

The Professional Municipal Management Joint Insurance Fund will conduct its April 28, 2020 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
APRIL 28, 2020 – 1:00 PM**

**MEETING BEING HELD TELEPHONICALLY**  
Call In Number: 312-626-6799  
Meeting ID: 953 3732 3894

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: APRIL 28, 2020**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF 2020 COMMISSIONERS**

- ☐ **APPROVAL OF MINUTES:** February 24, 2020 Open Minutes ..... **Appendix I**  
February 24, 2020 Closed Minutes ..... **To be distributed via Email**

- ☐ **CORRESPONDENCE – None**

**REPORTS**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
    .Executive Director's Report ..... **Page 1**
  - ☐ **ATTORNEY – William J. Kearns, Esquire**
  - ☐ **TREASURER – Thomas Tontarski**  
    .March 2020 Voucher List - Resolution No. 20-13 ..... **Page 24**  
    .April 2020 Voucher List - Resolution No. 20-15 ..... **Page 25**  
    .Treasurer's Reports..... **Page 27**
  - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
    .Monthly Report..... **Page 36**
  - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
    .Monthly Certificate Report ..... **Page 66**
  - ☐ **MANAGED CARE – Qual Care**  
    .Monthly Report..... **Page 70**
  - ☐ **CLAIMS SERVICE – Qual Lynx**
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  - ☐ **EXECUTIVE SESSION – If Needed**
  - ☐ **MEETING ADJOURNED**
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## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Date: April 28, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **COVID 19:** Enclosed on **Pages 3 & 4** are copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance.

The MEL's Safety Director has been posting informative materials and links concerning COVID 19 to the MEL webpage [www.njmel.org](http://www.njmel.org)

- ❑ **MEL's Joint Cash Management Investment Program:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

The Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27th meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds. On **Page 5**, the JCMI Operations Committee has provided a list of questions and answers that Fund Commissioners may review.

On **Page 7** is Resolution 20-14 authorizing the PMM JIF's participation in the program.

- ❑ **Motion to adopt Resolution 20-14 to authorize Professional Municipal Management JIF's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI).**

Also, enclosed on **Page 9** is the application that must be completed and submitted to the JCMI for membership.

- ❑ **MEL, RCF, EJIF March 27, 2020 Meetings:** Due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in **Appendix II** please find copies of Chairman Merchel's reports of the meetings.
- ❑ **2020 MEL, MR HIF & NJCE Educational Seminar:** The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed and will be rescheduled at a later date.

- ❑ **Elected Officials Training Course:** This year’s elected officials training program focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructor-led sessions have been placed on hold. Instructions for the on-line course appears on **Page 10**.
- ❑ **Employment Practices Training:** Attached on **Page 11 & 12** is a memorandum outlining this year’s Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.
- ❑ **League Magazine Ad:** The latest in the series of “Power of Collaboration” ads in the LOM publication highlights the benefits of online training. (**Page 13**)
- ❑ **Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file by the due date of April 30, 2020.
- ❑ **2<sup>nd</sup> Assessment Installment** – The second installment due date is May 30<sup>th</sup>, any members needing an extension should reach out to the Treasurer or the Executive Director.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 14</b>
<b>Income Portfolio</b>	<b>Page 15</b>
<b>Loss Ratio Analysis</b>	<b>Page 16 &amp; 17</b>
<b>Claims Activity Report</b>	<b>Page 18 &amp; 19</b>
<b>Loss Time Accident Frequency</b>	<b>Page 20 &amp; 21</b>
<b>POL/EPL Compliance Report</b>	<b>Page 22</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 23</b>



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

April 2, 2020

Re: Workers' Compensation Claims related to COVID

Any potential COVID-19 claim must be reported immediately so that employees will be able to seek competent medical advice. For those employees who have a non-work related exposure, they should be directed to their primary care physician.

Employees who believe they have experienced a work-related exposure should be advised to report it as workers' compensation.

Your JIF's Claims Administrators and Managed Care Providers have received instructions on best practices to respond to these claims.

- Public Safety Workers: The legislature expanded coverage for Public Safety Workers (including volunteers) for claims involving exposure to a serious communicable disease including COVID-19.
- Non-Public Safety Workers: Claims from non-public safety workers for possible exposure at work should also be sent to your JIF's Managed Care providers and Claims Administrators for investigation to determine compensability.

Employees who have tested positive:

- Safeguard the individual's identity, and make certain the individual is receiving medical care.
- Identify who has been in contact with the individual and notify those individuals to self-quarantine.
- Wipe down any and all offices, equipment and surfaces the individual may have contacted.
- Consult your Board of Health if you have questions about how to sanitize offices or equipment.
- Follow up with the individual if possible to make sure they know they can contact you if needed.

The MEL's website, [NJMEL.ORG](http://NJMEL.ORG) is frequently updated with new information.

Please contact us with any questions or concerns.



## **Municipal Excess Liability Joint Insurance Fund**

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

To: Member Municipalities and Authorities

From: David Grubb, Executive Director  
Joe Hrubash, Deputy Executive Director

Date: April 2, 2020

Re: Public Health Emergency #2

At its March 27<sup>th</sup> meeting, the MEL implemented the following to assist members.

- **Coronavirus Related Matters:** The MEL established an accessible special committee to resolve matters pertaining to the Coronavirus. This provides direct access for our members in order to address these issues, including potential claim issues. The committee will also research questions related to FEMA recoveries. All issues should be e-mailed to the MEL Claims mailbox, [MELClaims@permainc.com](mailto:MELClaims@permainc.com), with a copy to MEL Claims Manager Robyn Walcoff, [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).
- **Member Municipal Bond Issuance:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities. Recognizing the volatility of the current municipal bond market, the JCMI will prioritize its investments in local bond issuances to support our members. The Committee will shortly adopt procedures to implement this initiative.

The MEL's web site, [NJMEL.ORG](http://NJMEL.ORG) is frequently updated.

Again, please feel free to reach out to your Risk Manager, Claims Adjuster or JIF Executive Director if you have any questions or concerns.

cc: Municipal Clerk  
Fred Semrau, Fund Attorney  
Executive Director of Participating Funds



**Municipal Excess Liability Joint Insurance Fund**  
**Joint Cash Management Investment Fund**  
c/o **PERMA Risk Management Services**  
9 Campus Drive | Suite 216 | Parsippany, NJ 07054

April 3, 2020

To: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: JCMI Operations Committee

Re: JCMI - List of Questions and Answers

**1. What is the JCMI?**

**ANSWER:** The JCMI represents a Joint Cash Management and Investment program which is now permitted by a recent amendment to the law to allow Joint Insurance Funds to pool their funds and broaden the investments that they are permitted to use. This is as a result of the fact that Joint Insurance Funds, prior to this legislation, were not permitted to pool their funds together and to make such investments and therefore, cash that was available to Joint Insurance Funds were receiving minimal returns.

**2. What are the guidelines for long-term investments that can be made by the JCMI?**

**ANSWER:** The law provides conservative restrictions as to these investments. Specifically, the investment must be purchased at fair market value, guaranteed as interest and principal, and must have a credit rating of A3 or higher by Moody's Investor Service, or an A- or higher by Standard and Poors Corporation. The maturity cannot be greater than 20 years. In addition, only 50% of the investment portfolio may be comprised of such long-term investments, without prior approval of DCA.

**3. By participating in the JCMI, how will decisions be made and what would be a way to monitor the success of the fund?**

**ANSWER:** Investment decisions will be made at the recommendation of an experienced and licensed Financial Advisor, Asset Manager, the JCMI Operations Committee; all within the guidelines set forth by the law as set forth above. The results of the operation will be reported on a "unitized" type basis whereby each participating Fund and their investment will be tracked, charted and reported on a monthly basis.

That, too, will be maintained, compensated for, monitored and information provided by the JCMI. There is no additional cost to the member.

**4. As a result of the recent volatile municipal market conditions, how will the JCMI's participation affect our members?**

**ANSWER:** The JCMI's focus is to help our members during this difficult time and will be looking to purchase the short term debt being issued by our members as long as it meets with the guidelines established for making that purchase. It is anticipated that the volatility in the market would be stabilized by such investments. After all, the lowest bid for these short-term offerings is awarded. Therefore, if the JCMI is awarded the purchase of a municipal debt instrument, it will be the lowest bid placed in the market. It will also set or assist in stabilizing the local municipal bond market with JCMI's participation, as well as provide for cash flow for our members.

**5. How new is all of this information?**

**ANSWER:** The JCMI has been a legislative initiative of the MEL for over five years. In December, 2018, the legislation was passed and regulations were thereafter enacted. Over the past fourteen months, the subcommittee, all with CFO and treasury experience, has worked diligently to set forth the investment process, draft the necessary Professional Services Request for Proposals ("RFP"), review the proposals, interview the prospective financial advisors and asset managers whereby on March 27, 2020, the actual fund will be operational.

**6. What are the internal checks and balances?**

**ANSWER:** The JCMI is not a separate entity from the MEL it is the MEL's investment program. The MEL adopted Operating By Laws that will guide the Operations Committee (comprised of participating JIF treasurers) in its dealings with various professionals including the Fund Attorney, the Executive Director, a Financial Advisor, an Asset Manager and a Custodian. The MEL's internal auditor conducts an audit of Investments & Treasuries every three years. The securities themselves are backed by Federal regulations and audits.

**7. This type of long-term debt, what is our collateral?**

**ANSWER:** The law provides that in the event any municipality defaults on debt, it is guaranteed by the payment from municipal taxes which provides a high level of security.



**RESOLUTION NO. 20-14**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

**A RESOLUTION REQUESTING PERMISSION TO PARTICIPATE IN THE  
MUNICIPAL EXCESS LIABILITY FUND  
JOINT CASH MANAGEMENT AND INVESTMENT POOL  
(In compliance with P.L.2018, Chapter 40)**

**WHEREAS**, participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI) requires the authorization of the Board of Fund Commissioners of the Professional Municipal Management Joint Insurance Fund; and,

**WHEREAS**, the Board of Fund Commissioners of the Professional Municipal Management Joint Insurance Fund has determined that it would be advantageous for the Fund to participate with the MEL in this joint investment program; and,

**WHEREAS**, P.L. 2018 Chapter 40 provides that the commissioners of a Joint Insurance Fund may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager: and,

**WHEREAS**, in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to 18 P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-22 36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.).

**NOW, THEREFORE, BE IT RESOLVED**, by Board of Fund Commissioners of the Professional Municipal Management Joint Insurance Fund as follows:

- 1.** The Professional Municipal Management Joint Insurance Fund does hereby request permission to participate in the JCMI Program established by the New Jersey Municipal Excess Liability Fund,
- 2.** The Professional Municipal Management Joint Insurance Fund authorizes its Treasurer to make formal application pursuant to the JCMI By-Laws and requirements.

3. The Secretary of the Professional Municipal Management Joint Insurance Fund is hereby directed to forward two certified copies of this Resolution to the Executive Director of the Municipal Excess Liability Joint Insurance Fund.

**ADOPTED:**    *this 28<sup>th</sup> day of April, 2020 by the Governing Body:*

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**THOMAS MERCHEL, CHAIRMAN**

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**RICHARD BREVOGEL, SECRETARY**

## **Joint Cash Management and Investment Pool (JCMI)**

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## **2019-2020 Elected Officials Protecting Children From Abuse Seminar**

This online seminar discusses child abuse and the responsibilities of local government to protect children. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2020 will qualify for a \$250 credit in their local unit 2020 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System  
[www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.  
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2019-2020 Elected Officials Protecting Children From Abuse Seminar' online course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

The MEL Safety Institute can also be accessed anytime by going to [www.njmel.org](http://www.njmel.org).



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

*Tel (201) 881-7632*

*Fax (201) 881-7633*

To: Members - Municipal Excess Liability Joint Insurance Fund  
(Municipalities and Authorities)

From: David N. Grubb, Executive Director

Date: February 25, 2020

Re: 2020-2021 Employment Practices Liability (EPL) Program

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The deadline to update the employment practices program is pushed back nine months to June 1, 2021 because of the need to conduct training to protect children from abuse due to the adoption of S-477. This will also allow a complete review of the Model Employment Practices Policies Manual that was first introduced in 2003. To the maximum extent possible, training for Protecting Children and the Employment Practices has been combined to make it easier to complete the program.

In order to remain qualified for lower deductibles and co pays, each member must certify to the Fund by June 1, 2021 that they have completed the following:

1. **Managers and Supervisors Training:** This course is now available. Each JIF is working with its Fund Attorney to schedule classes. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. All Managers and Supervisors will need to complete this training by June 1, 2021.
2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery's law enforcement consultants are scheduling this course around the state. Police Command staff will need to complete this training by June 1, 2021.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training** (Other than Managers, Supervisors and Police Command Officers):
  - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should be sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
  - **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. All non-supervisory full time, part time

and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. When the program is on-line, you will receive a notice to send to employees and volunteers.

#### **4. Policies and Procedures:**

- **Protecting Children:** The model document is available on the MEL's web site. Members need to adopt policies and procedures by December 31, 2020.
- **Employment Practices:** Completely updated documents have been drafted and are completing review. The new model manual and employee handbook will be posted no later than June 1, 2020; so members have a full year to act. This fall, the MEL will conduct a seminar for municipal and authority attorneys to discuss the updates.

In addition, elected officials and local unit CEO's have until May 31, 2020 to attend the class on Protecting Children and qualify for this year's \$250 training credit. Almost 1000 officials have already qualified. You will be notified by your JIF of additional training opportunities additional available in your area.





## NOW MORE THAN EVER

### ON-LINE TRAINING MAKES THE SAFETY DIFFERENCE

During the current emergency, MEL safety training is still available on-line. The MEL provides 30 on-line programs accessible 24/7.

Online courses make training easy to arrange in a setting that is local, convenient and safe. They can be taken on an individual or group basis.

The MEL developed these programs to ensure their compliance with New Jersey PEOSHA regulations.

- Among the programs are safety orientation for new employees, training for first responders with particular emphasis on how to avoid back injuries, refresher training for blood borne pathogens, office safety, and training for crossing guards. Special video briefings are included on a wide range of topics.
- The MEL Learning Management System also features training programs for recreation staff, life guards and other part-time summer employees.
- The MEL has also developed online training programs for elected officials and managers, supervisors and volunteers. A new video, "Protecting Children," is on the MEL website and should be required viewing.

Now, more than ever before, access to online training is a major opportunity – and benefit – for MEL members.

### ENROLL NOW

Last year, over 25,000 individuals completed MEL online training programs. Course details are available online in the MEL Safety Institute Course Catalogue on the MEL website.



THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2020		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	332,008	332,008	86,135,357	86,467,365
2.	CLAIM EXPENSES				
	Paid Claims	43,086	43,086	39,196,596	39,239,683
	Case Reserves	(613)	(613)	2,298,065	2,297,451
	IBNR	112,092	112,092	1,393,527	1,505,619
	Recoveries	-	-	(149,962)	(149,962)
	<b>TOTAL CLAIMS</b>	<b>154,565</b>	<b>154,565</b>	<b>42,738,226</b>	<b>42,892,791</b>
3.	EXPENSES				
	Excess Premiums	113,134	113,134	23,694,596	23,807,730
	Administrative	50,572	50,572	11,842,143	11,892,715
	<b>TOTAL EXPENSES</b>	<b>163,706</b>	<b>163,706</b>	<b>35,536,739</b>	<b>35,700,445</b>
4.	UNDERWRITING PROFIT (1-2-3)	13,738	13,738	7,860,392	7,874,130
5.	INVESTMENT INCOME	11,835	11,835	5,167,248	5,179,082
6.	DIVIDEND INCOME	0	0	1,721,553	1,721,553
7.	STATUTORY PROFIT (4+5+6)	25,572	25,572	14,749,193	14,774,765
8.	DIVIDEND	23,000	23,000	11,408,210	11,431,210
9.	RCF Surplus Trigger Assessment	0	0	39,633	39,633
10.	STATUTORY SURPLUS (7-8-9)	2,572	2,572	3,301,350	3,303,922
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	(20,417)	(20,417)	1,610,697	1,590,280
	Aggregate Excess LFC	4,580	4,580	236,051	240,632
	2016	2,098	2,098	718,886	720,984
	2017	1,920	1,920	339,597	341,517
	2018	2,119	2,119	336,585	338,705
	2019	2,772	2,772	59,534	62,305
	2020	9,500	9,500		9,500
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>2,572</b>	<b>2,572</b>	<b>3,301,350</b>	<b>3,303,922</b>
	<b>TOTAL CASH</b>				<b>8,075,863</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>35,499,730</b>	<b>35,499,730</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	5,943	5,943	1,041,159	1,047,102
	Case Reserves	(6,041)	(6,041)	290,325	284,285
	IBNR	0	0	81,860	81,860
	Recoveries	0	0	(43,909)	(43,909)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(98)</b>	<b>(98)</b>	<b>1,369,436</b>	<b>1,369,338</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	6,211	6,211	1,134,785	1,140,996
	Case Reserves	(32,990)	(32,990)	657,730	624,740
	IBNR	26,779	26,779	219,346	246,125
	Recoveries	0	0	(48,788)	(48,788)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>1,963,073</b>	<b>1,963,072</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	6,742	6,742	920,059	926,801
	Case Reserves	(6,733)	(6,733)	762,580	755,847
	IBNR	0	0	335,376	335,376
	Recoveries	0	0	(33,066)	(33,066)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>9</b>	<b>9</b>	<b>1,984,949</b>	<b>1,984,957</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	20,692	20,692	600,862	621,555
	Case Reserves	29,848	29,848	587,429	617,278
	IBNR	(50,541)	(50,541)	756,945	706,404
	Recoveries	0	0	(24,198)	(24,198)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>1,921,039</b>	<b>1,921,039</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	3,499	3,499		3,499
	Case Reserves	15,302	15,302		15,302
	IBNR	135,854	135,854		135,854
	Recoveries	0	0		0
	<b>TOTAL FY 2020 CLAIMS</b>	<b>154,655</b>	<b>154,655</b>		<b>154,655</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>154,565</b>	<b>154,565</b>	<b>42,738,226</b>	<b>42,892,791</b>

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



PROFESSIONAL MUNICIPAL MGMT JIF								
Fixed Income Portfolio Summary and Rate Comparison								
				For Month End	1/31/2020			
				2017	2018	2019	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF								
Total Cash Balance (millions)				5.29	6.20	6.43	6.43	8.08
Fixed Income Portfolio								
Investments (millions), Book Value				3.25	3.25	4.60	4.66	4.66
Avge maturity (years)				0.43	1.48	0.72	0.72	0.68
Unrealized gain/(loss) (%)				-0.71	-0.81	-0.05	0.08	0.13
Purchase/Book yield (%)				1.20	1.57	1.63	1.63	1.63
Realized gain/(loss) (%)				0.00	0.00	0.00	0.00	0.00
Total Yield (Market)				0.49	0.76	1.58	1.71	1.76
M E L PORTFOLIO								
Total Cash Balance (millions)				59.15	62.76	68.39	68.39	64.27
Fixed Income Portfolio								
Investments (millions), Book Value				48.74	48.74	38.01	23.60	23.66
Avge maturity (years)				1.15	1.63	1.11	1.11	1.13
Unrealized gain/(loss) (%) ***				-0.21	-1.26	-1.26	0.57	0.67
Purchase/Book yield (%)				1.11	1.80	1.38	1.38	1.40
Realized gain/(loss) (%)				0.00	0.00	0.00	0.00	0.00
Total Yield (Market)				0.90	0.54	0.12	1.95	2.07
COMPARATIVE RATES (%)								
Cash & Cash Equivalents								
NJ Cash Mgmt Fund *				0.85	1.81	2.22	1.74	1.71
Investors Bank Deposits				-	-	2.07	1.51	1.51
Treasury Issues								
1 year bills				1.20	2.33	2.05	1.55	1.53
3 year notes				1.58	2.63	1.94	1.63	1.52
5 year notes				1.83	2.75	1.96	1.68	1.56
Merrill Lynch US Govt 1-3 years ^				0.44	1.60	3.55	3.55	0.54

Professional Municipal Mgmt Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF February 29, 2020								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	62 Actual	MONTH TARGETED	61 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	34.49%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	97.13%	29.09%	97.12%	29.09%	96.23%
AUTO LIABILITY	75,666	68,243	90.19%	96.59%	90.19%	96.39%	90.19%	93.27%
WORKER'S COMP	1,241,000	802,684	64.68%	99.93%	64.68%	99.90%	70.31%	99.52%
TOTAL ALL LINES	1,979,351	1,074,023	54.26%	99.14%	54.26%	99.11%	57.79%	98.54%
NET PAYOUT %	\$1,059,807		53.54%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	199,599	41.12%	96.23%	41.12%	95.99%	36.74%	91.38%
AUTO LIABILITY	63,974	7,856	12.28%	93.27%	12.28%	92.93%	12.28%	88.30%
WORKER'S COMP	1,288,669	1,009,228	78.32%	99.52%	78.32%	99.46%	72.29%	98.43%
TOTAL ALL LINES	2,013,291	1,287,478	63.95%	98.57%	63.95%	98.46%	59.04%	96.54%
NET PAYOUT %	\$1,016,293		50.48%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	95.47%	100.00%
GEN LIABILITY	483,019	376,807	78.01%	91.38%	78.01%	90.78%	71.00%	81.65%
AUTO LIABILITY	53,346	107,178	200.91%	88.30%	200.91%	87.77%	129.43%	78.92%
WORKER'S COMP	1,332,335	1,090,861	81.88%	98.43%	80.18%	98.27%	63.35%	94.80%
TOTAL ALL LINES	2,054,029	1,739,477	84.69%	96.65%	83.59%	96.39%	69.76%	91.76%
NET PAYOUT %	\$1,224,798		59.63%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	181,000	120,188	66.40%	100.00%	66.40%	100.00%	77.68%	96.03%
GEN LIABILITY	428,966	121,987	28.44%	81.65%	11.65%	80.55%	16.57%	64.20%
AUTO LIABILITY	47,555	41,443	87.15%	78.92%	30.01%	77.72%	32.36%	56.96%
WORKER'S COMP	1,313,000	1,465,137	111.59%	94.80%	111.59%	94.20%	94.13%	74.88%
TOTAL ALL LINES	1,970,521	1,748,755	88.75%	92.03%	83.71%	91.36%	74.24%	74.07%
NET PAYOUT %	\$913,298		46.35%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	189,999	191,480	100.78%	96.03%	101.07%	95.63%	32.90%	13.00%
GEN LIABILITY	413,752	65,836	15.91%	64.20%	13.60%	62.24%	1.66%	2.50%
AUTO LIABILITY	44,262	13,623	30.78%	56.96%	31.91%	54.16%	2.49%	2.50%
WORKER'S COMP	1,275,000	995,879	78.11%	74.88%	74.68%	70.13%	1.04%	2.00%
TOTAL ALL LINES	1,923,013	1,266,817	65.88%	74.26%	63.16%	70.58%	4.35%	3.21%
NET PAYOUT %	\$669,248		34.80%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED
			29-Feb-20		01-Feb-20		01-Mar-19	
PROPERTY	171,000	18,702	10.94%	13.00%	9.77%	6.00%	N/A	N/A
GEN LIABILITY	380,312	1,700	0.45%	2.50%	0.16%	1.00%	N/A	N/A
AUTO LIABILITY	47,539	0	0.00%	2.50%	0.00%	1.00%	N/A	N/A
WORKER'S COMP	1,257,000	4,250	0.34%	2.00%	0.12%	0.50%	N/A	N/A
TOTAL ALL LINES	1,855,851	24,652	1.33%	3.13%	1.01%	1.12%	N/A	N/A
NET PAYOUT %	\$8,987		0.48%					

Professional Municipal Mgmt Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF March 31, 2020								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	63 Actual	MONTH TARGETED	62 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	34.49%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	97.13%	29.09%	97.13%	29.09%	96.38%
AUTO LIABILITY	75,666	68,243	90.19%	96.77%	90.19%	96.59%	90.19%	93.62%
WORKER'S COMP	1,241,000	802,675	64.68%	99.95%	64.68%	99.93%	70.31%	99.57%
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.16%	54.26%	99.14%	57.79%	98.62%
NET PAYOUT %	\$1,059,807		53.54%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	51 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	199,599	41.12%	96.38%	41.12%	96.23%	36.74%	91.95%
AUTO LIABILITY	63,974	7,856	12.28%	93.62%	12.28%	93.27%	12.28%	88.81%
WORKER'S COMP	1,288,669	1,003,351	77.86%	99.57%	78.32%	99.52%	72.18%	98.57%
TOTAL ALL LINES	2,013,291	1,281,600	63.66%	98.65%	63.95%	98.57%	58.97%	96.79%
NET PAYOUT %	\$1,027,102		51.02%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	39 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	95.47%	100.00%
GEN LIABILITY	483,019	369,378	76.47%	91.95%	78.01%	91.38%	70.31%	82.70%
AUTO LIABILITY	53,346	107,178	200.91%	88.81%	200.91%	88.30%	147.05%	80.03%
WORKER'S COMP	1,332,335	1,090,861	81.88%	98.57%	81.88%	98.43%	69.48%	95.33%
TOTAL ALL LINES	2,054,029	1,732,048	84.32%	96.89%	84.69%	96.65%	74.03%	92.38%
NET PAYOUT %	\$1,258,366		61.26%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	27 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	181,000	108,861	60.14%	100.00%	66.40%	100.00%	76.06%	96.43%
GEN LIABILITY	428,966	146,987	34.27%	82.70%	28.44%	81.65%	16.09%	66.07%
AUTO LIABILITY	47,555	41,443	87.15%	80.03%	87.15%	78.92%	30.01%	59.58%
WORKER'S COMP	1,313,000	1,413,470	107.65%	95.33%	111.59%	94.80%	94.42%	78.67%
TOTAL ALL LINES	1,970,521	1,710,761	86.82%	92.64%	88.75%	92.03%	74.12%	77.09%
NET PAYOUT %	\$935,199		47.46%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	15 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	189,999	196,592	103.47%	96.43%	100.78%	96.03%	36.75%	23.00%
GEN LIABILITY	413,752	65,836	15.91%	66.07%	15.91%	64.20%	4.95%	6.00%
AUTO LIABILITY	44,262	12,260	27.70%	59.58%	30.78%	56.96%	8.13%	6.00%
WORKER'S COMP	1,275,000	995,009	78.04%	78.67%	78.11%	74.88%	3.96%	3.00%
TOTAL ALL LINES	1,923,013	1,269,697	66.03%	77.27%	65.88%	74.26%	7.51%	5.69%
NET PAYOUT %	\$706,654		36.75%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	3 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED	-9 Actual	MONTH TARGETED
			31-Mar-20		29-Feb-20		01-Apr-19	
PROPERTY	171,000	11,673	6.83%	23.00%	10.94%	13.00%	N/A	N/A
GEN LIABILITY	380,312	1,100	0.29%	6.00%	0.45%	2.50%	N/A	N/A
AUTO LIABILITY	47,539	2,125	4.47%	6.00%	0.00%	2.50%	N/A	N/A
WORKER'S COMP	1,257,000	9,633	0.77%	3.00%	0.34%	2.00%	N/A	N/A
TOTAL ALL LINES	1,855,851	24,531	1.32%	5.53%	1.33%	3.13%	N/A	N/A
NET PAYOUT %	\$4,975		0.27%					



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

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
February-20	2	0	4	9	4	19
February-20	2	0	4	7	5	18
NET CHGE	0	0	0	-2	1	-1
Limited Reserves						<b>\$3,120</b>
Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$400	\$0	\$26,840	\$52,107	\$13,202	\$92,549
February-20	\$400	\$0	\$26,840	\$17,675	\$11,243	\$56,158
NET CHGE	\$0	\$0	\$0	(\$34,432)	(\$1,959)	(\$36,391)
Ltd Incurred	\$70,794	\$164,630	\$120,188	\$191,480	\$18,702	\$565,794
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
February-20	1	4	7	19	2	33
February-20	1	4	7	15	3	30
NET CHGE	0	0	0	-4	1	-3
Limited Reserves						<b>\$11,579</b>
Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$39,055	\$270,904	\$24,571	\$48,813	\$600	\$383,943
February-20	\$25,955	\$164,805	\$96,571	\$58,335	\$1,700	\$347,367
NET CHGE	(\$13,100)	(\$106,099)	\$72,000	\$9,523	\$1,100	(\$36,576)
Ltd Incurred	\$199,599	\$376,807	\$121,987	\$65,836	\$1,700	\$765,929
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
February-20	0	1	1	4	0	6
February-20	0	1	1	3	0	5
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						<b>\$14,582</b>
Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$42,654	\$5,216	\$4,100	\$0	\$51,970
February-20	\$0	\$36,920	\$32,389	\$3,600	\$0	\$72,909
NET CHGE	\$0	(\$5,734)	\$27,173	(\$500)	\$0	\$20,940
Ltd Incurred	\$7,856	\$107,178	\$41,443	\$13,623	\$0	\$170,099
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
February-20	7	10	21	37	2	77
February-20	7	10	21	37	5	80
NET CHGE	0	0	0	0	3	3
Limited Reserves						<b>\$21,977</b>
Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$244,830	\$311,183	\$699,219	\$512,258	\$1,500	\$1,768,990
February-20	\$244,830	\$312,954	\$679,656	\$517,958	\$2,722	\$1,758,120
NET CHGE	\$0	\$1,771	(\$19,563)	\$5,701	\$1,222	(\$10,869)
Ltd Incurred	\$1,009,228	\$1,090,861	\$1,465,137	\$995,879	\$4,250	\$4,565,356
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
February-20	10	15	33	69	8	135
February-20	10	15	33	62	13	133
NET CHGE	0	0	0	-7	5	-2
Limited Reserves						<b>\$16,801</b>
Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$284,285	\$624,740	\$755,847	\$617,278	\$15,302	\$2,297,451
February-20	\$271,185	\$514,679	\$835,457	\$597,569	\$15,665	\$2,234,555
NET CHGE	(\$13,100)	(\$110,061)	\$79,610	(\$19,709)	\$363	(\$62,897)
Ltd Incurred	\$1,287,478	\$1,739,477	\$1,748,755	\$1,266,817	\$24,652	\$6,067,178

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

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	2	0	4	7	5	18
March-20	2	0	3	7	4	16
NET CHGE	0	0	-1	0	-1	-2

Limited Reserves

**\$2,940**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$400	\$0	\$26,840	\$17,675	\$11,243	\$56,158
March-20	\$400	\$0	\$15,513	\$21,882	\$9,242	\$47,036
NET CHGE	\$0	\$0	(\$11,327)	\$4,207	(\$2,001)	(\$9,122)
Ltd Incurred	\$70,794	\$164,630	\$108,861	\$196,592	\$11,673	\$552,550

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	1	4	7	15	3	30
March-20	1	3	7	15	3	29
NET CHGE	0	-1	0	0	0	-1

Limited Reserves

**\$12,417**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$25,955	\$164,805	\$96,571	\$58,335	\$1,700	\$347,367
March-20	\$22,656	\$156,432	\$121,571	\$58,335	\$1,100	\$360,095
NET CHGE	(\$3,299)	(\$8,373)	\$25,000	\$0	(\$600)	\$12,728
Ltd Incurred	\$199,599	\$369,378	\$146,987	\$65,836	\$1,100	\$782,900

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	0	1	1	3	0	5
March-20	0	1	1	1	1	4
NET CHGE	0	0	0	-2	1	-1

Limited Reserves

**\$10,385**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$36,920	\$32,389	\$3,600	\$0	\$72,909
March-20	\$0	\$6,526	\$32,389	\$500	\$2,125	\$41,541
NET CHGE	\$0	(\$30,393)	\$0	(\$3,100)	\$2,125	(\$31,368)
Ltd Incurred	\$7,856	\$107,178	\$41,443	\$12,260	\$2,125	\$170,862

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	7	10	21	37	5	80
March-20	6	10	19	33	11	79
NET CHGE	-1	0	-2	-4	6	-1

Limited Reserves

**\$20,730**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$244,830	\$312,954	\$679,656	\$517,958	\$2,722	\$1,758,120
March-20	\$231,442	\$310,723	\$606,088	\$482,326	\$7,089	\$1,637,667
NET CHGE	(\$13,388)	(\$2,231)	(\$73,568)	(\$35,633)	\$4,367	(\$120,453)
Ltd Incurred	\$1,003,351	\$1,090,861	\$1,413,470	\$995,009	\$9,633	\$4,512,324

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	10	15	33	62	13	133
March-20	9	14	30	56	19	128
NET CHGE	-1	-1	-3	-6	6	-5

Limited Reserves

**\$16,300**

Year	2016	2017	2018	2019	2020	TOTAL
February-20	\$271,185	\$514,679	\$835,457	\$597,569	\$15,665	\$2,234,555
March-20	\$254,498	\$473,682	\$775,561	\$563,043	\$19,555	\$2,086,339
NET CHGE	(\$16,687)	(\$40,998)	(\$59,895)	(\$34,526)	\$3,891	(\$148,215)
Ltd Incurred	\$1,281,600	\$1,732,048	\$1,710,761	\$1,269,697	\$24,531	\$6,018,636

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			February 29, 2020	
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
PROF MUN MGMT	0.00	2.19	2.58	2.20
NJ PUBLIC HOUSING	0.00	1.75	2.25	1.83
MONMOUTH	0.32	1.47	1.37	1.33
MORRIS	0.32	1.59	1.76	1.56
TRI-COUNTY	0.63	1.73	1.97	1.75
SUBURBAN MUNICIPAL	0.65	1.81	1.80	1.71
CENTRAL	0.81	1.38	1.54	1.40
CAMDEN	0.83	1.90	2.75	2.19
BERGEN	0.92	1.47	1.50	1.44
ATLANTIC	0.93	2.50	2.47	2.37
SOUTH BERGEN	0.98	1.59	2.32	1.88
BURLINGTON	1.00	1.25	1.74	1.46
OCEAN	1.12	1.98	2.38	2.09
N.J.U.A.	1.12	2.47	2.27	2.27
SUBURBAN ESSEX	1.48	1.70	2.20	1.92
AVERAGE	0.74	1.78	2.06	1.83

Professional Municipal Mgmt Joint Insurance Fund									
2020 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF February 29, 2020									
MEMBER ID	MEMBER	**	# CLAIMS FOR 2/29/2020	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018
1	304 EVESHAM		0	0	0.00	3.21	1.55	1 EVESHAM	2.04
2	305 EVESHAM TOWNSHIP FIRE DISTRICT		0	0	0.00	0.00	1.02	2 EVESHAM TOWNSHIP FIRE	0.59
3	306 MAPLE SHADE		0	0	0.00	1.39	0.86	3 MAPLE SHADE	0.96
4	307 MOORESTOWN		0	0	0.00	1.67	2.14	4 MOORESTOWN	1.77
5	308 WILLINGBORO		0	0	0.00	4.84	4.49	5 WILLINGBORO	4.24
Totals:			0	0	0.00	3.26	2.58		2.59



2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
PROF MUN MGMT	0.00	2.19	2.58	2.12
NJ PUBLIC HOUSING	0.63	1.80	2.25	1.86
ATLANTIC	0.80	2.52	2.45	2.31
MONMOUTH	0.85	1.39	1.35	1.31
SOUTH BERGEN	1.03	1.62	2.32	1.86
SUBURBAN MUNICIPAL	1.08	1.87	1.80	1.74
N.J.U.A.	1.12	2.52	2.37	2.29
BURLINGTON	1.17	1.25	1.74	1.46
BERGEN	1.23	1.47	1.50	1.46
MORRIS	1.29	1.63	1.76	1.64
TRI-COUNTY	1.36	1.79	1.97	1.82
OCEAN	1.37	1.98	2.38	2.08
SUBURBAN ESSEX	1.58	1.73	2.20	1.93
CAMDEN	1.67	1.92	2.75	2.25
CENTRAL	1.69	1.40	1.56	1.51
AVERAGE	1.13	1.81	2.07	1.84

Professional Municipal Mgmt Joint Insurance Fund									
2020 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF March 31, 2020									
		**	# CLAIMS	Y.T.D.	2020	2019	2018		TOTAL
MEMBER_ID	MEMBER	*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
			3/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2020 - 2018
1	304 EVESHAM		0	0	0.00	3.21	1.55	1 EVESHAM	1.95
2	305 EVESHAM TOWNSHIP FIRE DISTRICT		0	0	0.00	0.00	1.02	2 EVESHAM TOWNSHIP FIRE	0.57
3	306 MAPLE SHADE		0	0	0.00	1.39	0.86	3 MAPLE SHADE	0.91
4	307 MOORESTOWN		0	0	0.00	1.67	2.14	4 MOORESTOWN	1.68
5	308 WILLINGBORO		0	0	0.00	4.84	4.49	5 WILLINGBORO	4.07
Totals:			0	0	0.00	3.26	2.58		2.47

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>							
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund</b>							
<b>Data Valued As of :</b>				<b>April 20, 2020</b>			
<b>Total Participating Members</b>				<b>5</b>	<b>5</b>		
Complaint					<b>5</b>		
Percent Compliant					100.00%		
					01/01/20	2020	
					EPL	POL	Co-Insurance
				Compliant	Deductible	Deductible	01/01/20
Member Name	*	EPL Program ?	Checklist Submitted				
EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K



**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2020 as of April 1, 2020**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> <b>2020 Budget</b>	<b>Filed</b>
<input type="checkbox"/> <b>Assessments</b>	<b>Filed</b>
<input type="checkbox"/> <b>Actuarial Certification</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Reinsurance Policies</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Fund Commissioners</b>	<b>Filed</b>
<input type="checkbox"/> <b>Fund Officers</b>	<b>Filed</b>
<input type="checkbox"/> <b>Renewal Resolutions</b>	<b>None</b>
<input type="checkbox"/> <b>New Members</b>	<b>None</b>
<input type="checkbox"/> <b>Withdrawals</b>	<b>None</b>
<input type="checkbox"/> <b>Risk Management Plan</b>	<b>Filed</b>
<input type="checkbox"/> <b>Certification of Professional Fees</b>	<b>Filed</b>
<input type="checkbox"/> <b>Unaudited Financials</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Annual Audit</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>State Comptroller Audit Filing</b>	<b>To be Filed</b>
<input type="checkbox"/> <b>Ethics Filing</b>	<b>On Line Filing</b>

## RESOLUTION NO. 20-13

MARCH 2020

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

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

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

<u>FUND YEAR 2020</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	001495			
	001495	QUAL-LYNX	CLAIM ADJ SERVICES 3/20	11,542.24
				<b>11,542.24</b>
	001496			
	001496	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/20	1,968.58
				<b>1,968.58</b>
	001497			
	001497	PERMA	POSTAGE 2/20	3.80
	001497	PERMA	EXEC DIRECTOR 3/20	11,302.00
				<b>11,305.80</b>
	001498			
	001498	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/20	3,339.83
				<b>3,339.83</b>
	001499			
	001499	QUALCARE, INC.	WORKERS COMP/UM 3/20	7,209.28
				<b>7,209.28</b>
	001500			
	001500	THOMAS TONTARSKI	TREASURER FEE 3/20	1,518.17
				<b>1,518.17</b>
	001501			
	001501	HELMER, CONLEY & KASSELMAN, PA	LITIGATION 3/20	1,496.08
	001501	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 3/20	1,756.33
				<b>3,252.41</b>
	001502			
	001502	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 1.31.20	48.80
				<b>48.80</b>
	001503			
	001503	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/20	508.00
				<b>508.00</b>
	001504			
	001504	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE - RMC 2020	17,640.39
				<b>17,640.39</b>
			<b>Total Payments FY 2020</b>	<b>58,333.50</b>

**TOTAL PAYMENTS ALL FUND YEARS      \$58,333.50**

\_\_\_\_\_  
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. 20-15

**APRIL 2020**

**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>
001505			
001505	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 12/19	5,000.00
			<b>5,000.00</b>

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001506			
001506	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2020	938.25
			<b>938.25</b>
001507			
001507	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2020	73,787.00
001507	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2020	153,329.00
			<b>227,116.00</b>
001508			
001508	APEX INSURANCE SRVS c/o XL INS	POLICY# MTP0039494-07	3,191.50
			<b>3,191.50</b>
001509			
001509	APEX INS SRVS c/o QBE INSURANCE	POLICY# QVN01005-04	1,095.00
001509	APEX INS SRVS c/o QBE INSURANCE	POLICY# QJN01005-04	169,018.50
			<b>170,113.50</b>
001510			
001510	APEX INS SRVS c/o BEAZLEY	POLICY# W1DF07200401	1,270.00
			<b>1,270.00</b>
001511			
001511	QUAL-LYNX	CLAIM ADJ 4/20	11,542.24
			<b>11,542.24</b>
001512			
001512	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/20	1,968.58
			<b>1,968.58</b>
001513			
001513	PERMA	EXEC DIRECTOR 4/20	11,302.00
			<b>11,302.00</b>
001514			
001514	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/20	3,339.83
			<b>3,339.83</b>
001515			
001515	QUALCARE, INC.	WORKERS COMP ACCESS 4/20	7,209.28
			<b>7,209.28</b>
001516			
001516	THOMAS TONTARSKI	TREASURER FEE 4/20	1,518.17
			<b>1,518.17</b>

001517			
001517	HELMER, CONLEY & KASSELMAN, PA	LITIGATION 4/20	1,496.08
001517	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 4/20	1,756.33
			<b>3,252.41</b>
001518			
001518	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2020	4,786.25
			<b>4,786.25</b>
001519			
001519	COURIER TIMES INC	ACCT#2-012012000	50.36
			<b>50.36</b>
001520			
001520	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 3.31.20	48.00
001520	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 2.29.20	48.80
			<b>96.80</b>
001521			
001521	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/20	508.00
001521	CONNER STRONG & BUCKELEW	POLICY# B6024111	1,114.00
			<b>1,622.00</b>
001522			
001522	CONNER STRONG & BUCKELEW	EVESHAM - 1ST RMC 2020	21,063.00
			<b>21,063.00</b>
		<b>Total Payments FY 2020</b>	<b>470,380.17</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$475,380.17</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer

April 20, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending March 31, 2020 for Closed Fund Years 1987 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. 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 \$19,095.87. This generated an average annual yield of 1.47%. However, we have an unrealized net gain of \$21,190.45 adjusting the reported yield to 3.10% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$27,177.16 as it relates to the market value of \$4,699,907.73 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,727,749.61.

Our asset portfolio with Wilmington Trust has 5 obligations less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 6,993.67 /YTD \$ 10,361.93  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 314 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 \$379,300.13.

#### 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 \$ 8,075,866.10 to a closing balance of \$ 7,516,006.57 showing a decrease in the fund of \$ 559,859.53.

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

<b>Current Fund Year: 2020</b>										
<b>Month Ending: February</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>LFC</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	354,390.78	1,754,075.49	146,763.30	3,211,506.32	30,684.65	163,052.72	409,527.10	(211,964.54)	2,217,829.95	8,075,865.77
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	994.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	994.67
Invest Pymnts	446.73	2,211.14	197.38	4,048.29	38.66	205.46	516.13	0.54	2,795.67	10,460.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	446.73	2,211.14	197.38	4,048.29	38.66	205.46	516.13	0.54	2,795.67	10,460.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>1,441.40</b>	<b>2,211.14</b>	<b>197.38</b>	<b>4,048.29</b>	<b>38.66</b>	<b>205.46</b>	<b>516.13</b>	<b>0.54</b>	<b>2,795.67</b>	<b>11,454.67</b>
EXPENSES										
Claims Transfers	38,842.32	119,220.72	5,733.92	79,831.01	0.00	0.00	0.00	0.00	0.00	243,627.97
Expenses	0.00	0.00	0.00	0.00	0.00	157,458.00	0.00	0.00	40,973.36	198,431.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>38,842.32</b>	<b>119,220.72</b>	<b>5,733.92</b>	<b>79,831.01</b>	<b>0.00</b>	<b>157,458.00</b>	<b>0.00</b>	<b>0.00</b>	<b>40,973.36</b>	<b>442,059.33</b>
<b>END BALANCE</b>	<b>316,989.86</b>	<b>1,637,065.91</b>	<b>141,226.76</b>	<b>3,135,723.60</b>	<b>30,723.31</b>	<b>5,800.18</b>	<b>410,043.23</b>	<b>(211,964.00)</b>	<b>2,179,652.26</b>	<b>7,645,261.11</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: February</b>										
						<b>Balance Differences</b>				
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	February					
CURRENT FUND YEAR 2020						
	Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investm	\$8,075,866.10	4,667,333.84	3,307,532.26	100,000.00	1,000.00	
Opening Interest Accrua	\$26,767.35	26,767.35	-	-	-	
1 Interest Accrued and/or	\$6,101.01	\$6,101.01	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - disc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 n 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 Ins	\$3,994.05	\$0.00	\$3,994.05	\$0.00	\$0.00	
6 Interest Paid - Term In	\$4.30	\$4.30	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$6,461.65	\$6,461.65	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$16,556.71	\$12,562.66	\$3,994.05	\$0.00	\$0.00	
9 Deposits - Purchases	\$501,094.21	\$0.00	\$59,034.88	\$243,627.97	\$198,431.36	
10 (Withdrawals - Sales)	-\$942,158.87	\$0.00	-\$500,099.54	-\$243,627.97	-\$198,431.36	
Ending Cash & Investment	\$7,645,261.44	\$4,673,799.79	\$2,870,461.65	\$100,000.00	\$1,000.00	
Ending Interest Accrual Ba	\$32,864.06	\$32,864.06	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$223,635.45	\$0.00	\$0.00	\$40,028.50	\$183,606.95	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,868,896.89	\$4,673,799.79	\$2,870,461.65	\$140,028.50	\$184,606.95	



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		February							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	3,499.00	3,960.49	0.00	7,459.49	7,459.49	0.00	0.00	0.00
	Liability	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
	Workers Comp	0.00	1,527.96	0.00	1,527.96	1,527.96	0.00	0.00	0.00
	<b>Total</b>	<b>3,499.00</b>	<b>5,488.45</b>	<b>0.00</b>	<b>8,987.45</b>	<b>8,987.45</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	139,917.25	34,881.83	994.67	173,804.41	173,804.41	0.00	0.00	0.00
	Liability	7,477.95	22.50	0.00	7,500.45	7,500.45	0.00	0.00	0.00
	Auto	10,022.81	0.00	0.00	10,022.81	10,022.81	0.00	0.00	0.00
	Workers Comp	439,938.85	37,981.39	0.00	477,920.24	477,920.24	0.00	0.00	0.00
	<b>Total</b>	<b>597,356.86</b>	<b>72,885.72</b>	<b>994.67</b>	<b>669,247.91</b>	<b>669,247.91</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	93,347.84	0.00	0.00	93,347.84	93,347.84	0.00	0.00	0.00
	Liability	25,415.54	0.00	0.00	25,415.54	25,415.54	(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
	Workers Comp	765,917.99	19,563.41	0.00	785,481.40	785,481.40	0.00	0.00	0.00
	<b>Total</b>	<b>893,734.70</b>	<b>19,563.41</b>	<b>0.00</b>	<b>913,298.11</b>	<b>913,298.11</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	105,903.63	106,098.52	0.00	212,002.15	212,002.15	0.00	0.00	0.00
	Auto	64,524.14	5,733.92	0.00	70,258.06	70,258.06	0.00	0.00	0.00
	Workers Comp	757,148.99	20,758.25	0.00	777,907.24	777,907.24	0.00	0.00	0.00
	<b>Total</b>	<b>1,092,207.11</b>	<b>132,590.69</b>	<b>0.00</b>	<b>1,224,797.80</b>	<b>1,224,797.80</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Property	70,393.99	0.00	0.00	70,393.99	70,393.99	0.00	0.00	0.00
	Liability	160,544.45	13,099.70	0.00	173,644.15	173,644.15	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
	Workers Comp	764,398.38	0.00	0.00	764,398.38	764,398.38	0.00	0.00	0.00
	<b>Total</b>	<b>1,003,192.91</b>	<b>13,099.70</b>	<b>0.00</b>	<b>1,016,292.61</b>	<b>1,016,292.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	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
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>3,589,990.58</b>	<b>243,627.97</b>	<b>994.67</b>	<b>3,832,623.88</b>	<b>3,832,623.88</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

Current Fund Year: 2020 Month Ending: March										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	316,989.86	1,637,065.91	141,226.76	3,135,723.60	30,723.31	5,800.18	410,043.23	(211,964.00)	2,179,652.26	7,645,261.11
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,999.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,999.00
Invest Pymnts	1,174.56	6,194.05	571.92	11,493.32	75.60	56.68	1,259.56	5.93	7,920.17	28,751.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,174.56	6,194.05	571.92	11,493.32	75.60	56.68	1,259.56	5.93	7,920.17	28,751.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,173.56	6,194.05	571.92	11,493.32	75.60	56.68	1,259.56	5.93	7,920.17	34,750.79
EXPENSES										
Claims Transfers	1,876.73	4,242.67	32,130.93	67,421.83	0.00	0.00	0.00	0.00	0.00	105,672.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,333.50	58,333.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,876.73	4,242.67	32,130.93	67,421.83	0.00	0.00	0.00	0.00	58,333.50	164,005.66
END BALANCE	322,286.69	1,639,017.29	109,667.75	3,079,795.09	30,798.91	5,856.86	411,302.79	(211,958.07)	2,129,238.93	7,516,006.24

## REPORT STATUS SECTION

Report Month: March

			Balance Differences
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
PROFESSIONAL MUNICIPAL MANAGMENT JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	March				
CURRENT FUND YEAR	2020				
Description:		ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investn	\$7,645,261.44	4,673,799.79	2,870,461.65	100,000.00	1,000.00
Opening Interest Accrua	\$32,864.06	32,864.06	-	-	-
1 Interest Accrued and/or	\$6,356.96	\$6,356.96	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on 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 Inst	\$2,643.85	\$0.00	\$2,643.85	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$11,379.14	\$11,379.14	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$14,728.80	\$14,728.80	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$23,729.61	\$21,085.76	\$2,643.85	\$0.00	\$0.00
9 Deposits - Purchases	\$170,004.66	\$0.00	\$5,999.00	\$105,672.16	\$58,333.50
10 (Withdrawals - Sales)	-\$328,011.32	\$0.00	-\$164,005.66	-\$105,672.16	-\$58,333.50
Ending Cash & Investment	\$7,516,006.57	\$4,699,907.73	\$2,715,098.84	\$100,000.00	\$1,000.00
Ending Interest Accrual Bal	\$27,841.88	\$27,841.88	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$69,546.25	\$0.00	\$6,919.59	\$50,589.14	\$12,037.52
(Less Deposits in Transit)	-\$6,919.59	\$0.00	\$0.00	-\$6,919.59	\$0.00
Balance per Bank	\$7,578,633.23	\$4,699,907.73	\$2,722,018.43	\$143,669.55	\$13,037.52

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		March							
Current Fund Year		2020							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2020	Property	7,459.49	970.73	5,999.00	2,431.22	2,431.22	(0.00)	0.00	(0.00)
	Liability	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
	Workers Comp	1,527.96	1,016.15	0.00	2,544.11	2,544.11	0.00	0.00	0.00
	<b>Total</b>	<b>8,987.45</b>	<b>1,986.88</b>	<b>5,999.00</b>	<b>4,975.33</b>	<b>4,975.33</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	173,804.41	906.00	0.00	174,710.41	174,710.41	0.00	0.00	0.00
	Liability	7,500.45	0.00	0.00	7,500.45	7,500.45	0.00	0.00	0.00
	Auto	10,022.81	1,737.47	0.00	11,760.28	11,760.28	(0.00)	0.00	(0.00)
	Workers Comp	477,920.24	34,762.67	0.00	512,682.91	512,682.91	0.00	0.00	0.00
	<b>Total</b>	<b>669,247.91</b>	<b>37,406.14</b>	<b>0.00</b>	<b>706,654.05</b>	<b>706,654.05</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2018	Property	93,347.84	0.00	0.00	93,347.84	93,347.84	0.00	0.00	0.00
	Liability	25,415.54	0.00	0.00	25,415.54	25,415.54	(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
	Workers Comp	785,481.40	21,901.25	0.00	807,382.65	807,382.65	0.00	0.00	0.00
	<b>Total</b>	<b>913,298.11</b>	<b>21,901.25</b>	<b>0.00</b>	<b>935,199.36</b>	<b>935,199.36</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	212,002.15	943.73	0.00	212,945.88	212,945.88	0.00	0.00	0.00
	Auto	70,258.06	30,393.46	0.00	100,651.52	100,651.52	(0.00)	0.00	(0.00)
	Workers Comp	777,907.24	2,230.98	0.00	780,138.22	780,138.22	0.00	0.00	0.00
	<b>Total</b>	<b>1,224,797.80</b>	<b>33,568.17</b>	<b>0.00</b>	<b>1,258,365.97</b>	<b>1,258,365.97</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2016	Property	70,393.99	0.00	0.00	70,393.99	70,393.99	0.00	0.00	0.00
	Liability	173,644.15	3,298.94	0.00	176,943.09	176,943.09	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
	Workers Comp	764,398.38	7,510.78	0.00	771,909.16	771,909.16	0.00	0.00	0.00
	<b>Total</b>	<b>1,016,292.61</b>	<b>10,809.72</b>	<b>0.00</b>	<b>1,027,102.33</b>	<b>1,027,102.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	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
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>3,832,623.88</b>	<b>105,672.16</b>	<b>5,999.00</b>	<b>3,932,297.04</b>	<b>3,932,297.04</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>

## Professional Municipal Management JIF Subrogation Report 2020

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/14	WILLINGBORO TWP.	2020189945	NORMA HARDY	WC	2019	3,270.26	
1/16	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	98.00	
TOTAL- JAN. YTD 2020						3,368.26	3,368.26
2/14	WILLINGBORO TWP.	2020185811	WILLINGBORO TWP.	PR	2019	994.67	
TOTAL- FEB. YTD 2020						994.67	4,362.93
3/12	EVESHAM TOWNSHIP	2020194068	EVESHAM TOWNSHIP	PR	2020	5,999.00	
TOTAL- MAR YTD 2020						5,999.00	10,361.93

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** March 12, 2020

### **JIF SERVICE TEAM**

<p>Keith Hummel  Associate Public Sector Director  <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a>  Office: 856-552-6862  Fax: 856-552-6863</p>	<p>Glenn Prince  Associate Public Sector Director  <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a>  Office: 856-552-4744  Cell: 609-238-3949</p>
<p>Robert Garish  Senior Consultant  <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a>  Office: 856-552-4650</p>	<p>Jonathan Czamecki  Risk Control Consultant  <a href="mailto:jczamecki@jamontgomery.com">jczamecki@jamontgomery.com</a>  Office: 856-446-9205</p>
<p>Danielle Sanders  Administrative Assistant  <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a>  Office: 856-552-6898  Fax: 732-393-8034</p>	

### **FEBRUARY ACTIVITIES**

#### **LOSS CONTROL SERVICES**

- Township of Evesham - Conducted a Loss Control Survey on February 21

#### **MEETINGS ATTENDED**

- Fund Commissioners Meeting – February 25

#### **UPCOMING EVENTS**

- Fund Commissioners Meeting – April 28

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

- February 4 - 2020 Leadership Skills for Supervisors schedule of classes
- February 5 - Safety Director Message - 2 new Safety Briefings added to MEL website
- February 6 - New Safety Director Bulletin: Mark Out Safety and NJ One Call
- February 13 - You're Invited: Risk Management for First-Line Supervisors
- February 13 - Updated Bulletin – Service Animals in the Workplace
- February 19 - Did You Know? – MSI Training Schedule – PMM JIF, March 2020



## **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](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

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

### **Municipality**

### **Number of Videos**

No videos were viewed during the month of February

## **MEL SAFETY INSTITUTE (MSI)**

**NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).**

Listed below are upcoming MSI training programs scheduled for April and May of 2020. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

**March 16 - April 17, 2020, classes have been cancelled**

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

DATE	LOCATION	TOPIC	TIME
4/20/20	Borough of Glassboro #1	CDL-Drivers Safety Regulations	7:30 - 9:30 am
4/20/20	Borough of Glassboro #1	Hearing Conservation	9:45 - 10:45 am
4/21/20	Township of Delran	Landscape Safety	8:30 - 11:30 am
4/24/20	Township of Bordentown	Ladder Safety/Walking Working Surfaces	9:00 - 11:00 am
4/24/20	City of Bordentown	Playground Safety Inspections	12:30 - 2:30 pm
4/27/20	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/28/20	Township of Washington (Gloucester)	Fast Track to Safety-2020	8:30 - 12:30 pm
4/29/20	City of Camden	Driving Safety Awareness	8:00 - 9:30 am
4/29/20	City of Camden	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/29/20	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	1:30 - 3:30 pm
5/1/20	Township of Berlin #2	Leaf Collection Safety	8:00 - 10:00 am
5/1/20	Township of Berlin #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
5/5/20	Borough of Collingwood	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
5/5/20	Borough of Collingwood	Accident Investigation	11:00 - 1:00 pm
5/7/20	Township of Hainesport #1	Fast Track to Safety-2020	8:30 - 12:30 pm
5/8/20	Borough of Berlin #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/11/20	Borough of Magnolia	Landscape Safety	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
5/15/20	Borough of Glassboro #1 (Water/Sewer)	Jetter/Vacuum Safety	9:30 - 11:30 am
5/15/20	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/15/20	Township of Mantua	Fire Extinguisher	2:00 - 3:00 pm
5/18/20	Township of Cherry Hill #4	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/19/20	City of Camden	Special Event Management	8:00 - 10:00 am
5/19/20	City of Camden	Safety Committee Best Practices	10:15 - 11:45 am
5/20/20	Township of Burlington #3	Dealing with Difficult People	8:00 - 10:00 am
5/27/20	Township of Florence	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/27/20	Township of Florence	Hearing Conservation	11:30 - 12:30 pm
5/29/20	Borough of Pitman	Fast Track to Safety-2020	8:30 - 12:30 pm



CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	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
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6 Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,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
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	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	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety/ Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / 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	4 / 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
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
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
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	Dealing With Difficult People	1 / OFF
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	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



January 2020

### Mark Out Safety

In New Jersey, it's illegal to dig anywhere in the state without first calling for a mark out. Calling NJ1Call at 811 or 1-800-272-1000 gets your utility lines marked and helps protect you from potential injury and unnecessary expense. Contact the NJ One Call Center seven (7) days a week, twenty-four (24) hours a day, any day of the year. Anyone planning to dig or grade, including homeowners, utility companies, public works departments, and contractors, need to call. Some examples of when you should call before you dig:

- |                           |                         |                    |
|---------------------------|-------------------------|--------------------|
| • Excavation              | • Utility               | • Sidewalks, Curbs |
| • Demolition              | • Planting a Tree       | • Moving Dirt      |
| • Road Milling and Paving | • Mailbox Installation  | • Pest Control     |
| • Driveways               | • Fencing and Dog Fence | • Sprinkler        |
| • Drainage                | • Sewer or Water        | • Stump Removal    |
| • Roadway Signs           |                         |                    |

Before contacting the NJ One Call Center, be sure to have the following information about the site available:

- |                |                        |                           |
|----------------|------------------------|---------------------------|
| • County       | • Extent of Work       | • White Painted Area      |
| • Municipality | • Nearest Intersection | • Who are you working for |
| • Address      | • Other Intersection   | • Excavator or            |
| • Type of Work |                        | Homeowners Info           |

If you don't call, you do not know what is underground, which places life, health, and property at risk. Additionally, you are in violation of state and federal law subject to civil and criminal penalties and you will be held **100%** liable for damages and lost revenue to damaged facilities.

All excavators must have their own mark out request and must provide the physical location of the dig site – not just the postal address. Call three (3) business days ahead, but not more than ten (10) business days. Excavators must verify their location, dig date, and have a copy of their request ticket on site. Excavation must begin within ten (10) business days or the request ticket is no longer valid. You must hand dig within twenty-four (24) inches of marks before the operation of any mechanized equipment.

If an excavator causes or discovers any damage to pipes carrying natural gas, liquid petroleum, or any hazardous liquid: Call 911 and report the damage to the underground facility operator and Call 811 or 1-800-272-1000.

If an electrical facility is exposed or damaged, immediately call the facility operator and NJ1Call, and stop work. With electrocution possible, warn all persons the ground and any object near the dig area of the hazard, and the excavation operator should remain on the excavating equipment. Do not touch the excavating equipment, structures or materials near the point of contact. Do not resume work or evacuate excavating equipment until the facility operator has deemed the area safe. If immediate evacuation from the excavating equipment is required – jump, do not step, clear of the equipment and land on both feet. Move a safe distance away (+25 feet) using short hops or shuffling steps- do not take normal walking steps.

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February 2020

### **Service Animals in the Work Place**

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit [https://www.ada.gov/service\\_animals\\_2010.htm](https://www.ada.gov/service_animals_2010.htm) for more information concerning service animals in the workplace and in public settings. Additional guidance is available at [https://www.ada.gov/regs2010/service\\_animal\\_qa.html](https://www.ada.gov/regs2010/service_animal_qa.html) which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** April 1, 2020

**JIF SERVICE TEAM**

Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Glenn Prince Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949
Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650	Jonathan Czarnecki Risk Control Consultant <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a> Office: 856-446-9205
Lauren Gershman Administrative Assistant <a href="mailto:lgershman@jamontgomery.com">lgershman@jamontgomery.com</a> Office: 856-446-9279	

**MARCH ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Medford Lakes- Conducted a Loss Control Visit on March 18
- Township of Maple Shade DPW- Conducted a Loss Control Visit on March 2

**MEETINGS ATTENDED**

- All Meetings have been Postponed

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

- March 12- PMM JIF - Safety Directors Message - MSI Classes Cancelled until April 17, 2020
- March 13- PMM JIF - POSTPONED -Designated Employee Representative Class- March 17, 2020
- March 17- PMM JIF- MSI Class cancellations extended
- March 19- PMM JIF-UPDATED Bulletin – Best Practices for Parks and COVID-19
- March 24 - Did You Know?
- March 25- PMM JIF-New Bulletin – HazCom and COVID-19 reminder
- March 26- PMM JIF- New Bulletin – Family First Coronavirus Response Act Guidance
- March 26- PMM JIF- Lexipol Online Training Program- Link Sent to all Departments
- March 27- PMM JIF-Summary of League of Municipalities March 26 webinar
- March 30- PMM JIF- New COVID Safety Briefings

## **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](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

The following members used the MEL Media Library during March. Please note the new email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and telephone number: 856-552-4900.

### **Municipality**

### **Number of Videos**

No videos were viewed during the month of March

## **MEL SAFETY INSTITUTE (MSI)**

MSI in-classroom training programs are subject to further cancellation beyond May 17, 2020, due to the COVID-19 outbreak. Please check the MEL website for further updates and thank you for the continuing cooperation.

**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 May and June of 2020. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.**

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

DATE	LOCATION	TOPIC	TIME
5/1/20	Township of Berlin #2	Leaf Collection Safety	8:00 - 10:00 am
5/1/20	Township of Berlin #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
5/5/20	Borough of Collingwood	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
5/5/20	Borough of Collingwood	Accident Investigation	11:00 - 1:00 pm
5/7/20	Township of Hainesport #1	Fast Track to Safety-2020	8:30 - 12:30 pm
5/8/20	Borough of Berlin #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/11/20	Borough of Magnolia	Landscape Safety	8:30 - 11:30 am
5/15/20	Borough of Glassboro #1	Jetter/Vacuum Safety	9:30 - 11:30 am
5/15/20	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/15/20	Township of Mantua	Fire Extinguisher	2:00 - 3:00 pm
5/18/20	Township of Cherry Hill #4	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/19/20	City of Camden	Special Event Management	8:00 - 10:00 am
5/19/20	City of Camden	Safety Committee Best Practices	10:15 - 11:45 am
5/20/20	Township of Burlington #3	Dealing with Difficult People	8:00 - 10:00 am



DATE	LOCATION	TOPIC	TIME
5/27/20	Township of Florence	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/27/20	Township of Florence	Hearing Conservation	11:30 - 12:30 pm
5/29/20	Borough of Pitman	Fast Track to Safety-2020	8:30 - 12:30 pm
6/3/20	Township of Pemberton	LOTO	8:30 - 10:30 am
6/3/20	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
6/4/20	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/5/20	Borough of Berlin #2	Heavy Equipment Safety	8:30 - 11:30 am
6/9/20	City of Burlington #2	Jetter/Vacuum Safety	8:00 - 10:00 am
6/9/20	City of Burlington #2	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
6/12/20	Township of Tabernacle #1	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/15/20	Borough of Magnolia	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/16/20	Township of Gloucester	Excavation/Trenching/Shoring	8:00 - 12:00 pm
6/17/20	Township of Southampton	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
6/17/20	Township of Southampton	CDL-Drivers Safety Regulations	2:15 - 4:15 pm
6/22/20	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/23/20	Pemberton Township BOE	Fast Track to Safety-2020	8:30 - 12:30 pm
6/24/20	City of Camden	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/20	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
6/26/20	Township of Bordentown	Dealing with Difficult People	12:30 - 2:30 pm
6/29/20	Township of Hainesport #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/30/20	Pemberton Township BOE	Schools: Safety Awareness Training	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety/ Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6 Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,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
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	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	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety/ Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / 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	4 / 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
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
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
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	Dealing With Difficult People	1 / OFF
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	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



March 25, 2020

### **Guidance on the Families First Coronavirus Response Act (FFCRA)**

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

### **Covered Employers**

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

### **Eligible Employees**

*All employees* of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time,

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an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

### **Qualifying Reasons for Leave**

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

### **Duration of Leave**

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

### **Calculation of Pay**

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

### **Links to the Exact Regulatory Guidance**

#### **Families First Coronavirus Response Act: Questions and Answers**

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

#### **Families First Coronavirus Response Act: Employee Paid Leave Rights**

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

#### **Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements**

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>



March 25, 2020

### **Don't Forget Hazard Communication During COVID-19 Outbreak**

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

#### **DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK**

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from **WHO**.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, **WHO**.

The MEL has additional COVID -19 information on their website, [www.njmel.org](http://www.njmel.org). Are there any questions?

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March 19, 2020

### **Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak**

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
  - a. Do not use the park and facilities if you are not feeling well
  - b. Groups of more than 10 persons are prohibited
  - c. Maintain at least 6 feet social distance between users
  - d. Wash your hands as soon as possible. Do not touch your face.
  - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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## MEL SAFETY INSTITUTE BULLETIN

March 17, 2020

### **Park & Playground Best Practices During COVID-19 Outbreak**

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces **several times daily**, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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March 13, 2020

### **Summary of Interim Guidance for Emergency Medical Care and Transport of Suspected / Confirmed COVID-19 Patients**

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.

- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
  - N-95 or higher-level respirator or facemask (if a respirator is not available),
  - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
  - Examination gloves
  - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.


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- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
  - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
  - Keep the patient separated from other people as much as possible.
  - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
  - Keep pass-through doors and windows tightly shut.
  - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

### **EMS Employer Responsibilities**

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.

- 
- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
  - Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
  - Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
  - EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
  - EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
  - EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
  - EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.



## **Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States**

**This guidance applies to all first responders, including law enforcement, fire services, emergency medical services, and emergency management officials, who anticipate close contact with persons with confirmed or possible COVID-19 in the course of their work.**

Updated March 10, 2020

Available at <https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-for-ems.html>

### **Summary of Key Changes for the EMS Guidance:**

Updated PPE recommendations for the care of patients with known or suspected COVID-19:

- Facemasks are an acceptable alternative until the supply chain is restored. Respirators should be prioritized for procedures that are likely to generate respiratory aerosols, which would pose the highest exposure risk to HCP.
- Eye protection, gown, and gloves continue to be recommended.
  - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of HCP.
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.

Updated guidance about recommended EPA-registered disinfectants to include reference to a list now posted on the EPA website.

### **Background**

Emergency medical services (EMS) play a vital role in responding to requests for assistance, triaging patients, and providing emergency medical treatment and transport for ill persons. However, unlike patient care in the controlled environment of a healthcare facility, care and transports by EMS present unique challenges because of the nature of the setting, enclosed space during transport, frequent need for rapid medical decision-making, interventions with limited information, and a varying range of patient acuity and jurisdictional healthcare resources.

When preparing for and responding to patients with confirmed or possible coronavirus disease 2019 (COVID-19), close coordination and effective communications are important among 911 Public Safety Answering Points (PSAPs)—commonly known as 911 call centers, the EMS system, healthcare facilities, and the public health system. Each PSAP and EMS system should seek the involvement of an EMS medical director to provide appropriate medical oversight. For the purposes of this guidance, “EMS clinician” means prehospital EMS and medical first responders. When COVID-19 is suspected in a patient needing emergency transport, prehospital

care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.

Updated information about COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Infection prevention and control recommendations can be found here: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/infection-control.html>.

Additional information for healthcare personnel can be found at: <https://www.cdc.gov/coronavirus/2019-nCoV/guidance-hcp.html>.

### **Case Definition for COVID-19**

CDC's most current case definition for a person under investigation (PUI) for COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>.

### **Recommendations for 911 PSAPs**

Municipalities and local EMS authorities should coordinate with state and local public health, PSAPs, and other emergency call centers to determine need for modified caller queries about COVID-19, outlined below.

Development of these modified caller queries should be closely coordinated with an EMS medical director and informed by local, state, and federal public health authorities, including the city or county health department(s), state health department(s), and CDC.

### **Modified Caller Queries**

PSAPs or Emergency Medical Dispatch (EMD) centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. The query process should never supersede the provision of pre-arrival instructions to the caller when immediate lifesaving interventions (e.g., CPR or the Heimlich maneuver) are indicated. Patients in the United States who meet the appropriate criteria should be evaluated and transported as a PUI. Information on COVID-19 will be updated as the public health response proceeds. PSAPs and medical directors can access CDC's [PUI definitions here](#).

Information on a possible PUI should be communicated immediately to EMS clinicians before arrival on scene in order to allow use of appropriate personal protective equipment (PPE). PSAPs should utilize medical dispatch procedures that are coordinated with their EMS medical director and with the local or state public health department.

PSAPs and EMS units that respond to ill travelers at US international airports or other ports of entry to the United States (maritime ports or border crossings) should be in contact with the CDC quarantine station of jurisdiction for the port of entry (see: [CDC Quarantine Station Contact List](#)) for planning guidance. They should notify the quarantine station when responding to that location if a communicable disease is suspected in a traveler. CDC has provided job aids for this purpose to EMS units operating routinely at US ports of entry. The PSAP or EMS unit can also call CDC's

Emergency Operations Center at (770) 488-7100 to be connected with the appropriate CDC quarantine station.

### **Recommendations for EMS Clinicians and Medical First Responders**

EMS clinician practices should be based on the most up-to-date COVID-19 clinical recommendations and information from appropriate public health authorities and EMS medical direction.

State and local EMS authorities may direct EMS clinicians to modify their practices as described below.

### **Patient Assessment**

- If PSAP call takers advise that the patient is suspected of having COVID-19, EMS clinicians should put on appropriate [PPE](#) before entering the scene. EMS clinicians should consider the signs, symptoms, and risk factors of COVID-19 (<https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>).
- If information about potential for COVID-19 has not been provided by the PSAP, EMS clinicians should exercise appropriate precautions when responding to any patient with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, all [PPE](#) as described below should be used. If COVID-19 is not suspected, EMS clinicians should follow standard procedures and use appropriate PPE for evaluating a patient with a potential respiratory infection.
- A facemask should be worn by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated. If the patient requires intubation, see below for additional precautions for aerosol-generating procedures.
- During transport, limit the number of providers in the patient compartment to essential personnel to minimize possible exposures.

### **Recommended Personal Protective Equipment**

- EMS clinicians who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard, Precautions and use the PPE as described below. Recommended PPE includes:
  - N-95 or higher-level respirator or facemask (if a respirator is not available),
    - N95 respirators or respirators that offer a higher level of protection should be used instead of a facemask when performing or present for an aerosol-generating procedure
  - Eye protection (i.e., goggles or disposable face shield that fully covers the front and sides of the face). Personal eyeglasses and contact lenses are NOT considered adequate eye protection.

- A single pair of disposable patient examination gloves. Change gloves if they become torn or heavily contaminated, and isolation gown.,
    - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS clinicians (e.g., moving patient onto a stretcher).
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering an isolated driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid soiling the compartment.
  - If the transport vehicle does **not** have an isolated driver's compartment, the driver should remove the face shield or goggles, gown and gloves and perform hand hygiene. A respirator or facemask should continue to be used during transport.
- All personnel should avoid touching their face while working.
- On arrival, after the patient is released to the facility, EMS clinicians should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- Other required aspects of Standard Precautions (e.g., injection safety, hand hygiene) are not emphasized in this document but can be found in the guideline titled [Guideline for Isolation Precautions: Preventing Transmission of Infectious Agents in Healthcare Settings](#).

#### **Precautions for Aerosol-Generating Procedures**

- If possible, consult with medical control before performing aerosol-generating procedures for specific guidance.
- An N-95 or higher-level respirator, instead of a facemask, should be worn in addition to the other PPE described above, for EMS clinicians present for or performing aerosol-generating procedures.,
- EMS clinicians should exercise caution if an aerosol-generating procedure (e.g., bag valve mask (BVM) ventilation, oropharyngeal suctioning, endotracheal intubation, nebulizer treatment, continuous positive airway pressure (CPAP), bi-phasic positive airway pressure (biPAP), or resuscitation involving emergency intubation or cardiopulmonary resuscitation (CPR)) is necessary.
  - BVMs, and other ventilatory equipment, should be equipped with HEPA filtration to filter expired air.

- EMS organizations should consult their ventilator equipment manufacturer to confirm appropriate filtration capability and the effect of filtration on positive-pressure ventilation.
- If possible, the rear doors of the transport vehicle should be opened and the HVAC system should be activated during aerosol-generating procedures. This should be done away from pedestrian traffic.

#### **EMS Transport of a PUI or Patient with Confirmed COVID-19 to a Healthcare Facility (including inter-facility transport)**

If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility for further evaluation and management (subject to EMS medical direction), the following actions should occur during transport:

- EMS clinicians should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
- Keep the patient separated from other people as much as possible.
- Family members and other contacts of patients with possible COVID-19 should not ride in the transport vehicle, if possible. If riding in the transport vehicle, they should wear a facemask.
- Isolate the ambulance driver from the patient compartment and keep pass-through doors and windows tightly shut.
- When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
  - Close the door/window between these compartments before bringing the patient on board.
  - During transport, vehicle ventilation in both compartments should be on non-recirculated mode to maximize air changes that reduce potentially infectious particles in the vehicle.
  - If the vehicle has a rear exhaust fan, use it to draw air away from the cab, toward the patient-care area, and out the back end of the vehicle.
  - Some vehicles are equipped with a supplemental recirculating ventilation unit that passes air through HEPA filters before returning it to the vehicle. Such a unit can be used to increase the number of air changes per hour (ACH) (<https://www.cdc.gov/niosh/hhe/reports/pdfs/1995-0031-2601.pdfpdf icon>).
- If a vehicle without an isolated driver compartment and ventilation must be used, open the outside air vents in the driver area and turn on the rear exhaust ventilation fans to the highest setting. This will create a negative pressure gradient in the patient area.
- Follow routine procedures for a transfer of the patient to the receiving healthcare facility (e.g., wheel the patient directly into an examination room).

#### **Documentation of patient care**



- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
  - Any written documentation should match the verbal communication given to the emergency department providers at the time patient care was transferred.
- EMS documentation should include a listing of EMS clinicians and public safety providers involved in the response and level of contact with the patient (for example, no contact with patient, provided direct patient care). This documentation may need to be shared with local public health authorities.

### **Cleaning EMS Transport Vehicles after Transporting a PUI or Patient with Confirmed COVID-19**

The following are general guidelines for cleaning or maintaining EMS transport vehicles and equipment after transporting a PUI:

- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles.
  - The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, EMS clinicians should wear a disposable gown and gloves. A face shield or facemask and goggles should also be worn if splashes or sprays during cleaning are anticipated.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle.
- Routine cleaning and disinfection procedures (e.g., using cleaners and water to pre-clean surfaces prior to applying an EPA-registered, hospital-grade disinfectant to frequently touched surfaces or objects for appropriate contact times as indicated on the product's label) are appropriate for severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) in healthcare settings, including those patient-care areas in which aerosol-generating procedures are performed.
- Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect the vehicle in accordance with standard operating procedures. All surfaces that may have come in contact with the patient or materials contaminated during patient care (e.g., stretcher, rails, control panels, floors, walls, work surfaces) should be thoroughly cleaned and disinfected using an EPA-registered hospital grade disinfectant in accordance with the product label.


- Clean and disinfect reusable patient-care equipment before use on another patient, according to manufacturer’s instructions.
- Follow standard operating procedures for the containment and disposal of used PPE and regulated medical waste.
- Follow standard operating procedures for containing and laundering used linen. Avoid shaking the linen.

### **Follow-up and/or Reporting Measures by EMS Clinicians After Caring for a PUI or Patient with Confirmed COVID-19**

- EMS clinicians should be aware of the follow-up and/or reporting measures they should take after caring for a PUI or patient with confirmed COVID-19:
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities. Decisions for monitoring, excluding from work, or other public health actions for HCP with potential exposure to SARS-CoV-2 should be made in consultation with state or local public health authorities. Refer to the Interim U.S. Guidance for Risk Assessment and Public Health Management of Healthcare Personnel with Potential Exposure in a Healthcare Setting to Patients with Coronavirus Disease 2019 (COVID-19) for additional information.
- EMS agencies should develop sick-leave policies for EMS personnel that are nonpunitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.
  - Any unprotected exposure (e.g., not wearing recommended PPE) should be reported to occupational health services, a supervisor, or a designated infection control officer for evaluation.
  - EMS clinicians should be alert for fever or respiratory symptoms (e.g., cough, shortness of breath, sore throat). If symptoms develop, they should self-isolate and notify occupational health services and/or their public health authority to arrange for appropriate evaluation.

### **EMS Employer Responsibilities**

The responsibilities described in this section are not specific for the care and transport of PUIs or patients with confirmed COVID-19. However, this interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.

- EMS units should have infection control policies and procedures in place, including describing a recommended sequence for safely donning and doffing PPE.
- Provide all EMS clinicians with job- or task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS clinicians are educated, trained, and have practiced the appropriate use of PPE prior to caring for a patient, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
- Ensure EMS clinicians are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering facepiece respirators), or medically cleared and trained in the use of an alternative respiratory protection device (e.g., Powered Air-Purifying Respirator, PAPR) whenever respirators are required. OSHA has a number of [respiratory training videos](#).
- EMS units should have an adequate supply of PPE.
- Ensure an adequate supply of or access to EPA-registered hospital grade disinfectants (see above for more information) for adequate decontamination of EMS transport vehicles and their contents.
- Ensure that EMS clinicians and biohazard cleaners contracted by the EMS employer tasked to the decontamination process are educated, trained, and have practiced the process according to the manufacturer's recommendations or the EMS agency's standard operating procedures.



## MEL SAFETY INSTITUTE BULLETIN

March 12, 2020

### **Coronavirus COVID-19**

The spread of the Coronavirus, or “COVID-19” is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. *The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as “interim” guidance since the spread and development of COVID-19 is ongoing.* Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as “highly contagious” and is “droplet” spread. Statistics reflect that 80% of those who are infected show only “mild” symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC’s web page at [www.cdc.gov/coronavirus/covid19](http://www.cdc.gov/coronavirus/covid19).

#### **Recommended strategies for employers to use now:**

##### **Actively encourage sick employees to stay home:**

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The N.J. Department of Health website

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included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: [https://www.nj.gov/health/cd/topics/covid2019\\_schoolbusiness.shtml](https://www.nj.gov/health/cd/topics/covid2019_schoolbusiness.shtml)

- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

**Separate sick employees:**

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

**Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:**

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

**Perform routine environmental cleaning:**

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

**Advise employees before traveling to take certain steps:**

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
  - Level 3 Health Notice: China, Iran, South Korea, Italy
  - Level 2 Health Notice: Japan
  - Level 1 Health Notice: Hong Kong



- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.
- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

#### **Assistance in the State of New Jersey**

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

#### **Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:**

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

#### **Planning for a Possible COVID-19 Outbreak in the US**

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.

- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA. HIPAA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.
- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at [https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.

## Professional Municipal Mgmt JIF

From 1/22/2020 To 2/22/2020

### Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Willingboro High School I - Township of Willingboro	20 JFK Way Willingboro, NJ 08046	Evidence of Insurance	1/23/2020 #2413553	GL AU EX WC
H - Burlington County Board of I - Township of Maple Shade	Chosen Freeholders 49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability policies if required by written contract as respects to the events attached.	1/29/2020 #2420673	GL AU EX WC
H - Burlington County Highway I - Township of Moorestown	Department PO Box 6000 49 Rancocas Road Eastampton, NJ 08060	Evidence of insurance as respects to Snow Plowing Shared Services for 2020. County of Burlington is included as Additional Insured under the General Liability Policy when required under written contract.	2/4/2020 #2424543	GL AU EX WC
H - County of Burlington, Dept. of Public Works I - Township of Moorestown	Div of Engineering PO Box 6000 49 Rancocas Road Mt. Holly, NJ 08060	Evidence of insurance as respects to Road Opening Permits for 2020. County of Burlington is included as Additional Insured under the General Liability Policy when required under written contract.	2/4/2020 #2424544	GL AU EX WC
H - Burlington County Highway I - Township of Moorestown	Department PO Box 6000 49 Rancocas Road Mt. Holly, NJ 08060	Evidence of insurance as respects to Snow Plowing Shared Services for 2020. County of Burlington is included as Additional Insured under the General Liability Policy when required under written contract.	2/4/2020 #2424546	GL AU EX WC
H - Burlington County Board of Chosen Freeholders I - Township of Moorestown	Attn Rsk Mgmt 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060	Evidence of insurance in respect to Moorestown Community Events on Main Street CR537 near Church Street CR607 and Chester Avenue CR603 for 2020 by the Moorestown Township & Police Dept.	2/4/2020 #2424547	GL AU EX WC
H - Burlington County Bridge I - Township of Willingboro	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	RE: Leasing Program Series 2002 property Limit per fund \$2,502,250. Certificate Holder is amended to be Included as additional insured" the person(s) or organization(&) as shown In the description section of this certificate of insurance for General Liability	2/4/2020 #2424784	GL AU EX WC OTH

02/22/2020

1 of 1

## Professional Municipal Mgmt JIF

### Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

		& Excess Liability & as "Mortgagee" ATIMA for Property pursuant to the terms, conditions, Limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)with respect to Goverenmental Leasing Program Series 2002 property Limit per fund \$2,502,250.		
H - Becton Regional High School I - Borough of Glen Ridge	120 Paterson Avenue East Rutherford, NJ 07073	RE: Welcome To The Jungle Cheer Challenge 3/7/20. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 9th annual Welcome To The Jungle Cheer Challenge 3/7/20.	2/5/2020 #2424924	GL AU EX WC
H - Burlington County Board of Chosen Freeholders I - Township of Moorestown	Attn Rsk Mgmt 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060	RE: 2020 Shared Services The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 2020 Shared Services	2/11/2020 #2435012	GL AU EX WC
H - Maple Shade Twp Recreation I - Township of Maple Shade	Department 200 Stiles Ave. Maple Shade, NJ 08052	Certificate holder is Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect all recreation programs affiliated with the township. This does not include amusements or fireworks.	2/12/2020 #2435016	GL AU EX WC
H - Burlington County Board of I - Township of Maple Shade	Chosen Freeholders 49 Rancocas Road PO Box 6000 Mount Holly, NJ 08060	Evidence of Insurance.	2/14/2020 #2436283	GL AU EX WC OTH
H - Burlington County I - Township of Evesham	Board of Chosen Freeholders PO Box 6000 Mt. Holly, NJ 08060	RE: Project #0613-219 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Project #0613-219: Agreement for Sub-Grant of Community Development Block Grant Funds Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	2/20/2020 #2437901	GL AU EX WC

02/22/2020

1 of 1

**Professional Municipal Mgmt JIF**  
**Certificate of Insurance Monthly Report**

From 1/22/2020 To 2/22/2020

Total # of Holders: 12				
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# Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 2/22/2020 To 3/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Moorestown I - Township of Moorestown	111 West 2nd Street Moorestown, NJ 08057	Evidence of Insurance.	2/28/2020 #2450577	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - Township of Evesham	Cooper Rd & Route 73 PO Box 1400 Voorhees, NJ 08043	RE: Rental of Office Trailer / Storage Container Hale Trailer Brake & Wheel, Inc. ATIMA is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of office trailer or storage container.	3/12/2020 #2463488	GL AU EX WC OTH
Total # of Holders: 2				

03/23/2020

1 of 1



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
Cumulative Savings Report**

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	67	\$28,021.04	\$10,319.06	\$17,701.98	63%
FEBRUARY	132	\$151,717.37	\$43,060.69	\$108,656.68	72%
MARCH	105	\$119,083.23	\$43,582.43	\$75,500.80	63%
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>304</b>	<b>\$298,821.64</b>	<b>\$96,962.18</b>	<b>\$201,859.46</b>	<b>68%</b>

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	54	\$18,456.01	\$7,732.57	\$10,723.44	58%
FEBRUARY	197	\$266,851.20	\$97,145.36	\$169,705.84	64%
MARCH	83	\$272,577.36	\$41,182.77	\$231,394.59	85%
APRIL	119	\$239,298.49	\$79,079.33	\$160,219.16	67%
MAY	80	\$198,539.60	\$109,089.20	\$89,450.40	45%
JUNE	127	\$151,492.03	\$64,763.53	\$86,728.50	57%
JULY	104	\$103,349.22	\$42,460.47	\$64,727.75	59%
AUGUST	104	\$109,128.90	\$58,209.59	\$47,080.31	46%
SEPTEMBER	106	\$106,353.28	\$46,519.52	\$59,833.76	56%
OCTOBER	119	\$178,650.01	\$58,385.05	\$120,264.96	67%
NOVEMBER	144	\$144,475.72	\$53,759.64	\$90,716.08	63%
DECEMBER	80	\$58,613.74	\$19,499.46	\$39,114.28	67%
<b>TOTALS</b>	<b>1317</b>	<b>\$1,847,785.56</b>	<b>\$677,826.49</b>	<b>\$1,169,959.07</b>	<b>63%</b>



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF**  
**Savings By Specialty & Top 10 Providers**  
**1/1/2020 – 3/31/2020**

SAVINGS BY SPECIALTY					
	UNITS OF				%
	SERVICE	BILLED	APPROVED	SAVINGS	SAVINGS
Ambulance	7	\$900.00	\$795.00	\$105.00	12%
Ambulatory Surgical Center	7	\$48,496.00	\$22,083.00	\$26,413.00	54%
Anesthesiology	18	\$14,120.50	\$10,025.28	\$4,095.22	29%
Behavioral Health	8	\$2,780.00	\$2,345.00	\$435.00	16%
Durable Medical Equipment	1	\$382.65	\$382.65	\$0.00	0%
Emergency Medicine	3	\$3,004.00	\$2,329.15	\$674.85	22%
General Surgery	2	\$250.00	\$190.00	\$60.00	24%
Hand Surgery	3	\$2,179.00	\$1,255.91	\$923.09	42%
Hospital	7	\$20,988.34	\$10,825.93	\$10,162.41	48%
Laboratory Services	3	\$414.19	\$57.04	\$357.15	86%
Medical Transportation	3	\$882.70	\$859.00	\$23.70	3%
MRI/Radiology	7	\$5,629.40	\$2,717.24	\$2,912.16	52%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Neurosurgery	12	\$16,350.00	\$3,728.72	\$12,621.28	77%
Occupational Medicine	24	\$9,186.50	\$4,962.92	\$4,223.58	46%
Orthopedic Surgery	32	\$70,772.60	\$9,442.23	\$61,330.37	87%
Pain Management	3	\$12,800.00	\$1,269.84	\$11,530.16	90%
Physical Medicine & Rehabilitation	5	\$5,044.40	\$812.24	\$4,232.16	84%
Physical Therapy	140	\$63,747.36	\$12,016.00	\$51,731.36	81%
Physicians Fees	2	\$370.00	\$330.04	\$39.96	11%
Radiology	4	\$228.00	\$68.78	\$159.22	70%
Urgent Care Center	9	\$2,308.00	\$1,409.39	\$898.61	39%
<b>Grand Total</b>	<b>304</b>	<b>\$298,821.64</b>	<b>\$96,962.18</b>	<b>\$201,859.46</b>	<b>68%</b>

TOP 10 PROVIDERS			
	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER SURGICAL CENTER, LLC	1	\$9,018.00	Orthopedics
IVY REHAB NETWORK INC	78	\$6,640.00	Physical Therapy
SUMMIT SURGICAL CENTER, LLC	1	\$6,217.00	Ambulatory Surgery Center
ATLAS SPINE	6	\$5,412.89	Neurosurgery
CENTENNIAL SURGERY CENTER	3	\$5,056.00	Pain Management
ACCURATE MONITORING,, LLC	1	\$4,955.00	Ambulatory Surgery Center
KENNEDY HEALTH	2	\$4,614.72	Physical Therapy
CONCENTRA MEDICAL CENTERS	20	\$4,333.59	Ambulatory Surgery Center
VIRTUA MEDICAL GROUP	14	\$4,299.25	Neuromonitoring
NEUROPHYSIOLOGIC INTERPRETIVE S	1	\$3,750.00	Occupational Medicine
<b>Grand Total</b>	<b>127</b>	<b>\$54,296.45</b>	

# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – FEBRUARY 25, 2020  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN TOWNSHIP  
1:00 PM**

Meeting of 2020 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2020 FUND COMMISSIONERS:**

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

**SPECIAL FUND COMMISSIONERS:**

Maryann Knell	Township of Moorestown	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Karen A. Read</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>John Shields, Esquire</b>
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Auditor	Bowman & Company
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Claims Service	Qual Lynx <b>Claudia Acosta</b>
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Safety Director	J.A. Montgomery Risk Control <b>Jonathan Czarnecki</b>
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Managed Care Organization	QualCare <b>Karen Beatty</b>
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Underwriting Manager	Conner Strong & Buckelew
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**ALSO PRESENT:**

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



**APPROVAL OF MINUTES: JANUARY 25, 2020 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 25, 2020:**

Moved:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**2020 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 14-17. Resolution 20-10 authorizing travel expense was included in the agenda.

**MOTION TO ADOPT RESOLUTION 20-10 AUTHORIZING  
CONFERENCE ATTENDANCE**

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

**Employment Practices Training:** This year, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. We will work with the Fund Attorney to schedule this training for managers. J.A. Montgomery will conduct this training for Police Command Officers. The Training for non-supervisory employees and volunteers will be ready later in the year. We are expecting to push the deadline to complete all elements of the EPL Compliance program to June 30, 2021. The revised model personnel policy and employee handbook have been drafted and are now being sent to MEL sub-committees for review.

**Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by June 1st. This year's elected officials training program will focus on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation.

If any member would like to host a session, please contact the Fund Office and Mr. Kearns. We will distribute a notice once the program is posted to the MEL's Learning Management System for the on-line version.

**Employees and Volunteers protecting Children Training:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Included in the agenda were the directions to take the course. We are drafting a notice to inform members of the

materials on the MEL's webpage for Protecting Our Children which includes this training, model documents and resource guide.

**2020 MEL/RCF/EJIF Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 27<sup>th</sup> at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. The local JIF Commissioners are also welcome to attend. Please notify out office if you are interested.

**2020 MEL, MR HIF & NJCE Educational Seminar:** The 10<sup>th</sup> annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the MEL, Municipal Reinsurance Health Insurance Fund (MR HIF) and Counties Excess Liability Fund.

An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

**March Meeting Cancellation** – A reminder that the Fund will not be meeting in March, the next meeting will be on April 28<sup>th</sup> at the Indian Spring Golf Course. Included in the agenda was Resolution 20-11 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

#### **MOTION TO ADOPT RESOLUTION 20-11**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated December 31, 2019 shows the fund's surplus over \$3 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 1.12% and the actual at 1.01%. The fund's Loss Time Accident Frequency is 0.00. The Executive Director asked if there were any questions and then concluded his report.

#### Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Shields distributed a handout about Professional Services Contract Language. This particular contract would have limited the liability of the professional firm to \$15,000 or the amount they were paid. There were also contracts that stated imposing other state's statutes which contradicts NJ statutes and it was advised to make sure you are reviewing all contracts and make sure the language is appropriate.

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

**Payment of February 2020 Vouchers Resolution 20-12**

Fund Year 2019	80.50
Fund Year 2020	198,350.86
<b>Total</b>	<b>198,431.36</b>

**MOTION TO APPROVE RESOLUTION 20-12 VOUCHER LIST FOR THE MONTH OF FEBRUARY**

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

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2020:**

<b>2020</b>	3,499.00
<b>2019</b>	23,962.75
<b>2018</b>	6,741.66
<b>2017</b>	6,210.52
<b>2016</b>	6,040.65
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>46,454.58</b>

Treasurer's Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Jonathan Czarnecki reported the Safety Directors Report for January was included in the agenda along with multiple Safety Directors Bulletins: Checking Driving Histories of CDL-Holders and Annual Program Review, Annual Reminder to Check Motor Vehicle Records (MVR) of Non-CDL Drivers and NJPEOSH Recordkeeping – Annual Reminder. Commissioner Merchel advised they are getting pushback from the Unions about the CDL Clearinghouse, they had half of the guys signed up, and then the union stopped registrations. The way they understand the law is you cannot force them to sign up. Mr. Czarnecki advised they are not required to register, however if the employer cannot query them on the Clearinghouse system then the town must restrict them from performing any safety sensitive functions, which includes vehicles 26,001 pounds or more. Mr. Czarnecki 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 there were 14 certificates issued from 12/22/2019 to 1/22/2020.

**MANAGED CARE:**

**REPORT:** Karen Beatty advised January's reports were included in the agenda. Ms. Beatty reported there were 67 bills during the month of January totaling \$28,021.04, of that amount \$10,319.06 was paid for a savings of \$17,701.98 which is a 63.2% savings. Ms. Beatty then thanked the fund for their reappointment and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Report Part of Minutes.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

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

Motion:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	Unanimous

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

Motion:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

**MOTION TO ADJOURN MEETING:**

Motion:	Commissioner Corrales
Second:	Commissioner Brevogel
Vote:	Unanimous

**MEETING ADJOURNED: 1:39pm**

**NEXT REGULAR MEETING: April 28, 2020  
Indian Springs Country Club, 11:00AM**

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

## ***APPENDIX II – MEL, RCF, EJIF REPORTS***





## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** March 27, 2020

**Memo to:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

**From:** Commissioner Thomas Merchel

**Subject:** March MEL Meeting

**Public Health Crisis:** Board of Fund Commissioners approved procedures and some steps to take during the public health crisis. Board adopted Resolution 20-20 adopting procedures to address claims and/or issues relating to Covid-19 also known as the coronavirus disease.

In addition, the Board adopted a resolution authorizing the appointment of James Pietras, Esquire for an amount not to exceed \$5,000 to provide the MEL with general guidance on workers' compensation coverage for exposed workers – which is expected to result in the MEL developing guidance for claims administrators.

Safety Director said the MEL webpage – [njmel.org](http://njmel.org) – has an informative section for Covid 19 where materials and links are being regularly posted.

**Fund Operation:** In light of the COVID-19 pandemic, it is imperative that the MEL continue to operate going forward. In event the pandemic impairs the MEL's ability to convene claims committee or executive committee meetings in a timely fashion, the Board empowered the Executive Director and Fund Attorney to make decisions, claim and expense payments and have these ratified at the next scheduled meetings of the claims and executive committee meetings.

**Management Committee:** Committee met via teleconference on March 5<sup>th</sup> to review the responses to the Request for Qualifications for Emergency Response Vendors. Management Committee approved all but 2 that were “non-responsive”. Responses from the following vendors have now been posted to the MEL webpage.

All Risk Property Damage Experts  
Insurance Restoration Specialists  
National Restoration  
Puro Clean Disaster Response  
Rapid Recovery Restoration Services  
ServPro of Haddon Heights / Voorhees  
ServPro of Nutley / Bloomfield  
RDC Restoration LLC

Committee also approved an amount not to exceed \$23,000 for remediation of moldy boxes containing liability claims files that were closed during 2006 and back, if the Division of Archives does not approve of destroying the records, since the files cannot be specifically identified.

**Joint Cash Management Investment Program.** In 2019, the board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the MEL’s Joint Cash Management & Investment Program. MEL Investment Chairman Rheinhardt and Fund Attorney said the MEL has been working to create some form or another of a Joint Cash Management Plan since at least 2008, at the outset of the recession when members had difficult time with notes. The formation now puts the MEL in a position to assist members with purchasing notes just as the impact of the pandemic has negatively affected the municipal bond market.

Board adopted a resolution awarding professional service agreement to Clearbrook Investment Consulting to serve as Asset Manager, Bank of New York for Custodial Services & Accounting and NW Financial Services as Financial Advisor. Committee agreed to invite the Residual Claims Fund, the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting at the outset. Once operational, the offer can be extended to all affiliated local Joint Insurance Funds.

Meeting of Investment Committee, including all local JIF Treasurers, will be scheduled to introduce the Joint Cash Management & Investment Program to each JIF. Local JIF Chairs will be invited to participate. Next steps include providing each JIF with participating paperwork.

**Model Personnel Committee:** Matt Giacobbe has completed draft Personnel Manuals and Employee Handbooks (civil service and non-civil service) which have been distributed to the Model Personnel Committee for review. The MEL is in the process of scheduling a conference call meeting of the Committee.

**Coverage Committee:** The committee met on February 21, 2020; Committee submitted its minutes of that meeting. The Committee is scheduled to meet next on May 8, 2020 at 10AM; location to be determined.

Board accepted the Coverage Committee's recommendation and approved endorsements to the Casualty and Crime Policies:

Endorsements: Casualty – Railroad Exclusion; 2) Crime – Liberalization; 3) Casualty – Inflatable Fire House Exception; 4) Casualty – Dam Exclusion; and 5) Casualty- Judges/Prosecutors.

MEL Crime Policy: Policy & applicable endorsements; Additional Insured, Blanket Independent Contractors, Blanket Waiver of Subrogation, Statutory Bond-Scheduled Independent Contractors and Definition of Employee (NJUA JIF only).

**Legislative Committee:** The committee met on February 13, 2020 and submitted its minutes of the meeting for information. Committee is scheduled to meet next on May 7, 2020 at 10AM via teleconference.

**Safety & Education Committee:** The committee met on February 21<sup>st</sup> and submitted its minutes of that meeting. Committee is scheduled to meet next on May 8, 2020 at 11:30AM; location to be determined.

In January, the MEL authorized the release of a competitive contract RFP for a vendor to prepare webinars/online training and for the Learning Management System with one response received for each position. The Board of Fund Commissioners accepted the Committee's recommendation and awarded the contract to VCS for webinars and online training and FirstNet for the Learning Management System.

The Board also approved Committee's request and authorized additional funds not to exceed \$20,000 to provide additional training on Designated Employer Representative Classes (D.E.R.)

**RCF:** The RCF held its 2020 reorganization meeting on January 6, 2020; a copy of Commissioner Clarke's report of the meeting submitted for information. Fund Year 2015 has now been transferred to the Residual Claims Fund.

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

**Claims Review Committee:** The Claims Review Committee met on January 6, 2020 and March 5, 2020; enclosed are the minutes under separate cover.

Fund Attorney: Fund Attorney reported on filings with the State Comptroller's office on excess renewals adding that the MEL is now in a good position prior to marketing 2021 commercial coverages – which often exceeds \$2,000,000 and is approaching \$10,000,000 in premiums for property coverage.



## Municipal Excess Liability Residual Claims Fund

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

March 27, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

Re: RCF March 2020 Meeting

**Joint Cash Management Investment Program.** In 2019, the MEL board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. Today the MEL is adopting a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor. The MEL invited the NJ Municipal Excess Liability Residual Claims Fund (RCF), the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting to start with investment opportunities. Once operational, the offer will be extended to all MEL affiliated local Joint Insurance Funds. The RCF Executive Board passed a resolution to participate in the MEL Joint Cash Management Program, which takes effect immediately.

**Fund Operation:** In light of the COVID-19 pandemic, a resolution was passed to allow the RCF to continue operations in the event the pandemic impairs the claims committee or executive committee from convening in a timely fashion. The Executive Director and Fund Attorney are empowered to make decisions, including approval of claim and expense payments.

**2020 MEL, MRHIF and NJCE Educational Seminar:** The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed, and will be rescheduled at a later date.

**Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>.

**Claims Committee:** The Claims Review Committee met on January 6, 2020 and March 5, 2020; minutes of those meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF will be June 3, 2020 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

March 27, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Commissioner Thomas Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**JOINT CASH MANAGEMENT INVESTMENT PROGRAM** - In 2019, the MEL board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. During its March 27<sup>th</sup> meeting, the MEL adopted a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor. The MEL invited the NJ Municipal Excess Liability Residual Claims Fund (RCF), the NJ Municipal Environmental Risk Management Fund (E-JIF), and the Sustainable Energy Joint Meeting (SEM) to start with investment opportunities. The E-JIF Board adopted Resolution #13-20 authorizing the Fund's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI).

**FUND OPERATION** - In the event the COVID-19 pandemic impairs the Fund's ability to convene claims committee or executive committee meetings in a timely fashion, a motion was passed authorizing the Executive Director and Fund Attorney to make necessary decisions to continue operations, including approval of claim and expense payments.

**REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION**- The revised 2020 budget and Resolution #14-20 were included in the agenda. The revisions reflect new members added to the local JIFs for 2020 and associated professional fee contract increases. A motion was passed approving the revisions to the 2020 budget. In addition, Resolution #14-20 was adopted amending the contracted amounts of certain professionals and service organizations.

**UST POLICY ENDORSEMENT #2** – In February the Fund was notified by NJDEP that there was an issue with the EJIF UST form citing that the form does not meet standards contained in the "*UST Technical Compendium: Financial Responsibility*". The Executive Board previously approved the endorsement to the EJIF UST policy via email, and memorialized the approval by way of a motion.



**RISK MANAGEMENT INFORMATION SYSTEM (RMIS)** - Following the MEL's lead on its usage of the Origami data collection system and established platform, the Executive Board adopted Resolution #15-20 approving a contract with Origami Risk. The system will aid the underwriting and claims process for all members of the EJIF and allow a greater ease in capturing and reporting data and claims.

**ACTUARIAL IBNR REPORT-** Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2019.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for Wednesday, June 3, 2020 at the Forsgate CC, Jamesburg.