downstream of former fluorochemical production facilities, but also *in wastewater treatment plant effluent, sewage sludge and landfill leachate.* Perhaps even more significant for New Jersey municipalities is the fact that the environmental release of these chemicals may also occur from fire suppression foams and firefighting training facilities. *Municipalities with airports face an even greater threat* as fire-fighting foam is extensively used at airports, and fire training activities using such foams is commonplace.



PFOS chemical structure



PFOA chemical structure

Why are PFOA and PFOS such a problem?

In addition to having the potential for causing significant human health concerns, PFOA and PFOS are unique in the way they act in the environment. Both chemicals are chemically and biologically stable in the environment and resist typical environmental degradation processes such as biodegradation, photo-degradation, and hydrolysis; as a result, these chemicals are extremely persistent. PFOA and PFOS are also water-soluble and can migrate readily from soil to groundwater, where they can be transported long distances to drinking water supply wells and surface water supplies. PFOS and PFOA have very low volatility because of their chemistry, and are therefore *extremely persistent in water and soil.* When released directly to the atmosphere, these chemicals can adsorb to particles and settle to the ground through wet or dry deposition. These chemicals have even been detected in the Arctic region and other remote areas, demonstrating that long-range transport has already occurred.

What products contain these chemicals?

In addition to fire suppression foams, *PFOS and PFOA are used in many household and business products that municipalities use on a daily basis.* They are surface-active agents and are used as a coating on surfaces that come into contact with humans such as furniture and carpeting. They are also used in textiles and leather products, metal plating, the photographic industry, photolithography, semi-conductors, paper and packaging, coating additives, cleaning products, and pesticides. Their firefighting application comes from their use to manufacture Aqueous Film Forming Foam (AFFF). PFOS-based AFFF is commonly used as the active ingredient in fire-fighting foam that is typically used to extinguish flammable liquid fires, such as fires involving cars, trucks, gasoline tankers, and airplanes. Notably, the 3M Company – the primary manufacturer of PFOS – completed a voluntary phase-out of PFOS production in 2008.

What can I do to protect my water supply?

Municipalities are faced with two treatment concerns regarding PFC compounds (i.e., PFOS, PFOA, PFNA): (1) spills and discharges of the substances onto soils that seep into groundwater; and (2) contamination that is present in a community's drinking water supply. For drinking water supplies, *activated carbon filters, nano-filtration and reverse osmosis units have been shown to remove PFCs from water.* These systems may already be in place at a number of municipal water treatment plants. Other less conventional treatment technologies may also be available in future markets, including photochemical oxidation, thermally induced reduction, and ultrasound technologies. Some of these technologies generate residual/concentrated PFC wastes, which would require potentially costly incineration.

With regard to spills and discharges, the PFC compounds resist most conventional in situ treatment technologies such as direct oxidation. Factors such as (1) *initial concentration of PFCs*; (2) *the background organic and metal concentration*; (3) *available degradation time*; and (4) *other site-specific conditions* are the keys to selecting the appropriate remediation technology. Some studies suggest the use of a double-layer permeable reactive barrier system using various layers containing oxidants, quartz sands and enzymes may work for the in situ containment of PFC-contaminated soil and groundwater. Chemical oxidation, activated persulfate and permanganate technologies may also degrade PFOS and PFOA in water. Treatment studies and research are ongoing and may generate more practical and economically feasible technologies in the near future.

September 2017

Many experts agree that the best thing to do to avoid PFOA and PFOS contamination is to remove the threat by keeping these chemicals out of the environment. Unfortunately, substantial concentrations of these chemicals have already been released to the environment, much of which has become a risk to drinking water supplies. Nevertheless, there are options for keeping drinking water systems safe through improved assessment techniques, water treatment technologies, and an informed public. An environmental consultant or attorney should be consulted to map out the best course of action for your town.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at cgulics@psands.com or 732.430.7012.



Municipal Excess Liability Joint Insurance Fund

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

Date: September 4, 2019
To: Professional Municipal Management Joint Insurance Fund
From: Commissioner Thomas Merchel
Subject: September MEL Report

Correspondence: Executive Director submitted a copy of cover letter to the Star Ledger outlining JIF operations. Executive Director said he routinely provides a detailed cover letter when responding to OPRA requests for significant information.

2020 Budget: Executive Director submitted and reviewed the preliminary 2020 budget with rate table along with a memorandum outlining changes. Draft budget is based on municipal members only and applies 2020 rates against 2019 exposure base. Executive Director said increases in property rates and loss fund contingency are offset by 14% reduction in workers' compensation claims fund. Executive Director said local JIF loss control and the MEL Safety Institute are having a positive impact on workers' compensation experience. Executive Director said loss fund contingency included additional funds in recognition of expected claims resulting from changes in the law concerning firemen's cancer and sexual molestation.

Management Committee: Executive Director summarized the June meeting of the Management Committee.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses are due by September 19th and the respective Evaluation Committees will be scheduling meetings to review the responses.

In addition, a CCRFP is being drafted for Asset Manager and Financial Advisor Services and Online Training, Webinar and Video Producer. Board of Commissioner authorized the advertisement and release of these RFPs.

Audit Committee Corporate Board Member: A meeting has been scheduled in October to meet the candidate to replace James Bollerman. Executive Director recognized Mr. Bollerman with an engraved clock for his years of service and professionalism in serving on the board. Mr. Bollerman said it was an honor to have served on the Audit Committee since 1993 with outstanding professionals serving a phenomenal organization.

Sexual Molestation Legislation: A memorandum from the MEL Chairman - on the creation of an ad-hoc advisory committee under the direction of the Claims Committee – was distributed to the Board.

Management Committee met via teleconference on July 22nd and approved a proposal submitted by Princeton Strategic Communications to produce the training video as part of the comprehensive risk management plan; anticipated launch is November 2019. The Fund Attorney and Qualified Purchasing Agent (QPA) reviewed current contract and agreed the additional services can be considered within their scope.

Coverage Committee: Board of Fund Commissioners accepted the Coverage Committee's recommendation and voted to recommend local JIF adopt the revised crime policy.

Coverage Committee had worked with the Technical Writer to redraft JIF Crime Policy to streamline language. MEL will now work with the Technical Writer to draft the MEL's "follow form" policy.

Legislative Committee: Committee met on July 12th and submitted its minutes of that meeting to the Board of Fund Commissioners. The next meeting is scheduled for November 20, 2019 at 10:00 AM as part of the annual NJSLOM conference.

Safety & Education Committee: Committee met on July 12th and submitted its minutes of that meeting. The next meeting is scheduled for September 13, 2019.

Board accepted the request for an additional *Below 100 Training Program* to be scheduled in a centralized location. The mission of **Below 100** is to reduce police officer line-of-duty deaths to fewer than 100 per year. Total cost is approximately \$3,200 which represents trainer and meeting costs.

MEL Safety Institute-Services Request: Board of Fund Commissioners approved the request by Alfred T. Kirk of Conner Strong & Buckelew requesting access to the MEL Safety Institute for two sub-funds of New Jersey Schools Insurance Group. The proposed annual compensation to the MEL Safety Institute would be \$50,000 (\$25,000 each sub-fund). Executive Director noted that School Association Insurance Fund (SAIF) already utilizes the MEL Safety Institute.

Model Personnel Committee: Members will be asked to update EPL Compliance Programs during 2020. We are recommending the MEL enter into a Professional Services contract with an attorney specializing the drafting Personnel Manuals to completely update the model documents. The Board of Fund Commissioners accepted the recommendation of the Fund Attorney and Executive Director to engage the services of a law firm to conduct a complete review and rewrite of the MEL's Model Personnel Manual and agreed to engage Cleary I Giacobbe I Alfieri I Jacobs, LLC at a cost not to exceed \$40,000 subject to professional services agreement.

Marketing Committee: This committee met on May 30th and submitted the minutes for information.

Power of Collaboration Brochure: The MEL is distributing copies of a brochure highlighting the savings to taxpayers and significant improvement to the safety record since its inception.

League Magazine Ad: The latest in the series of “Power of Collaboration” ad (copy attached) will also highlight the savings to taxpayers.

NJSLOM Ethics Seminar: The NJSLOM has asked the JIFs to help spread the word on its upcoming League Ethics Seminars scheduled for October (attached). Many of the State-issued certifications (i.e., Construction Officials, Subcode Officials, CMFO, etc.) require CEU’s under the Ethics category; the League seminar will help to satisfy those requirements.

Cyber Task Force: The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Attached is a summary of compliance by JIF.

RCF Report: Commissioner Clarke submitted his report on the RCF’s June meeting.

Statutory Bonds: Underwriting Manager’s office has contacted municipal clerks and risk management consultants of member towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Claims Review Committee: The Claims Review Committee met on July 18th and submitted its minutes of that meeting under separate cover.

Fund Attorney: Attorney provided a summary of the events that led to the MEL withdrawing its coverage in an EPL matter due to the member’s lack of cooperation. Courts upheld the MEL’s decision.