

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JANUARY 23, 2017 – 1:00 PM**

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

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

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JANUARY 23, 2017
MOORESTOWN TOWNSHIP**

- ☐ **MEETING OF FUND COMMISSIONERS CALL TO ORDER**
- ☐ **ROLL CALL OF 2016 COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:**
 - November 28, 2016, Open Session.....**Appendix I**
 - November 28, 2016, Closed Session.....**To be distributed**
- ☐ **CORRESPONDENCE**.....None
- ☐ **ADJOURN MEETING**
 - Chairs vacated - Chair asks Executive Director to run meeting
- ☐ **EXECUTIVE DIRECTOR CALLS MEETING TO ORDER**
- ☐ **ROLL CALL OF 2017 FUND COMMISSIONERS**
- ☐ **ELECTION OF CHAIR AND SECRETARY**
- ☐ **ATTORNEY SWEARS IN COMMISSIONERS**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - .Executive Director's Report..... **Page 1**
 - ☐ **ATTORNEY - William J. Kearns, Esquire**
 - ☐ **TREASURER - Thomas Tontarski**
 - .December 2016 Voucher List Resolution 16-28.....**Page 45**
 - .Supplemental Voucher List Resolution 16-29.....**Page 47**
 - .January 2017 Voucher List Resolution 17-6.....**Page 48**
 - .Treasurer Reports.....**Page 50**
 - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - Monthly Certificate Report.....**Page 56**
 - Cyber Liability Coverage Memorandum.....**Page 57**
 - Cyber Coverage Options.....**Page 59**
 - MEL Bulletin 17-01 2017 MEL Coverage Bulletins.....**Page 60**
 - MEL Bulletin 17-02 2017 Property and Casualty Renewal Overview.....**Page 62**
 - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - .Monthly Report**Page 65**
 - ☐ **MANAGED CARE – QualCare**
 - .Monthly Report.....**Page 81**
 - ☐ **CLAIMS SERVICE – Qual Lynx**
-

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

- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: February 27, 2017 - Moorestown Township Town Hall**
-

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: January 23, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ 2017 Reorganization Resolutions

Fund Professionals & Professional Service Agreements: At the January 26, 2015 Reorganizational meeting, the Fund appointed professional contracts in accordance with the fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Enclosed with the reorganization resolutions is Resolution 17-1 reflecting re-appointments and establishing compensation for Fund Year 2017. **(Page 3)**

☐ Motion to adopt Resolution 17-1

.Resolution 17-2 Establishment of Public Meeting Procedures	Page 6
.Resolution 17-3 Establishment of a Fiscal Management Plan	Page 8
.Resolution 17-4 Appointing Defense Panel Attorneys	Page 15
.Resolution 17-5 2017 Risk Management Plan	Page 17

☐ Motion to adopt Resolutions 17-2 through 17-5.

- ☐ **Residual Claims Fund 2017 Reorganization Meeting:** The Residual Claims Fund's 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is a copy of Commissioner Carew's report on the meeting. **(Appendix II)**
- ☐ **E-JIF 2017 Reorganization Meeting:** The E-JIF 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is a copy of Commissioner Carew's report on the meeting. **(Appendix II)**
- ☐ **MEL 2017 Reorganization Meeting:** The MEL 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is a copy of Commissioner Carew's report on the meeting. **(Appendix II)**

- ❑ **Special Fund Commissioner:** With the Fund’s membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2017, Maple Shade has this privilege and they are appointing _____.
- ❑ **2017 Assessments:** The 2017 Assessments were mailed to all member towns in mid December. First Installment payments were due to the Treasurer by January 15, 2017.
- ❑ **Elected Officials Training:** This year, the MEL will reduce each member’s 2017 liability claims premium by \$250 for each municipal elected official and Twp. Manager who completes the course by May 31. The Fund, along with Mr. Kearns office will be scheduling sessions in the coming months. The MEL is making available an on-line training program for elected officials to earn the training credit.
- ❑ **2017 MEL & MR HIF Educational Seminar** – The 7th annual seminar is scheduled for Friday April 21, 2017 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with eh MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Attached on **Page 36** is the registration form.
- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.
- ❑ **Due Diligence Reports:**
 - ❑ **Financial Fast Track Report** **Page 37&38**
 - ❑ **Interest Rate Summary Comparison Report** **Page 39**
 - ❑ **Expected Loss Ratio Analysis** **Page 40**
 - ❑ **Claim Activity Report** **Page 41**
 - ❑ **Lost Time Accident Frequency Report** **Page 42**
 - ❑ **Regulatory Affairs Checklist** **Page 43**
 - ❑ **2017 EPL/POL Status** **Page 44**

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
RE-APPOINTING PROFESSIONAL AND SERVICE ORGANIZATIONS

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

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

Whereas, the Professional Municipal Management Joint Insurance Fund appointed Fund Professionals – noted below – to three year terms commencing on February 1, 2015 and ending on January 30, 2018, in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Professional Municipal Management Joint Insurance Fund, assembled in a public session on January 23, 2017, that the following be re-appointed:

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

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

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

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

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

1. PERMA as Administrator for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 in the amount of \$128,174.00 as set forth specifically in the Agreement.
2. The law firm of, Helmer, Conley & Kasselmann, with William John Kearns, Jr., Esquire, an Attorney at Law of the State of New Jersey, as the designated attorney, as the Attorney (Solicitor) for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 in the amount of \$19,861.00 for general legal services and the sum of \$16,918.00 for litigation management, plus expenses, as set forth specifically in the Agreement.
3. Thomas Tontarski as Treasurer for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 in the amount of \$17,168.00 as set forth specifically in the Agreement.
4. The Actuarial Advantage, with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 at a rate not to exceed \$37,767.00 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
5. J.A. Montgomery Risk Control, with Joanne Hall and Glenn Prince as its designated representatives, as Safety Director for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 with a basic fee in the amount of \$17,358.00 as

Safety Director and reimbursement of expenses for postage not to exceed \$500.00 as set forth specifically in the Agreement.

6. Bowman & Company with James Miles as its designated representative, as Auditor for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$22,228.00 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
7. Wilmington Trust as Asset Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 at a rate of .05% of the market value of the FUND's invested assets.
8. Investors Bank as Banking Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
9. Qual Lynx as Claims Service Company for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 in accordance with the fee schedule set forth in the Agreement in the amount of \$133,128.00 plus the actual cost of a performance bond as set forth specifically in the Agreement.
10. Conner Strong & Buckelew as Underwriting Manager for the Professional Municipal Management Joint Insurance Fund for calendar year 2017 in the amount of \$5,743.00 as set forth specifically in the Agreement.
11. QualCare as Workers' Compensation Managed Care Organization for calendar year 2017 in the amount of \$83,152.00 as set forth specifically in the Agreement.
12. Russo & Associates as Internal Auditor for calendar year 2017 in the amount of \$4,128.00 as set forth specifically in the Agreement.

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

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

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 23, 2017.

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-2

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

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

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

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

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

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Professional Municipal Management Joint Insurance Fund, assembled in public session on this 23rd day of January 2017, that:

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

February 27, 2017	Moorestown Town Hall	1:00 PM
March 27, 2017	The Sensational Host	1:00 PM
April 24, 2017	To be decided	1:00 PM
May 22, 2017	“ “	1:00 PM
June 26, 2017	“ “	1:00 PM
July 24, 2017	“ “	1:00 PM
September 25, 2017	“ “	1:00 PM
October 23, 2017	“ “	1:00 PM
November 27, 2017	“ “	1:00 PM
January 22, 2018	“ “	1:00 PM

as the dates and places of its regular meetings and the meeting of January 22, 2018, shall serve as the 2018 Reorganization Meeting; unless otherwise modified by Resolution; all meetings shall begin at 1:00 PM.

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

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

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

Burlington County Times

In addition, the Fund's webpage is designated for official notices www.pmmjif.org

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

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

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 23, 2017.

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-3

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

ADOPTING FISCAL POLICIES AND PROCEDURES

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

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

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

Now, Therefore, Be It Resolved by the Commissioners of the Professional Municipal Management Joint Insurance Fund, meeting in public session on January 23, 2017, that:

1. There is hereby established an interest rate to be charged on all delinquent assessments for the year 2017 of ten (10%) per cent per annum from the due date for any such assessments, except that no interest shall be charged prior to January 15, 2017.
2. Bradford C. Stokes, Executive Director and/or the Account Manager so designated by the Executive Director is designated as the person authorized to accept service of process on behalf of the Professional Municipal Management Joint Insurance Fund at 9 Campus Drive Parsippany NJ 07054 and at 401 Route 73 N, Marlton NJ 08053.
3. The Executive Director of the Professional Municipal Management Joint Insurance Fund is hereby designated as the custodian of the records which shall be maintained at the office of the Administrator located at 401 Route 73 N, Marlton NJ 08053
4. Investors Bank, having principal offices within the State of New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Professional Municipal Management Joint Insurance Fund and any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Professional Municipal Management Joint Insurance Fund for the term ending December 31, 2017 with a "30 – day cancellation clause", provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Professional Municipal Management Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 17:9-41, et seq.

5. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Professional Municipal Management Joint Insurance Fund for the term ending December 31, 2017.
6. The following officials of the Professional Municipal Management Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

<u>Thomas Czerniecki</u>	CHAIR
<u>Richard Brevogel</u>	SECRETARY
<u>Thomas Merchel</u>	COMMISSIONER
<u>Thomas Tontarski</u>	TREASURER

7. The Professional Municipal Management Joint Insurance Fund has determined that idle funds of the Professional Municipal Management Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Professional Municipal Management Joint Insurance Fund or to effect investments. The Professional Municipal Management Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to pertinent laws and regulations:
 - A. To and from checking or savings accounts of the Professional Municipal Management Joint Insurance Fund to other accounts of the Professional Municipal Management Joint Insurance Fund.
 - B. To or from checking or savings accounts of the Professional Municipal Management Joint Insurance Fund to or from accounts specified as authorized depositories of the Professional Municipal Management Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Professional Municipal Management Joint Insurance Fund.
8. All funds of the Professional Municipal Management Joint Insurance Fund for claims payments shall be withdrawn from the official named depositories by check which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution to sign claim payment checks on behalf of the Professional Municipal Management Joint Insurance Fund:

Ann L. Noble	Qual-Lynx
David S. Ruber	Qual-Lynx
Alice Lihou	Qual-Lynx
Joy DiPatri	Qual-Lynx
Janet Buggle	Qual-Lynx
9. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 23, 2017.

CHAIR

SECRETARY

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
2017 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) Cash Management and Investment Objectives

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

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

2.) Permissible Investments

Investments shall be limited to the following:

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

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

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

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

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

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank
Wilmington Trust

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

4.) **Authority for Investment Management**

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

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

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury.

Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

TD Bank shall retain compensating balances for the purpose of offsetting account expenses.

RESOLUTION NO. 17-4

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

APPOINTING DEFENSE ATTORNEYS

Whereas, the Professional Municipal Management Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et seq.*, and

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

Whereas, the Executive Committee of the Professional Municipal Management Joint Insurance Fund finds that it is necessary and appropriate to obtain certain professional services and, therefore, to appoint and designate defense attorneys so that the claims filed against the member municipalities of the Professional Municipal Management Joint Insurance Fund and for which the Professional Municipal Management Joint Insurance Fund is obligated to provide a defense may be properly defended, and

Whereas, the Professional Municipal Management Joint Insurance Fund is in the process of reviewing litigation management procedures and developing a litigation management policy,

Now, THEREFORE, BE IT RESOLVED by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, assembled in a public session on January 23, 2017, that the following law firms and attorneys are hereby designated as approved defense attorneys for the Professional Municipal Management Joint Insurance Fund:.

Workers Compensation Claims:

John Geaney - Capehart Scatchard

Michael Huber & William Freeman – Freeman, Barton, Huber & Sacks

Christopher Saracino – Pietras, Saracino, Smith & Meeks

General Liability Claims:

Betsy Ramos - Capehart Scatchard

John Gillespie – Parker McCay

Allen Zeller – Zeller & Wieliczko LLP

Michael Armstrong – Michael Armstrong & Associates

Louis Cappelli, Jr. – Florio, Perrucci, Steinhardt & Fader

Subrogation Litigation

Douglas Heinhold – Raymond, Coleman, Heinhold & Norman

Be It Further Resolved, that assignment of specific claims for defense shall be made by the Fund Attorney for the Professional Municipal Management Joint Insurance Fund who shall supervise and coordinate the defense of matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Professional Municipal Management Joint Insurance Fund, and

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

This resolution was duly adopted by the Professional Municipal Management Joint Insurance Fund at a public meeting held on January 23, 2017.

CHAIRMAN

SECRETARY

Professional Municipal Management Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2017 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2017 Plan of Risk Management shall be:

1.) **The perils or liability to be insured against.**

a.) The Fund insures the following perils or liability:

- o **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
- o **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
- o **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
- o **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
- o **Property** including Boiler and Machinery
- o **Public Officials and Employment Practices Liability**
- o **Volunteer Directors & Officers Liability**
- o **Cyber Liability**
- o **Optional Tenant Users Liability Insurance (TULIP) – Coverage includes general liability and liquor liability at the limit of liability as established by the TULIP program. The policy is written in the tenant/users name with the member entity as an additional insured. Coverage goes into effect upon the member entity subscription to the program and program setup for the member entity by the TULIP program administrator.**

b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).

- o **Excess Workers' Compensation**
- o **Excess General Liability**
- o **Non-Owned Aircraft Liability**
- o **Excess Auto Liability**
- o **Optional Excess Public Officials & Employments Practices Liability**
- o **Optional Excess Liability**
- o **Excess Property including Boiler and Machinery**
- o **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund (i.e. E-JIF.)

2.) **The limits of coverage.**

- a.) **Workers' Compensation** limits.
 - The Fund covers \$250,000 CSL.
 - The MEL covers excess claims to the following limits.
 - o Workers' Compensation - statutory
 - o Employer's Liability - \$6,750,000 in excess of the Fund's \$250,000
 - o USL&H – Included in workers Compensation
 - o Harbor Marine/Jones Act - Included in employers liability
 - o Incidental Foreign Workers Compensation - included
 - o Communicable Disease Coverage - included
- b.) **General Liability** limits.
 - The Fund covers \$250,000 CSL.
 - The MEL covers excess liability claims as follows:

- o General Liability - \$4,750,000 CSL excess the Fund's \$250,000 the \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.
- o Police Professional - included in the MEL's excess General Liability limits.
- o Employee Benefits Liability - included in the MEL's excess General Liability limits.
- o Good Samaritan Liability - included in the MEL's excess General Liability limits.
- o Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - o Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - o Other - \$4,750,000 CSL excess of the Fund's \$250,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- o Garage Keeper's Liability - \$1,750,000 CSL excess of the Fund's \$250,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- o Failure to Supply Liability - \$4,750,000 CSL excess of the Fund's \$250,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- o Riot, Civil Commotion or Mob Action - \$4,750,000 CSL excess of the Fund's \$250,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- o Dams (Class III and IV – Low Hazard) - \$4,750,000 CSL excess of the Fund's \$250,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- o Dams (Class I and II – High Hazard) - \$750,000 CSL excess of the Fund's \$250,000.

- o Subsidence Property Damage Liability- \$3,500,000 CSL excess of the Fund's \$250,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- o Sewer Back Up - \$3,500,000 CSL excess of the Fund's \$250,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- o Disinfecting Agents Release Hazard - \$750,000 CSL excess of the Fund's \$250,000.
- o Skateboard Facilities - \$4,750,000 CSL excess of the Fund's \$250,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval). Skateboard liability coverage is subject to 20% member coinsurance of the first \$100,000.

c.) **Automobile Liability** limits.

- o The Fund covers \$250,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- o The Fund covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- o The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$250,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,750,000 layer are not subject to the aggregate limitation.
- o The JIF provides PIP limits of \$250,000.
- o The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.

d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

e.) Public Officials Liability. (POL)

- o The JIF, 100% commercially insured with QBE Specialty Insurance Company, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- o \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
- o 20% coinsurance of the first \$250,000 of the loss

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductibles and coinsurance as proved by QBE Specialty Insurance Company.

f.) Employment Practices Liability (EPL)

- o The JIF, 100% commercially insured with QBE Specialty Insurance Company, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- o For member local units with approved EPL Loss Control/Risk Management Programs:
 - o \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - o 20% coinsurance of the first \$250,000 of the loss
- o For member local units without approved EPL Loss Control/Risk Management Programs:
 - o \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - o 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution.

New members with adverse loss experience may be subject to higher deductibles and coinsurance as proved by QBE Specialty Insurance Company.

g.) **Optional Directors and Officers Liability (D & O)** - Fire Companies and Emergency Service Units.

- o The JIF, 100% commercially insured with QBE Specialty Insurance Company, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2016) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- o Flood for locations wholly or partially within 100-year flood zone
- o Boiler and Machinery
- o Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$400,000 excess \$100,000 per occurrence (Property (& Time Element combined) except for the following:

- o Flood for locations wholly or partially within 100-year flood zone
- o Boiler and Machinery
- o Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

\$125,000,000	Per Occurrence – Property Damage and Time Element Combined
\$100,000,000	Aggregate – Earth Movement
\$100,000,000	Aggregate – Flood (includes Storm Surge)
Included	Named Storm
\$10,000,000	Extra Expense

\$750,000	Tenant Relocation Expenses
\$15,000,000	Leasehold Interest
\$15,000,000	Loss of Rents
\$1,000,000	Wind Turbine
Excluded	Power Generating Utilities
\$2,500,000	Computer Systems Damage
Excluded	Contingent Time Element
\$25,000,000	Debris Removal
\$2,500,000	Fine Arts
\$250,000	Fire Department Service Charge
\$250,000	Aggregate – Land and Water Contaminant Cleanup, Removal and Disposal
Excluded	Land Improvements
\$10,000,000	Miscellaneous Personal Property, Outdoor Property
\$10,000,000	Miscellaneous Unnamed Location
\$10,000,000	Off Premises Service Interruption (excludes Utilities)
\$50,000	Asbestos Removal
\$1,000,000	Transit
\$10,000,000	Valuable Papers and Records
\$25,000,000	New Construction and Additions
\$5,000,000	Soft Costs
\$1,000,000	Watercraft (Property Damage Only)
\$15,000,000	Vehicles
\$10,000,000	Bridges and Dams

\$10,000,000	Piers, Wharfs, Docks, Boardwalks and Bulkheads
\$10,000,000	Transmission and Distribution Lines <i>1 mile radius for overhead transmission</i> <i>5 mile radius for underground transmission</i>
\$1,000,000	Clogging/Blocking of Pipes
Included	Equipment Breakdown
\$5,000,000	Equipment Breakdown – Ammonia Contamination
\$5,000,000	Equipment Breakdown – Spoilage
Excluded	Earth Movement – Zones 1 and 2
\$2,500,000	Per Location – Flood, Special Flood Hazard Area (SFHA) and Pumping Stations
\$1,000,000	Per Occurrence – Flood, Outside Building or Structure
Excluded	Flood – Buildings on Pilings, Special Flood Hazard Area (SFHA) Zones V, VE and V1- 30
Excluded	Named Storm – Zones 1 and 2
365 Days	Extended Period of Liability
90 Days	Newly Acquired Property
168 Hours	Earth Movement
120 Hours	Named Storm
Included	Terrorism/TRIA

- **Deductibles**

\$500,000	Per Occurrence (Property Damage & Time Element)
\$50,000	Equipment Breakdown (Property Damage)
\$50,000	Equipment Breakdown (Time Element)
\$500,000	Flood, SFHA – Buildings
\$500,000	Flood, SFHA – Time Element
\$500,000	Flood, SFHA – Contents
\$250,000	Flood, SFHA – Housing Authority/Non-Profit
\$100,000	Buildings
	Flood, SFHA – Housing Authority/Non-Profit
	Contents
\$100,000	Flood, SFHA – Housing Authority/Non-Profit Time
	Element
\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol
	Ranges, Vehicles and Mobile Equipment, and all
	property located outside building or structure, but not
	defined as Outdoor Property (Property Damage)
\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol
	Ranges, Vehicles and Mobile Equipment, and all
	property located outside building or structure, but not
	defined as Outdoor Property (Time Element)
1%	Named Storm: Covered Property in Atlantic, Ocean,
	Monmouth and Burlington Counties East of the
	Garden State Parkway and all Covered Property in
	Cape May (Property Damage)
1%	Named Storm: Covered Property in Atlantic, Ocean,
	Monmouth and Burlington Counties East of the
	Garden State Parkway and all Covered Property in
	Cape May (Time Element)
\$500,000	Named Storm – Minimum, Per Location (Property
	Damage & Time Element) Covered Property in
	Atlantic, Ocean, Monmouth and Burlington Counties
	East of the Garden State Parkway and all Covered
	Property in Cape May
\$1,000,000	Named Storm – Maximum, Per Occurrence (Property
	Damage & Time Element) Covered Property in
	Atlantic, Ocean, Monmouth and Burlington Counties
	East of the Garden State Parkway and all Covered
	Property in Cape May

- **Other Special Provisions**

- **Cape May Convention Center**

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Cape May Convention Center.

-

Ocean City Music Pier

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Ocean City Music Pier.

Bridges & Dams

- Bridges and dams attached to an insured location, and the relating equipment, are covered, except for Flood, Earthquake and Named Storm.

Piers, Wharfs, Docks, Bulkheads and Boardwalks

- All are covered, including any crossovers, floating docks and the buildings/structures thereon against the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

Utilities

- The following are covered:
 - Transmission and distribution lines situated beyond 1 mile radius of insured location for above ground transmission.
 - Transmission and distribution lines situated beyond 5 mile radius of insured location for below ground transmission.

Outdoor Property

- Outdoor Property means Covered Property not at an Insured Location and:
 - Outside a permanent building, or not wholly enclosed by walls and a roof; or
 - Inside a moveable container located outside a permanent building.
- Covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.
-

Retaining Structures

- Retaining structures are only covered if attached to a scheduled location.
- Covered for all perils covered by the policy.

Underground Piping

- Excludes:
 - Underground piping beyond a 1,000 foot radius of a pump station, process plant, metering pit, well or similar operational location, which is owned, leased, used, occupied or intended for use by the member entity;
 - Underground Storage Tanks and associated systems including piping;
 - Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 foot radius of an insured location owned by the member entity; and
 - Underground gas pipelines.

Vacant and Historic Property

- Vacant Buildings:
 - Vacant Building: A building containing nothing; being without contents or occupants.
 - Except as noted below, the JIF will only provide “Named Perils” coverage on an “Actual Cash Value” basis for any vacant building.
 - The Underwriting Manager may provide “Replacement Cost” valuation with “All-Risk” coverage for any vacant building after the completion of a satisfactory inspection by the Underwriting Manager’s office and/or the insurers to verify building condition, security of the building, and status of utilities.
- Historic Property:

- Historic Property: Any property appearing in the local register of Historic Places, National Historic Landmarks Program, or National Register of Historic Places.
- Cost to replace, repair or restore using the same materials, workmanship and architectural features and details that existed before such loss provided they are available. If any materials or workmanship needed to replace, repair or restore a building or structure are not available, the cost to use materials and/or workmanship that will permit the replacement, repair or restoration of the building to a condition that most closely resembles the condition which existed immediately before the loss occurred will be utilized.
- If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a historic building (such as a Historic Preservation Act or other similar regulation), if that ordinance or law affects the repair or rebuilding of the historic building, and if you:
 - ✓ Repair or rebuild the building or structure as soon as reasonably possible, then you will receive Replacement Cost valuation on the damaged and undamaged portions of the building, the cost to demolish and clear the site of the undamaged portion of the building, and the increased cost to repair or rebuild the building to the same general size in accordance with the minimum standards of such ordinance or law;
 - ✓ Do not repair, rebuild or replace the building or structure, then you will receive Actual Cash Value valuation on the damaged and undamaged portions of the building, plus the cost to demolish and clear the site of the undamaged portion of the building.
- With respect to properties that qualify for "National Historic Landmark" status, the Insured shall have the sole discretion as

to the means by which said property shall be repaired, rebuilt or replaced, but not to exceed the actual costs which would have been incurred in order to comply with "National Historic Landmark" status requirements.

- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$2,500. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides it's member JIF's **excess public employees coverage** at limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
 - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.
- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
 - o \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).

- o \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
 - o \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** - The limits of liability as established in the E-JIF's Plan of Risk Management and coverage documents.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$1,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There are options available at limits of \$3 million each/\$6 million policy aggregate at a \$25,000 deductible. There is a \$3,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses.
- n.) **Optional Tenant Users Liability Insurance (TULIP)** – Optional coverage includes general liability and liquor liability at the limit of liability as established by the TULIP program. The policy is written in the tenant/users name with the member entity as an additional insured. Coverage goes into effect upon the member entity subscription to the program and program setup for the member entity by the TULIP program administrator.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$250,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
 - o PD & BI - \$250,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- g.) Optional Directors and Officials Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- h.) Property - \$100,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of a E-JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL
- o.) Cyber Liability – none 100% commercially insured with XL Insurance
- p.) Tenant Users Liability Insurance – none

4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion.

Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.

- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its

obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.

- g.) Fund has also adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.

6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing XL Insurance and QBE Specialty Insurance Company.. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from XL Insurance and QBE Specialty Insurance Company.

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.

- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) In the event a member leaves the Fund, the Fund's governing body may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the with-drawling member's assessments had the member remained in the Fund.

A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.

- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year.
Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- o Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- \$10,000
- With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
- \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

Chairman

Secretary

2017 MEL & MRHIF Educational Seminar

Friday, April 21, 9:00 to 4:00

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

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 7th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

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

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: Impact of Healthcare Reform Act repeal:
- Cyber liability risk control:
- Law enforcement risk control:
- Local Government Officials Ethics Act:
- The environmental risks of property transfers:
- Use of social media in claims adjusting:

REGISTRATION: RSVP by Friday, April 14

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 jciannella@permainc.com

PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	October 31, 2016		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		142,232	2,793,415	70,379,304	73,172,718
2.	CLAIM EXPENSES					
	Paid Claims		90,603	768,001	33,476,871	34,388,748
	Case Reserves		(85,484)	(105,821)	2,401,384	2,165,372
	IBNR		155,430	363,101	1,208,367	1,502,775
	Recoveries		(3,689)	(81,521)	(215,688)	(242,199)
	TOTAL CLAIMS		156,859	943,761	36,870,935	37,814,695
3.	EXPENSES					
	Excess Premiums		103,052	1,030,521	18,586,111	19,616,632
	Administrative		40,326	409,484	9,493,839	9,903,323
	TOTAL EXPENSES		143,378	1,440,006	28,079,950	29,519,956
4.	UNDERWRITING PROFIT (1-2-3)		(158,005)	409,648	5,428,420	5,838,068
5.	INVESTMENT INCOME		(4,585)	8,866	4,841,616	4,850,482
6.	DIVIDEND INCOME		0	0	1,530,967	1,530,967
7.	STATUTORY PROFIT (4+5+6)		(162,590)	418,514	11,801,002	12,219,516
8.	DIVIDEND		0	21,666	10,833,946	10,855,612
9.	STATUTORY SURPLUS (7-8)		(162,590)	396,848	967,056	1,363,904
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed		(34,218)	(71,886)	634,712	562,826
	Aggregate Excess LFC		5,384	54,388	0	54,388
	2013		(20,525)	99,002	390,785	489,787
	2014		(38,868)	138,041	(291,669)	(153,629)
	2015		(85,637)	49,749	233,228	282,977
	2016		11,275	127,554		127,554
	TOTAL SURPLUS (DEFICITS)		(162,590)	396,848	967,056	1,363,904
	TOTAL CASH					5,037,811
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		0	46,351	30,573,084	30,619,435
	FUND YEAR 2013					
	Paid Claims		14,734	128,714	1,350,303	1,479,017
	Case Reserves		(33,462)	(101,851)	311,413	209,562
	IBNR		18,871	(90,236)	148,762	58,526
	Recoveries		(144)	(63,324)	(87,255)	(150,578)
	TOTAL FY 2013 CLAIMS		(0)	(126,697)	1,723,224	1,596,527
	FUND YEAR 2014					
	Paid Claims		6,414	145,784	1,213,220	1,359,004
	Case Reserves		(84,172)	(358,687)	1,113,466	754,779
	IBNR		77,759	(124,946)	391,932	266,986
	Recoveries		0	(5,520)	(66,492)	(72,012)
	TOTAL FY 2014 CLAIMS		0	(343,369)	2,652,126	2,308,757
	FUND YEAR 2015					
	Paid Claims		23,400	248,544	444,265	692,809
	Case Reserves		3,972	(93,083)	846,880	753,797
	IBNR		(27,372)	(348,323)	638,288	289,965
	Recoveries		0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS		0	(201,123)	1,922,501	1,721,378
	FUND YEAR 2016					
	Paid Claims		46,056	238,482		238,482
	Case Reserves		28,177	447,234		447,234
	IBNR		86,172	887,298		887,298
	Recoveries		(3,545)	(4,416)		(4,416)
	TOTAL FY 2016 CLAIMS		156,859	1,568,598		1,568,598
	COMBINED TOTAL CLAIMS		156,859	943,761	36,870,935	37,814,695

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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2016		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		318,681	3,112,096	70,379,304	73,491,400
2.	CLAIM EXPENSES					
	Paid Claims		149,346	917,347	33,476,871	34,538,094
	Case Reserves		(48,363)	(154,184)	2,401,384	2,117,009
	IBNR		65,417	428,518	1,208,367	1,568,192
	Recoveries		(9,540)	(91,060)	(215,688)	(251,739)
	TOTAL CLAIMS		156,860	1,100,621	36,870,935	37,971,555
3.	EXPENSES					
	Excess Premiums		103,052	1,133,574	18,586,111	19,719,684
	Administrative		40,258	449,743	9,493,839	9,943,582
	TOTAL EXPENSES		143,311	1,583,316	28,079,950	29,663,266
4.	UNDERWRITING PROFIT (1-2-3)		18,511	428,159	5,428,420	5,856,578
5.	INVESTMENT INCOME		(20,878)	(12,012)	4,841,616	4,829,604
6.	DIVIDEND INCOME		22,049	22,049	1,530,967	1,553,016
7.	STATUTORY PROFIT (4+5+6)		19,682	438,196	11,801,002	12,239,198
8.	DIVIDEND		22,049	43,715	10,833,946	10,877,661
9.	STATUTORY SURPLUS (7-8)		(2,367)	394,480	967,056	1,361,537
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed		(2,901)	(74,787)	634,712	559,925
	Aggregate Excess LFC		5,192	59,580	0	59,580
	2013		(2,322)	96,681	390,785	487,466
	2014		(2,663)	135,378	(291,669)	(156,292)
	2015		(4,980)	44,769	233,228	277,998
	2016		5,306	132,860		132,860
	TOTAL SURPLUS (DEFICITS)		(2,367)	394,480	967,056	1,361,537
	TOTAL CASH					4,865,409
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		0	46,351	30,573,084	30,619,435
	FUND YEAR 2013					
	Paid Claims		49,524	178,238	1,350,303	1,528,541
	Case Reserves		(25,754)	(127,605)	311,413	183,808
	IBNR		(23,312)	(113,548)	148,762	35,214
	Recoveries		(458)	(63,782)	(87,255)	(151,036)
	TOTAL FY 2013 CLAIMS		(0)	(126,697)	1,723,224	1,596,527
	FUND YEAR 2014					
	Paid Claims		48,299	194,083	1,213,220	1,407,304
	Case Reserves		(4,078)	(362,765)	1,113,466	750,701
	IBNR		(44,221)	(169,167)	391,932	222,765
	Recoveries		0	(5,520)	(66,492)	(72,012)
	TOTAL FY 2014 CLAIMS		0	(343,369)	2,652,126	2,308,757
	FUND YEAR 2015					
	Paid Claims		13,805	262,349	444,265	706,614
	Case Reserves		(42,363)	(135,446)	846,880	711,434
	IBNR		28,558	(319,765)	638,288	318,523
	Recoveries		0	(8,261)	(6,932)	(15,193)
	TOTAL FY 2015 CLAIMS		(0)	(201,123)	1,922,501	1,721,378
	FUND YEAR 2016					
	Paid Claims		37,718	276,200		276,200
	Case Reserves		23,831	471,066		471,066
	IBNR		104,392	991,690		991,690
	Recoveries		(9,082)	(13,498)		(13,498)
	TOTAL FY 2016 CLAIMS		156,860	1,725,458		1,725,458
	COMBINED TOTAL CLAIMS		156,860	1,100,621	36,870,935	37,971,555

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			11/30/2016	
			2013	2014	2015	Last Month	This Month
PROFESSIONAL MUNICIPAL MGMT JIF							
Total Cash Balance (millions)			3.69	3.45	3.66	5.04	4.87
Fixed Income Portfolio							
Investments (millions), Book Value			2.00	2.00	2.00	2.50	2.50
Avg maturity (years)			2.99	1.99	2.08	2.84	2.76
Unrealized gain/(loss) (%)			-0.23	-0.10	0.09	-0.43	-1.37
Purchase/Book yield (%)			0.80	0.80	0.80	1.20	1.20
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.57	0.70	0.89	0.77	-0.17
M E L PORTFOLIO							
Total Cash Balance (millions)			64.22	72.15	80.36	57.73	56.57
Fixed Income Portfolio							
Investments (millions), Book Value			50.13	48.09	48.09	44.51	44.50
Avg maturity (years)			2.04	1.90	1.58	1.71	1.73
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.37	-0.16
Purchase/Book yield (%)			0.65	0.82	0.82	0.97	0.99
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.35	0.76	0.94	1.34	0.83
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.47	0.46
TD Money Market			0.01	0.01	0.01	0.01	0.01
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits			-	-	0.66	0.66	0.66
Treasury Issues							
1 year bills			0.13	0.12	0.32	0.66	0.74
3 year notes			0.54	0.90	1.02	0.99	1.22
5 year notes			1.17	1.64	1.53	1.27	1.60
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	1.26	0.86

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2016

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	59 Actual	MONTH TARGETED	58 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	128,985	141,032	109.34%	100.00%	109.34%	100.00%	109.34%	100.00%
GEN LIABILITY	430,777	500,958	116.29%	97.06%	116.29%	97.02%	120.73%	95.40%
AUTO LIABILITY	100,941	9,647	9.56%	95.94%	9.56%	95.69%	9.56%	92.21%
WORKER'S COMP	1,214,370	618,450	50.93%	99.86%	50.93%	99.83%	49.11%	99.34%
TOTAL ALL LINES	1,875,073	1,270,087	67.74%	99.02%	67.73%	98.97%	67.58%	98.10%
NET PAYOUT %	\$1,222,075		65.17%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	47 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.73%	100.00%
GEN LIABILITY	471,295	219,016	46.47%	95.40%	41.70%	95.07%	76.40%	89.48%
AUTO LIABILITY	89,158	31,841	35.71%	92.21%	35.71%	91.84%	35.71%	86.58%
WORKER'S COMP	1,209,207	1,199,072	99.16%	99.34%	99.09%	99.28%	102.44%	97.90%
TOTAL ALL LINES	1,912,756	1,561,314	81.63%	98.09%	80.41%	97.95%	91.07%	95.46%
NET PAYOUT %	\$1,377,505		72.02%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	35 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	87.56%	99.33%
GEN LIABILITY	473,408	464,962	98.22%	89.48%	97.69%	88.77%	91.28%	78.18%
AUTO LIABILITY	89,385	18,356	20.54%	86.58%	20.54%	85.94%	20.54%	75.06%
WORKER'S COMP	1,210,000	1,459,308	120.60%	97.90%	117.16%	97.68%	139.24%	92.71%
TOTAL ALL LINES	1,956,793	2,085,993	106.60%	95.55%	104.34%	95.21%	117.36%	89.01%
NET PAYOUT %	\$1,335,292		68.24%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	23 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	191,000	68,763	36.00%	99.33%	36.00%	98.69%	36.82%	86.00%
GEN LIABILITY	471,685	165,179	35.02%	78.18%	35.02%	76.91%	11.22%	49.00%
AUTO LIABILITY	75,666	26,981	35.66%	75.06%	35.82%	73.57%	21.99%	45.00%
WORKER'S COMP	1,241,000	1,141,933	92.02%	92.71%	94.31%	91.80%	73.52%	52.00%
TOTAL ALL LINES	1,979,351	1,402,855	70.87%	89.21%	72.32%	88.22%	53.16%	54.30%
NET PAYOUT %	\$691,421		34.93%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	11 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED	-1 Actual	MONTH TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	175,205	70,598	40.29%	86.00%	39.97%	76.00%	N/A	N/A
GEN LIABILITY	485,444	85,558	17.62%	49.00%	17.89%	42.00%	N/A	N/A
AUTO LIABILITY	63,974	9,800	15.32%	45.00%	19.70%	40.00%	N/A	N/A
WORKER'S COMP	1,288,669	567,813	44.06%	52.00%	39.72%	42.00%	N/A	N/A
TOTAL ALL LINES	2,013,291	733,768	36.45%	54.01%	33.84%	44.90%	N/A	N/A
NET PAYOUT %	\$262,702		13.05%					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
November 30, 2016						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
October-16	1	1	1	5	10	18
November-16	1	1	1	5	12	20
NET CHGE	0	0	0	0	2	2
Limited Reserves						\$2,391
Year	2012	2013	2014	2015	2016	TOTAL
October-16	\$0	\$0	\$0	\$13,001	\$32,985	\$45,986
November-16	\$0	\$0	\$0	\$13,001	\$34,829	\$47,830
NET CHGE	\$0	\$0	\$0	\$0	\$1,844	\$1,844
Ltd Incurred	\$141,032	\$111,385	\$143,367	\$68,763	\$70,598	\$535,144
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
October-16	0	2	12	12	29	55
November-16	0	2	11	12	31	56
NET CHGE	0	0	-1	0	2	1
Limited Reserves						\$10,947
Year	2012	2013	2014	2015	2016	TOTAL
October-16	\$0	\$31,982	\$340,220	\$153,160	\$80,804	\$606,166
November-16	\$0	\$48,011	\$332,582	\$153,139	\$79,304	\$613,036
NET CHGE	\$0	\$16,029	(\$7,638)	(\$21)	(\$1,500)	\$6,870
Ltd Incurred	\$500,958	\$219,016	\$464,962	\$165,179	\$85,558	\$1,435,674
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
October-16	0	0	0	1	5	6
November-16	0	0	0	1	5	6
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$1,416
Year	2012	2013	2014	2015	2016	TOTAL
October-16	\$0	\$0	\$0	\$3,591	\$9,100	\$12,691
November-16	\$0	\$0	\$0	\$3,470	\$5,027	\$8,497
NET CHGE	\$0	\$0	\$0	(\$122)	(\$4,073)	(\$4,194)
Ltd Incurred	\$9,647	\$31,841	\$18,356	\$26,981	\$9,800	\$96,624
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
October-16	3	8	11	22	50	94
November-16	3	7	10	16	41	77
NET CHGE	0	-1	-1	-6	-9	-17
Limited Reserves						\$19,424
Year	2012	2013	2014	2015	2016	TOTAL
October-16	\$48,599	\$177,581	\$414,559	\$584,045	\$324,345	\$1,549,129
November-16	\$48,012	\$135,798	\$418,119	\$541,824	\$351,906	\$1,495,659
NET CHGE	(\$588)	(\$41,782)	\$3,560	(\$42,221)	\$27,561	(\$53,470)
Ltd Incurred	\$618,450	\$1,199,072	\$1,459,308	\$1,141,933	\$567,813	\$4,986,576
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2012	2013	2014	2015	2016	TOTAL
October-16	4	11	24	40	94	173
November-16	4	10	22	34	89	159
NET CHGE	0	-1	-2	-6	-5	-14
Limited Reserves						\$13,616
Year	2012	2013	2014	2015	2016	TOTAL
October-16	\$48,599	\$209,563	\$754,779	\$753,797	\$447,234	\$2,213,972
November-16	\$48,012	\$183,809	\$750,701	\$711,434	\$471,066	\$2,165,021
NET CHGE	(\$588)	(\$25,754)	(\$4,078)	(\$42,363)	\$23,831	(\$48,951)
Ltd Incurred	\$1,270,087	\$1,561,314	\$2,085,993	\$1,402,855	\$733,768	\$7,054,017

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			November 30, 2016	
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CAMDEN	1.29	2.51	2.07	1.87
BERGEN	1.44	2.41	2.44	2.11
MONMOUTH	1.51	2.17	2.24	1.98
CENTRAL	1.53	1.85	2.49	1.99
PROF MUN MGMT	1.59	3.70	2.37	2.55
SUBURBAN ESSEX	1.69	2.12	2.55	2.15
MORRIS	1.69	2.00	2.01	1.91
NJ PUBLIC HOUSING	1.74	1.96	2.82	2.19
SUBURBAN MUNICIPAL	1.80	2.19	1.76	1.92
SOUTH BERGEN	1.89	2.43	2.19	2.18
BURLINGTON	1.93	1.85	1.90	1.89
OCEAN	2.04	2.06	2.41	2.17
TRI-COUNTY	2.06	2.05	2.09	2.07
N.J.U.A.	2.20	2.49	3.20	2.64
ATLANTIC	2.73	2.55	3.10	2.80
AVERAGE	1.81	2.29	2.38	2.16

Professional Municipal Mgmt Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF November 30, 2016									
			# CLAIMS	Y.T.D.	2016	2015	2014		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	11/30/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2016 - 2014
1	306 MAPLE SHADE		0	1	0.85	1.50	0.00	1 MAPLE SHADE	0.78
2	305 EVESHAM TOWNSHIP FIRE		1	1	1.15	2.82	1.83	2 EVESHAM TOWNSHIP I	1.98
3	307 MOORESTOWN		0	2	1.52	2.08	1.36	3 MOORESTOWN	1.65
4	304 EVESHAM		1	4	1.72	4.46	4.69	4 EVESHAM	3.44
5	308 WILLINGBORO		0	6	1.91	5.16	2.76	5 WILLINGBORO	3.30
Totals:			2	14	1.59	3.70	2.37		2.55

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2016 as of December 31, 2016

<u>Item</u>	<u>Filing Status</u>
☐ 2016 Budget	Filed 2/16
☐ Assessments	Filed 2/16
☐ Actuarial Certification	Filed 6/28
☐ Reinsurance Policies	Filed 5/25
☐ Fund Commissioners	Filed 2/16
☐ Fund Officers	Filed 2/16
☐ Renewal Resolutions	None
☐ New Members	None
☐ Withdrawals	None
☐ Risk Management Plan	Filed 2/16
☐ Certification of Professional Fees	Filed 3/17
☐ Unaudited Financials	Filed 2/26
☐ Annual Audit	Filed 6/28
☐ State Comptroller Audit Filing	Filed 6/28
☐ Ethics Filing	On Line Filing

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		January 12, 2017				
Total Participating Members	5		5			
Complaint			4			
Percent Compliant			80.00%			
				01/01/17	2017	
	EPL Program?	Checklist Submitted	Compliant	EPL	POL	Co-Insurance
Member Name				Deductible	Deductible	01/01/17
EVESHAM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE D	No	No	No	\$ 100,000	\$ 20,000	f 1st 2Mil/20% of 1st 250K
MAPLE SHADE	Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

RESOLUTION NO. 16-28

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND DECEMBER 2016 BILLS LIST

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005054			
005054	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 4TH QTR 2016	938.40
			938.40
005055			
005055	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 4TH QTR 2016	61,134.87
005055	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2016	106,330.85
			167,465.72
005056			
005056	QUAL-LYNX	CLAIMS ADMIN - 12/2016	10,876.51
			10,876.51
005057			
005057	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 12/2016	1,418.17
			1,418.17
005058			
005058	PERMA	POSTAGE FEE 11/2016	2.36
005058	PERMA	EXECUTIVE DIRECTOR FEE 12/2016	9,975.00
			9,977.36
005059			
005059	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 12/2016	3,085.50
			3,085.50
005060			
005060	QUALCARE, INC.	MANAGED CARE SERVICES - 12/2016	6,793.42
			6,793.42
005061			
005061	THOMAS TONTARSKI	TREASURER FEE 12/2016	1,402.58
			1,402.58
005062			
005062	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 12/2016	1,382.18
005062	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 12/2016	1,622.63
			3,004.81
005063			
005063	CONNELL CONSULTING LLC	TRAINING - 11/28-30/16	100.00
			100.00

005064			
005064	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2016	3,667.50
			3,667.50
005065			
005065	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 11/30/2016	51.72
			51.72
005066			
005066	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 12/2016	469.28
			469.28
005067			
005067	COURIER TIMES INC.	ACCT NO. 2-012012000 11/11/16 2017 BDGT	66.92
			66.92
		Total Payments FY 2016	209,317.89

TOTAL PAYMENTS ALL FUND YEARS \$ 209,317.89

Chairperson

Attest:

Secretary

Dated:_____

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

Treasurer

RESOLUTION NO. 16-29

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005068			
005068	PROFESSIONAL MUNICIPAL MANAGEMENT JIF	TRANSFER FROM WELLS TO INVESTORS	500,000.00
			500,000.00
		Total Payments FY 2016	500,000.00

TOTAL PAYMENTS ALL FUND YEARS \$ 500,000.00

Chairperson

Attest:

Secretary

Dated:_____

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

Treasurer

RESOLUTION NO. 17-6

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND JANUARY 2017 BILLS LIST

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005069			
005069	PERMA	POSTAGE FEE 12/16	0.47
			0.47
005070			
005070	ALLSTATE INFORMATION MANAGEMNT	ACCT: 413 - ACT & STOR 12/31/16	36.36
			36.36
Total Payments FY 2016			36.83

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
005071			
005071	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 1ST QTR 2017	909.86
			909.86
005072			
005072	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 1ST QTR 2017	61,981.90
005072	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2017	145,809.34
			207,791.24
005073			
005073	QUAL-LYNX	CLAIMS ADMIN - 01/2017	11,094.05
			11,094.05
005074			
005074	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 01/2017	1,446.52
			1,446.52
005075			
005075	PERMA	EXECUTIVE DIRECTOR FEE 01/2017	10,681.17
			10,681.17
005076			
005076	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 01/2017	3,147.25
			3,147.25
005077			
005077	QUALCARE, INC.	MANAGED CARE SERVICES 01/2017	6,929.33
			6,929.33
005078			
005078	THOMAS TONTARSKI	TREASURER FEE 01/2017	1,430.67
			1,430.67
005079			
005079	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 01/2017	1,409.82

005079	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 01/2017	1,655.08
			3,064.90
005080			
005080	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2017	4,174.50
			4,174.50
005081			
005081	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 01/2017	478.67
			478.67
		Total Payments FY 2017	251,148.16

TOTAL PAYMENTS ALL FUND YEARS \$ 251,184.99

Chairperson

Attest:

_____ Dated:_____

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

Treasurer

January 7, 2017

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending December 31, 2016 for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. 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 \$ 5,431.57. This generated an average annual yield of .68%. However, we have an unrealized net loss of \$ 21,580.00 adjusting the reported yield to -2.02% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$32,300.00 as it relates to the market value of \$2,467,700.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management has 1 obligation less than two years and 1 obligation greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 9,709.78 w/YTD of \$ 92,641.67 (detailed in my report)
Overpayment Reimbursements \$.00
E-JIF Dividend \$ 22,049.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 169 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 \$ 233,171.63.

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 \$ 5,037,813.67 to a closing balance of \$ 4,577,979.60 showing a decrease in the fund of \$ 459,834.07.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JIF
SUBROGATION REPORT 2016**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/8	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
1/14	MAPLE SHADE TWP.	X24298	ADAM WALLACE	WC	2012	14,000.00	
TOTAL-JAN						14,104.00	
TOTAL-YTD							14,104.00
2/11	EVESHAM FIRE DIST.	Z27268	EVESHAM FIRE DIST.	PR	2015	5,837.34	
2/12	WILLINGBORO TWP.	Z28997	WILLINGBORO TWP.	PR	2015	2,423.83	
2/19	WILLINGBORO TWP.	Z02607	WILLINGBORO TWP.	PR	2014	5,403.11	
2/22	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
TOTAL-FEB						13,716.28	
TOTAL-YTD							27,820.28
3/1	MOORESTOWN TWP.	Z21015	MOORESTOWN TWP.	PR	2016	1,159.20	
3/21	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	25.00	
TOTAL-MAR						1,184.20	
TOTAL-YTD							29,004.48
TOTAL-APR						0.00	
TOTAL-YTD							29,004.48
5/9	MAPLE SHADE TWP.	X52144	RONALD STRANG	WC	2013	22,685.14	
5/23	WILLINGBORO TWP.	X55035	JAIME JIMENEZ	WC	2013	26,126.55	
TOTAL-MAY						48,811.69	
TOTAL-YTD							77,816.17
6/1	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	23.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	45.00	
6/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	70.00	
6/7	EVESHAM TOWNSHIP	X95471	ANDREW DOUGHERTY	WC	2014	94.00	
6/13	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
TOTAL-JUNE						304.00	
TOTAL-YTD							78,120.17
7/5	EVESHAM TOWNSHIP	Z38819	EVESHAM TOWNSHIP	PR	2016	200.00	
TOTAL-JULY						200.00	
TOTAL-YTD							78,320.17
8/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
8/3	MAPLE SHADE TWP.	Z40794	MAPLE SHADE TWP.	PR	2016	870.72	
TOTAL-AUG						922.72	
TOTAL-YTD							79,242.89
TOTAL-YTD							79,242.89
10/3	EVESHAM TOWNSHIP	Z42065	EVESHAM TOWNSHIP	PR	2016	3,545.00	
10/10	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	144.00	
TOTAL-OCT						3,689.00	
TOTAL-YTD							82,931.89
11/1	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	52.00	
11/14	EVESHAM TOWNSHIP	X71495	DANIEL BURDETTE	WC	2013	405.86	
11/17	WILLINGBORO TWP.	Z43870	WILLINGBORO TWP.	PR	2016	9,081.92	
TOTAL-NOV						9,539.78	
TOTAL-YTD							92,471.67
12/12	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
12/15	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	98.00	
TOTAL-DEC						170.00	
TOTAL-YTD							92,641.67

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

Current Fund Year: 2016 Month Ending: November										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	327,871.51	1,534,922.07	333,799.23	2,809,649.11	0.00	(912.63)	(42,701.25)	203,955.04	(128,769.41)	5,037,813.67
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	9,081.92	0.00	0.00	457.86	0.00	0.00	0.00	0.00	0.00	9,539.78
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(17,440.46)	(17,440.46)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(17,440.46)	(17,440.46)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	22,049.00	0.00	0.00	22,049.00
TOTAL	9,081.92	0.00	0.00	457.86	0.00	0.00	22,049.00	0.00	(17,440.46)	14,148.32
EXPENSES										
Claims Transfers	7,798.21	16,855.18	1,272.74	123,419.80	0.00	0.00	0.00	0.00	0.00	149,345.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,204.89	37,204.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,798.21	16,855.18	1,272.74	123,419.80	0.00	0.00	0.00	0.00	37,204.89	186,550.82
END BALANCE	329,155.22	1,518,066.89	332,526.49	2,686,687.17	0.00	(912.63)	(20,652.25)	203,955.04	(183,414.76)	4,865,411.17
	Report Month:	November				Balance Differences				
	Opening Balances:		Opening Balances are equal			\$0.00				
	Imprest Transfers:		Imprest Totals are equal			\$0.00				
	Investment Balances:		Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
	Ending Balances:		Ending Balances are equal			\$0.00				
	Accrual Balances:		Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	November						
CURRENT FUND YEAR	2016						
Description:		Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
ID Number:		OPERATING A	CASH MGMT	INVEST ACCT	ASSET MGR	CLAIMS ACC	EXPENSE ACC
Maturity (Yrs)		0	0	0	0	0	0
Purchase Yield:		0	0	0	0	0	0
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$5,037,814.15	2482411.35	-1.7235E-10	15622.8	2489280	50000	500
Opening Interest Accrual Balance	\$7,120.83	0	0	0	7120.83	0	0
1 Interest Accrued and/or Interest Cost	\$2,562.50	\$0.00	\$0.00	\$0.00	\$2,562.50	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$159.55	\$273.64	\$0.00	(\$114.09)	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$6,000.00	\$0.00	\$0.00	\$0.00	\$6,000.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$23,600.00)	\$0.00	\$0.00	\$0.00	(\$23,600.00)	\$0.00	\$0.00
8 Net Investment Income	(\$20,877.95)	\$273.64	\$0.00	(\$114.09)	(\$21,037.50)	\$0.00	\$0.00
9 Deposits - Purchases	\$224,139.60	\$31,588.78	\$0.00	\$6,000.00	\$0.00	\$149,345.93	\$37,204.89
10 (Withdrawals - Sales)	(\$379,101.64)	(\$186,550.82)	\$0.00	\$0.00	(\$6,000.00)	(\$149,345.93)	(\$37,204.89)
Ending Cash & Investment Balance	\$4,865,411.66	\$2,327,722.95	(\$0.00)	\$21,508.71	\$2,465,680.00	\$50,000.00	\$500.00
Ending Interest Accrual Balance	\$3,683.33	\$0.00	\$0.00	\$0.00	\$3,683.33	\$0.00	\$0.00
Plus Outstanding Checks	\$131,413.04	\$0.00	\$0.00	\$0.00	\$0.00	\$109,451.16	\$21,961.88
(Less Deposits in Transit)	(\$6,000.00)	\$0.00	\$0.00	(\$6,000.00)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,990,824.70	\$2,327,722.95	(\$0.00)	\$15,508.71	\$2,465,680.00	\$159,451.16	\$22,461.88

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		November							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	November	November	November	November	Reconciled	Variance From	Month
2016	Prop	37,052.60	7,798.21	9,081.92	35,768.89	35,768.89	0.00	0.00	0.00
	Liab	6,038.78	215.03	0.00	6,253.81	6,253.81	(0.00)	0.00	(0.00)
	Auto	3,499.72	1,272.74	0.00	4,772.46	4,772.46	0.00	0.00	(0.00)
	WC	187,474.93	28,432.26	0.00	215,907.19	215,907.19	(0.00)	(0.00)	0.00
	Total	234,066.03	37,718.24	9,081.92	262,702.35	262,702.35	(0.00)	(0.00)	(0.00)
2015	Prop	55,761.56	0.00	0.00	55,761.56	55,761.56	0.00	0.00	0.00
	Liab	12,008.82	30.75	0.00	12,039.57	12,039.57	0.00	0.00	0.00
	Auto	23,511.02	0.00	0.00	23,511.02	23,511.02	0.00	0.00	0.00
	WC	586,334.87	13,773.87	0.00	600,108.74	600,108.74	0.00	0.00	0.00
	Total	677,616.27	13,804.62	0.00	691,420.89	691,420.89	0.00	0.00	0.00
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	122,242.43	10,137.95	0.00	132,380.38	132,380.38	0.00	0.00	(0.00)
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	1,003,027.39	38,161.40	0.00	1,041,188.79	1,041,188.79	0.00	0.00	0.00
	Total	1,286,992.93	48,299.35	0.00	1,335,292.28	1,335,292.28	0.00	0.00	(0.00)
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	164,534.32	6,471.45	0.00	171,005.77	171,005.77	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	1,020,679.59	43,052.27	457.86	1,063,274.00	1,063,274.00	(0.00)	(0.00)	(0.00)
	Total	1,328,439.50	49,523.72	457.86	1,377,505.36	1,377,505.36	(0.00)	(0.00)	(0.00)
2012	Prop	141,032.32	0.00	0.00	141,032.32	141,032.32	(0.00)	(0.00)	0.00
	Liab	500,958.08	0.00	0.00	500,958.08	500,958.08	(0.00)	(0.00)	0.00
	Auto	9,646.72	0.00	0.00	9,646.72	9,646.72	0.00	0.00	0.00
	WC	569,840.27	0.00	0.00	569,840.27	569,840.27	0.00	0.00	0.00
	Total	1,221,477.39	0.00	0.00	1,221,477.39	1,221,477.39	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,748,592.12	149,345.93	9,539.78	4,888,398.27	4,888,398.27	0.00	0.00	(0.00)

Professional Municipal Management Joint Insurance Fund
Certificate Of Insurance Monthly Report

Monday, November 28, 2016

From 10/26/2016 To 11/25/2016

Holder (H) / Insured Name (I) Coverag	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
PMM JIF				
H- Cherry Hill West HS GI EX	2101 Chapel Ave Cherry Hill, NJ 08002	21998	Evidence of insurance as respects championship footbal game to 11/23/2016	
I- Township of Willingboro	Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046		be played on November 26, 2016.	

Total # of Holders = 1

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
9 Campus Drive, Suite 216
Parsippany, NJ 07054

MEMORANDUM

Date: January 1, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: CYBER LIABILITY COVERAGE
REPORTING CYBER CLAIMS AND OVERVIEW OF RESOURCES AVAILABLE

In recent months, the MEL has seen an increase in cyber crime and activities that would be considered claims under the Cyber insurance coverage purchased by the JIF. In particular, there has been a steady increase in ransomware type cases, where a Member's files have been accessed, encrypted or locked, and ransom demanded before the Member can regain access to those files. Even if the demanded amounts are minor, such claims must be reported to the Cyber carrier (XL Catlin) in order to ensure coverage for the current claim, as well as any potential future claims related to the same incident. **Failure to timely report the claim will result in the carrier denying the current claim, as well as any related claims in the future.**

The types of issues that should be reported include, but are not limited to: ransomware or cyber extortion, cyber security breach, data breach or disclosure of protected or personally identifiable information, and/or allegations of wrongful acts committed by the Member (or one of their employees or contractors) related to technology and professional services, media, and/or privacy and security.

Per MEL Bulletin 17-26 Claims should be reported to the JIF Claims Administrator for reporting to the Cyber carrier.

Claims Reporting to XL – The notice of claim should be made to the **JIF claims administrator** for reporting to XL. The JIF Claims Administrator will either email the notice of claim to XL at proclaimnewnotices@xlgroup.com or send via post mail to XL Insurance, PO Box 614002, Orlando, FL 32861-4002.

XL Data Breach Hotline – If you experience a data breach event, call Jeremy Gittler, Sr. Claims Counsel, Cyber and Technology Division, XL Insurance Group at 212-915-6746. (Email: Jeremy.gittler@xlgroup.com). There is also a **data breach hotline at 1-855-566-4724** for immediate triage assistance. *Please note that this is a service provided by Lewis Brisbois Bisgaard & Smith and contacting the data breach hotline does not satisfy the claim notification requirements of your policy.*

Cyber Keeping Your Data Secure Data Breach Partners Brochure – Resources are available at www.cyberriskiq.com. The login information and access code is 10448; after using that access code, create a specific login.

Once the claim is reported, you will have access to numerous services provided via the insurance policy with XL Catlin, including forensic computer investigation, pre-breach planning and compliance, breach response, regulatory investigation and management, and privacy litigation defense. The services are a framework of specialized resources available to the insured at very low rates negotiated by the insurance company. Did the attacker who encrypted your system with ransomware have access to protected information? Do you know what triggers each state's privacy notification laws and how to properly send notification? These are just some of the questions that can be answered and properly handled with the services available to you under the insurance policy.

A practical example of the services following a ransomware attack where bitcoins were demanded would be: 1) confirmation of the attackers ability to unencrypt the system; 2) a means of ransom payment in Bitcoin; 3) forensic investigation of the computer system to scrub it for any additional encryption, vulnerabilities or access to PII/PHI; and 4) regulatory compliance to send proper notifications to the affected individuals.

cc: JIF Executive Directors
JIF Claims Administrators



Edward Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

P : 973-659-6424
F : 856-830-1432
ecooney@connerstrong.com
9 Campus Drive
Parsippany, NJ 07054
connerstrong.com

January 5, 2017

RE: 2017 Cyber Coverage Options

Dear Commissioners:

The member JIFs of the MEL now have available higher limit options for the 2017 Cyber coverage renewal. The higher limit options are provided via your current policy with XL Catlin up to \$10,000,000 and via a new insurer, Beazley, up to \$10,000,000 excess of XL Catlin's \$10,000,000.

The detailed options are as follows:

XL Catlin

Option	Limits			Retention	Rate (per member)
	Aggregate	3 rd Party	1 st Party		
1	\$6,000,000	\$3,000,000	\$1,000,000	\$10,000	\$600
2	\$6,000,000	\$3,000,000	\$3,000,000	\$10,000	\$846
3	\$8,000,000	\$5,000,000	\$3,000,000	\$10,000	\$1,015
4	\$10,000,000	\$5,000,000	\$5,000,000	\$25,000	\$1,200

Beazley

Option	Limit			Excess of Option	Rate (per member)
	Aggregate	3 rd Party	1 st Party		
1	\$6,000,000	\$3,000,000	\$1,000,000	1	\$360
2	\$6,000,000	\$3,000,000	\$3,000,000	2	\$509
3	\$5,000,000	\$3,000,000	\$2,000,000	3	\$400
4	\$8,000,000	\$5,000,000	\$3,000,000	3	\$600
5	\$5,000,000	\$2,500,000	\$2,500,000	4	\$380
6	\$10,000,000	\$5,000,000	\$5,000,000	4	\$720

Please remember to report all claims or incidents to your TPA, regardless of perceived or actual cost. We have uncovered an uptick in unreported Cyber events, particularly ransomware. Lack of reporting could result in uncovered future matters and missed compliance requirements. Your Risk Manager, Executive Director and Underwriting Manager are always available for discussion, as well.

Best regards,

Edward J. Cooney, MBA
MEL Underwriting Manager

NEW YORK NEW JERSEY PENNSYLVANIA DELAWARE FLORIDA MASSACHUSETTS

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

BULLETIN MEL 17-01

Date: January 1, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2017 MEL Coverage Bulletins

The 2017 MEL Coverage Bulletins will be available on the MEL's website (www.njmel.org) on Sunday, January 1, 2017. The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2017 CHANGES

- 17-01 MEL Coverage Bulletins
- 17-02 Property and Casualty Renewal Overview

COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE

- 17-03 Property / Equipment Breakdown
- 17-04 Workers Compensation
- 17-05 Casualty and Excess Public Officials / Employment Liability
- 17-06 Non-Owned Aircraft Liability
- 17-07 JIF Blanket Crime Coverage and MEL Excess Crime Coverage

POLICY & PROCEDURE / GUIDELINES & REQUIREMENTS

- 17-08 Fireworks Displays / Amusement Ride Requirements
- 17-09 Skateboard Facilities Guidelines and Coverage Requirements
- 17-10 Vacant, Historic, Builders Risk, Newly Acquired Reporting Requirements
- 17-11 Boiler & Machinery Inspections
- 17-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 17-13 Shared Services Insurance Requirement Guidelines
- 17-14 Employment Practices Liability (EPL) Program

OPTIONAL COVERAGES AVAILABLE

- 17-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 17-16 Quasi Entities
- 17-17 Excess Liability – Optional Limits
- 17-18 Excess POL/EPL – Optional Limits
- 17-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 17-20 Improvement Districts
 - a. All Other Member JIFs
 - b. Atlantic JIF
- 17-21 Tulip Program – Optional Tenant and Users Liability Insurance Program

COVERAGE RESTRICTIONS

- 17-22 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 17-23 “All Terrain Vehicle” Parks – Coverage Restriction Liability
- 17-24 Paintball Liability – Coverage Restriction Liability

MEMBER JIF COMMERCIALY INSURED COVERAGE

- 17-25 Public Officials and Employment Practices Liability
- 17-26 Cyber Liability- Media Communication/Network Security/Privacy Liability

OTHER BULLETINS

- 17-27 MEL Underwriting Manager Team & Schedule
- 17-28 Unmanned Aircraft Systems (“Drones”)

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

BULLETIN MEL 17-02

Date: January 1, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2017 Property and Casualty Renewal Overview

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF

Below is an overview of the 2017 MELJIF excess property and casualty renewal. Please find attached the Underwriting Manager’s Executive Summary from the renewal proposal.

Property / Equipment Breakdown – Zurich

The renewal for the excess Property/BM with Zurich was bound at the expiring rate and deductibles. Please note Zurich continues to require the following be scheduled individually with the JIF Administrator for 2017 in order for the applicable policy coverage to apply:

- Fire Trucks and Engines.
- Fine Arts items valued in excess of \$250,000 (per item).
- Watercraft 32’ or less in length. The policy excludes watercraft in excess of 32’ in length.
- Bridges and Dams. The policy provides for named peril coverage if scheduled; unless part of a scheduled insured location and then all risk perils apply.
- Valuable Papers documents valued in excess of \$250,000 per item.
- Boardwalks, Piers, Wharfs, Bulkheads, Docks, Crossovers and Floating Docks. The policy provides named peril coverage for all Boardwalks, Piers, Wharfs, Bulkheads, Crossovers and Docks per the policy form with Zurich.

Excess Flood and Earth Movement – Quota Share

For 12/31/2016-2017, the MEL has renewed the standalone excess flood and earth movement coverage at limits of \$25 million excess of the \$50 million underlying annual aggregate flood and earth movement limits under the Zurich program. In addition, an additional \$25 million of limits were added with Everest above the current \$75 million. One change to the insurers in the \$25 million excess \$50 million “quota share” layer from the expiring is Ironshore is replaced by Lloyd’s of London.

Excess Liability and Optional Excess POL/EPL (\$8 Million x \$2 Million) – Genesis

The renewal for the excess liability and optional excess POL/EPL with Genesis resulted in a 5% rate decrease, which is reflected in the 2017 budget. Coverage is included on a blanket-basis for owned-drones; please see the separate bulletin regarding drones. All other coverage terms and conditions are as expiring. Genesis also agreed to a two-year term, which includes a 5% rate decrease in the second year, too.

Optional Excess Liability (\$15 Million x \$5 Million) – Munich Re

The renewal for the optional excess liability resulted in a 2% rate reduction over expiring. This rate reduction is reflected in the 2017 budget. Munich also is including coverage for owned drones with a \$5 million sublimit. Munich also agreed to increase its aggregate from \$40 million to \$50 million. All other coverage terms and conditions are as expiring. Munich also agreed to a two-year term, with a flat rate in the second year.

Excess Workers Compensation – Safety National

The 2017 renewal for the excess workers compensation with Safety National is renewed on a two year agreement with guaranteed rates for 2016 and 2017. The rate for the 2017 renewal represents a 5% rate reduction over the expiring rate. The guaranteed rate for the 2018 excess workers compensation will be flat. The coverage terms and conditions are as expiring.

Non-Owned Aircraft Liability – Endurance

The non-owned aircraft liability is renewed with a 25% premium reduction over expiring. The terms and conditions are per expiring, which includes coverage for non-owned drones. The coverage is written via a program run by W. Brown & Associates, which has changed its backing insurer from XL Catlin to Endurance.

Primary Public Officials / Employment Practices Liability (JIF) – QBE

The participating member JIFs enter the second year of the two-year commitment with a pre-agreed 5% statewide program increase for 2017. Changes in premium will differ amongst each member.

While most public officials and employment practices liability policies available to New Jersey municipalities exclude land use matters, the MEL was able to negotiate with QBE to include some limited coverage for the 2016 policy. QBE notified the MEL in during the renewal process of its intent to exclude land use matters in the 2017 renewal policy due to a series of adverse decisions. After a claims analysis and further negotiations, QBE bound the renewal including modified land use coverage with a \$150,000 sublimit per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for land use matters where the demand is solely for injunctive relief. The \$150,000 sublimit is in addition to (not eroded by) the member's retention and coinsurance.

The renewal policy also clarifies reporting requirements by removing the limitation on the number of days a claim must be reported in, and uses the more favorable "as soon as practicable" language. Finally, other reporting language is modified so notice of a "potential claim" will bring back future related claims to the period when the "potential claim" was reported.

Volunteer Directors & Officers Liability – QBE

The Volunteer Directors and Officers Liability program is renewed with QBE for 2017 at the expiring rates, policy terms and conditions.

Privacy / Cyber Liability – XL Catlin

The cyber liability coverage is renewed with XL Catlin for 2017 at the expiring terms and conditions. Besides the expiring options, XL Catlin has also offered a new higher limit option of \$10 million aggregate and \$5 million sublimits with a \$25,000 deductible. In addition, higher limit options are available with Beazley up to a \$20 million aggregate and \$10 million sublimits.

Please contact your Executive Director, Risk Manager or MEL Underwriting Manager if you have any questions.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

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

TO: Municipal Fund Commissioners
FROM: J.A. Montgomery Risk Control, JIF Safety Director
DATE: December 6, 2016

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899
Timothy Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Willingboro DPW- Conducted a Loss Control Survey on November 21

MEETINGS ATTENDED

- Claims Meeting – November 28
- Fund Commissioner Meeting – November 28

UPCOMING EVENTS

- Claims Meeting – January 23.
- Fund Commissioner Meeting – January 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- No Announcements for November

MEL VIDEO LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

The following members utilized the Video Library during the month of November 2016.

No videos were utilized.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **December 2016 and January/February 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Location	Topic	Time
12/13/2016	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/2016	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/2016	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/2016	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/2016	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/2016	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
12/16/2016	Township of Evesham #4	HazCom w/GHS	8:30 - 10:00 am
12/16/2016	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
1/6/2017	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/2017	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/11/2017	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/13/2017	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/20/2017	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/2017	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm

Date	Location	Topic	Time
1/23/2017	Borough of Lindenwold #1	PPE	8:30 - 10:30 am
1/23/2017	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/2017	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/2017	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/25/2017	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/2017	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/26/2017	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/27/2017	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/30/2017	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/2017	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/2017	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/2017	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/2017	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/2017	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm
2/3/2017	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/2017	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/2017	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/7/2017	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/2017	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/2017	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/2017	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/10/2017	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/2017	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/2017	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/15/2017	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/2017	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/17/2017	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/2017	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/22/2017	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/24/2017	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/2017	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/2017	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/2017	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am

Date	Location	Topic	Time
2/27/2017	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/2017	Borough of Glassboro #1	Confined Space Awareness- Evening	9:00 - 10:00 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 / T,G
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T,G	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	3 / 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
Flagger / Workzone Safety	2 / T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners
FROM: J.A. Montgomery Risk Control, JIF Safety Director
DATE: January 4, 2017

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899
Timothy Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

- No survey's conducted for the month of December

MEETINGS ATTENDED

- No Meetings for the month of December

UPCOMING EVENTS

- Fund Commissioner Meeting – January 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF- Did You Know? – MSI Training Schedule – December 2016, January and February 2017 – December 1
- PMM JIF- Safety Director's Bulletin- Managing Slip & Falls during Winter Months – December 5

- PMM JIF - New MSI Online Training Program - Smart Moves to Avoid Falling Down – December 12
- PMM JIF - Did You Know? – MSI Training Schedule for Jan 2017 – December 21

MEL VIDEO LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

The following members utilized the Video Library during the month of December 2016.

No videos were utilized.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **January- March 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Location	Topic	Time
1/6/17	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/17	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/11/17	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/13/17	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/20/17	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/17	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/17	Borough of Lindenwold #1	PPE	8:30 - 10:30 am
1/23/17	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/17	Borough of Glassboro	BBP-Evening	10:00 - 11:00 pm

Date	Location	Topic	Time
	#1		
1/25/17	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/17	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/26/17	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/27/17	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/30/17	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/17	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/17	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/17	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/17	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/17	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/17	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm
2/3/17	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/17	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/17	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/7/17	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/17	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/17	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/17	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/10/17	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/17	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/17	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/15/17	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/17	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/17/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/22/17	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/24/17	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/17	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/17	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/17	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am

Date	Location	Topic	Time
2/27/17	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/17	Borough of Glassboro #1	Confined Space Awareness-Evening	9:00 - 10:00 pm
3/2/17	Township of Pemberton	DDC-6	8:00 - 2:45 pm w/lunch brk
3/9/17	Deptford Township MUA	Jetter/Vacuum Safety	9:00 - 11:00 am
3/9/17	Deptford Township MUA	Asbestos, Lead, Silica Health Overview	11:15 - 12:15 pm
3/10/17	Borough of Clementon #3	Fire Safety	8:30 - 9:30 am
3/10/17	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
3/13/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/17	Township of Washington	LOTO	8:30 - 10:30 am
3/14/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
3/14/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
3/21/17	Borough of Clementon #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/21/17	Borough of Clementon #3	BBP	11:45 - 12:45 pm
3/23/17	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/27/17	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
3/29/17	City of Burlington #2	Driving Safety Awareness	8:30 - 10:00 am
3/31/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/31/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 /T,G	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	3 / 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
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

2017 "Fast Track to Safety" Training

Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2017 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ✧ Hazard Communication w/GHS
 - ✧ Bloodborne Pathogens
 - ✧ Fire Safety
- ✧ Personal Protective Equipment
- ✧ Injury Prevention Strategies

Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break

Check website for times & locations

January

- ✧ East Rutherford (S. Bergen) – 1/19/17
- ✧ Lavallette (Ocean) – 1/25/17
- ✧ Upper Deerfield (Atlantic) – 1/27/17

February

- ✧ Wall (Monmouth) – 2/3/17
- ✧ Woodstown (TRICO) – 2/22/17
- ✧ Andover (Morris) – 2/27/17

March

- ✧ Mendham (Morris) – 3/8/17
- ✧ Lower Twp. (Atlantic) – 3/17/17
- ✧ Manalapan (Monmouth) – 3/29/17

April

- ✧ Millville (Atlantic) – 4/4/17
- ✧ Hanover (Morris) – 4/5/17
- ✧ Hunterdon (PAJC) – 4/6/17
- ✧ Beach Haven (Ocean) – 4/13/17
- ✧ Bordentown (BURLCO) – 4/21/17
- ✧ Little Egg Harbor (Ocean) – 4/28/17

May

- ✧ Collingswood (Camden) – 5/4/17
- ✧ Westwood (Bergen) – 5/11/17
- ✧ Sayreville (Central) – 5/16/17

June

- ✧ Monroe (TRICO) – 6/2/17
- ✧ Mahwah (Bergen) – 6/23/17
- ✧ Dennis Twp. (Atlantic) – 6/30/17

July

- ✧ Princeton (Mid-Jersey) – 7/19/17

August

- ✧ Manchester (Ocean) – 8/1/17
- ✧ Pequannock (Morris) – 8/30/17

September

- ✧ Carneys Point (TRICO) – 9/22/17
- ✧ Hillsborough (Central) – 9/28/17

October

- ✧ Middle Twp. (Atlantic) – 10/4/17
- ✧ Ocean County College (SAIF) – 10/11/17
- ✧ Westampton (BURLCO) – 10/17/17
- ✧ Lodi (S. Bergen) – 10/27/17

November

- ✧ Nutley (Sub Essex) – 11/13/17
- ✧ Clementon (Camden) – 11/14/17





Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

December 2016

Managing Slip & Fall Risks During Winter Months



During the winter months exposure to slip and falls greatly increases due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

The goal of an effective inclement weather plan is to remove snow and ice from all walking surfaces and incorporate continuous surface monitoring and removal at critical times such as work start, at shift change, and when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots such as parking areas, sidewalks, stairs and ramps. About one third of all slips on icy surfaces occur in parking areas.

If contractors are used, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless certificates are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

Use the same planning process if agency employees will be responsible for snow and ice control. We recommend using a site plan to designate areas for cleaning and should include curbs, fire hydrants, speed humps, walkways and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- o Lighting – well illuminated areas permit greater visibility to avoid icy areas
- o Drainage – melt that cannot drain to sewers or grass will become ice when it refreezes
- o Dislocated / damaged items – curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also remember that getting in and out of vehicles is one of the most frequent types of slip and fall exposures. Inspect vehicles to be sure step treads, running boards, and grab bars are all in good condition.

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

Consider these best practices:

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
 - Do not block drains and downspouts
 - Pile on the low side of walkways so run-off does not flow across paths of travel
 - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
 - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry mopped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside sidewalks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.

Danger lies just outside your door



Watch your step

Maintain 3 points of contact

SMART MOVES TO AVOID FALLING DOWN

Slips, trips & falls account for 15% of all accidental deaths, second only to motor vehicles as a cause of fatalities. Every 11 seconds, an older adult is treated in the emergency room for a fall. With our featured course you'll increase awareness of hazards, and learn tips to prevent slips, trips and falling down.

Visit The MEL Safety Institute.

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



How to Access MSI Online Training Courses:

1. Go to NJMEL.org; Click on the MSI logo at the top of the page.
2. Click on "MSI Login"
3. If you've taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed above. If you're new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the course "Smart Moves to Avoid Falling Down".
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. 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 MSI Learning Management System.

MSI – Online Group Training - Sign in Sheet

Title of MSI Online Course: _____

Municipality/Authority/BOE: _____

Date of Online Training: _____

Time of Online Training: _____

Supervisor Administering Online Group Training: _____ (Sign below at completion of training before submitting to MSI.)

Email or fax the sign in sheet to the MSI, attention Natalie Dougherty: Email Ndougherty@jamontgomery.com Fax 856-552-4739

First Name ** please print clearly **

Last Name

Signature

	J	O	H	N							D	O	E						
																			<i>John Doe</i>
1																			
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10																			
11																			
12																			

I attest the above listed students attended the entire course and were given the opportunity to ask questions of the material.

Supervisor / Training Administrator Signature: _____

Phone #: _____ Email Address: _____

Page ____ of ____



**PMM JIF
CUMULATIVE CLAIMS SUMMARY***

2016					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
SEPT	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
TOTALS	946	\$949,807.26	\$334,960.41	\$614,846.85	64.7%
2015					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.95	\$65,237.71	60.8%
MAY	192	\$124,860.76	\$44,440.41	\$80,420.35	64.4%
JUNE	187	\$92,811.14	\$34,469.85	\$58,341.29	62.9%
JULY	152	\$106,502.78	\$31,989.55	\$74,513.23	70.0%
AUGUST	114	\$53,791.53	\$21,388.48	\$32,403.05	60.2%
SEPT	175	\$79,210.95	\$30,111.94	\$49,099.01	62.0%
OCTOBER	111	\$56,796.68	\$23,790.96	\$33,005.72	58.1%
NOVEMBER	68	\$80,656.76	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1649	\$1,244,768.94	\$486,991.40	\$757,777.54	60.9%
2014					
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	126	\$132,491.58	\$41,087.95	\$91,403.63	69.0%
FEBRUARY	104	\$100,347.27	\$35,379.91	\$64,967.36	64.7%
MARCH	192	\$343,498.32	\$233,905.30	\$109,593.02	31.9%
APRIL	116	\$112,079.62	\$51,407.16	\$60,672.46	54.1%
MAY	104	\$91,883.52	\$51,015.43	\$40,868.09	44.5%
JUNE	113	\$160,108.79	\$48,496.25	\$111,612.54	69.7%
JULY	104	\$48,047.89	\$17,328.32	\$30,719.57	63.9%
AUGUST	92	\$70,574.34	\$28,810.88	\$41,763.46	59.2%
SEPT	76	\$51,902.23	\$22,848.25	\$29,053.98	56.0%
OCTOBER	153	\$91,171.39	\$34,528.88	\$56,642.51	62.1%
NOVEMBER	126	\$107,756.49	\$39,654.81	\$68,101.68	63.2%
DECEMBER	113	\$92,887.22	\$37,811.89	\$55,075.33	59.3%
TOTALS	1419	\$1,402,748.66	\$642,275.03	\$760,473.63	54.2%



PMM JIF
Top 10 Providers By Charges
PAR/ NonPAR /MCCI
November 2016

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
Participating Provider	\$137,228.39	\$57,134.59	\$80,093.80	58.4%	
THOMAS JEFFERSON UNIV HOSPITAL	\$81,152.69	\$37,336.00	\$43,816.69	54.0%	Hospital
VIRTUA WEST JERSEY HEALTH, INC	\$43,958.60	\$12,882.91	\$31,075.69	70.7%	Hospital
WEST JERSEY ANESTHESIA ASSOC	\$3,200.00	\$1,800.00	\$1,400.00	43.8%	Anesthesia
JEFFERSON UNIVERSITY PHYSICIAN	\$1,800.00	\$1,080.00	\$720.00	40.0%	Physician Fees
ROTHMAN INSTITUTE OF NEW JERSEY	\$1,459.00	\$1,148.81	\$310.19	21.3%	Orthopedic
PREMIER ORTHOPEDIC OF SJ	\$1,425.00	\$701.79	\$723.21	50.8%	Orthopedic
U.S. HEALTHWORKS MEDICAL GROUP	\$1,360.00	\$564.84	\$795.16	58.5%	Occupational Medicine
MEDEXPRESS URGENT CARE	\$1,048.00	\$584.00	\$464.00	44.3%	Urgent Care
OUR LADY OF LOURDES MEDICAL CENTER	\$925.10	\$316.24	\$608.86	65.8%	Hospital
KINEMATIC CONSULTANTS, INC.	\$900.00	\$720.00	\$180.00	20.0%	FCE
Out of Network	\$505.00	\$380.00	\$125.00	24.8%	
JOHN MCGOWAN PHD	\$505.00	\$380.00	\$125.00	24.8%	Behavioral Health
Grand Total	\$137,733.39	\$57,514.59	\$80,218.80	58.2%	



PMM JIF
Top 10 Providers By Charges
PAR/ NonPAR /MCCI
December 2016

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
Participating Provider	\$38,344.40	\$14,553.32	\$64.00	62.0%	
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$15,106.24	\$7,060.52	\$2.00	53.3%	Orthopedic
TARIQ S. SIDDIQI, MD	\$6,000.00	\$1,404.53	\$2.00	76.6%	Neurology
IVY REHAB NETWORK, INC	\$5,042.00	\$945.00	\$11.00	81.3%	Physical Therapy
REHAB EXCELLENCE CENTER, LLC	\$3,816.00	\$1,294.40	\$33.00	66.1%	Physical Therapy
LOURDES ANESTHESIA ASSOC PA	\$3,250.00	\$1,005.82	\$2.00	69.1%	Anesthesia
U.S. HEALTHWORKS MEDICAL GROUP	\$2,033.16	\$851.19	\$6.00	58.1%	Occupational Medicine
EMERGENCY PHYSICIAN ASSOCIATES OF S	\$960.00	\$291.56	\$1.00	69.6%	Emergency Physician
KINEMATIC CONSULTANTS, INC.	\$900.00	\$720.00	\$1.00	20.0%	FCE
MEDEXPRESS URGENT CARE	\$750.00	\$640.00	\$4.00	14.7%	Urgent Care
ROTHMAN INSTITUTE OF NEW JERSEY	\$487.00	\$340.30	\$2.00	30.1%	Orthopedic
Out Of Network	\$1,090.00	\$800.00	\$6.00	26.6%	
JOHN MCGOWAN PHD	\$640.00	\$500.00	\$4.00	21.9%	Behavioral Health
GARY M. GLASS MD	\$450.00	\$300.00	\$2.00	33.3%	Behavioral Health
Grand Total	\$39,434.40	\$15,353.32	\$70.00	61.1%	



**PMM JIF
CHARGES/SAVINGS BY SPECIALTY
NOVEMBER 2016**

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Occ Med/Primary Care	\$83,727.64	\$38,651.79	\$45,075.85	53.8%
Facility	\$44,883.70	\$13,199.15	\$31,684.55	70.6%
Ortho/Neuro	\$3,461.00	\$2,107.55	\$1,353.45	39.1%
Anesthesia/Pain Management	\$3,200.00	\$1,800.00	\$1,400.00	43.8%
Physician Fees	\$2,450.00	\$1,493.67	\$956.33	39.0%
Physical Therapy/Occupational Therapy	\$1,801.00	\$499.00	\$1,302.00	72.3%
Other	\$1,405.00	\$1,100.00	\$305.00	21.7%
MRI/Radiology	\$271.00	\$145.22	\$125.78	46.4%
Grand Total	\$141,199.34	\$58,996.38	\$82,202.96	58.2%



**PMM JIF
CHARGES/SAVINGS BY SPECIALTY
DECEMBER 2016**

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Ortho/Neuro	\$21,848.24	\$8,914.65	\$12,933.59	59.2%
Physical Therapy/Occupational Therapy	\$9,758.00	\$2,959.40	\$6,798.60	69.7%
Anesthesia/Pain Management	\$3,250.00	\$1,005.82	\$2,244.18	69.1%
Occ Med/Primary Care	\$2,783.16	\$1,491.19	\$1,291.97	46.4%
Other	\$1,090.00	\$800.00	\$290.00	26.6%
Physician Fees	\$960.00	\$291.56	\$668.44	69.6%
Grand Total	\$39,689.40	\$15,462.62	\$24,226.78	61.0%

APPENDIX I -Minutes

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 28, 2016
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

Meeting of 2016 Fund Commissioners called to order by Chairman Carew. Open Public Meetings notice read into record.

ROLL CALL OF 2016 FUND COMMISSIONERS:

Scott Carew, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Thomas Czerniecki	Township of Evesham	Present
Joseph Andl	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Thomas Merchel	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Joseph Hrubash (telephone) Karen A. Read Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Stephen McNamara
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

CORRESPONDENCE: NONE.

APPROVAL OF MINUTES: OCTOBER 24, 2016 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 24, 2016:

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

EXECUTIVE DIRECTOR:

2017 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2017 in the amount of \$3,878,119. There was a decrease of \$6,412 on the MEL premium since introduction, so the revised amount is \$3,871,707. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

MOTION TO OPEN PUBLIC HEARING ON THE 2017 BUDGET

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

MOTION TO CLOSE PUBLIC HEARING ON THE 2017 BUDGET

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

MOTION TO ADOPT THE 2017 BUDGET AND CERTIFY ASSESSMENTS

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

Fiscal Policies and Procedures Amendment – With the change of our bank accounts, there is a need to amend the Fund’s Fiscal Policies and Procedures.

MOTION TO APPROVE RESOLUTION 16-25 AMENDING THE FUNDS FISCAL POLICIES AND PROCEDURES

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

2017 Public Officials / Employment Practices Policy Change – The MEL approved by resolution POL/EPL policy changes recommended by the Fund’s carrier, QBE, clarifying coverage for land use claims and clarifying language for notice obligations. Included in the agenda was the MEL Bulletin 16-31 from the Underwriting Manager which explains these changes.

The MEL is asking all local JIFs to approve by resolution these changes as recommended by the MEL Management Committee. Resolution 16-26 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 16-26 APPROVING RECOMMENDED UPDATES
TO THE POL/EPL LIABILITY POLICIES**

Moved:	Commissioner Czerniecki
Second:	Commissioner Andl
Vote:	4 Ayes – 0 Nays

Employment Practices Program: Members had until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The Executive Director provided an update.

Membership Renewals – The Fund has 3 members up for renewal at the end of the year. Renewal documents were sent out in August; we have received renewal information from Evesham and Maple Shade.

RCF Report: The RCF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed in the agenda was a copy of Commissioner Carew’s report.

EJIF Report: The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed in the agenda was a copy of Commissioner Carew’s report. The EJIF also met on November 16th at the League.

MEL Report: The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed in the agenda was a copy of Commissioner Carew’s report. The MEL also met on November 16th and adopted the 2017 Budget.

MEL, RCF & EJIF Representative - The fund elected its representative to the MEL, RCF & EJIF for the 2017 Fund Year.

**MOTION TO ELECT SCOTT CAREW AS PMM JIF REPRESENTATIVE AND TOM
CZERNIECKI AS ALTERNATE REPRESENTATIVE TO THE MEL, RCF AND EJIF**

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

Elected Officials Training: This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office's of Mr. Kearns. The on-line version will also be available.

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

League Magazine – Enclosed are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

December Meeting – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 16-26 authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 16-27 CANCELLING THE DECEMBER MEETING

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

Financial Fast Track Report: As of September 30th, the fund has a \$1.5 million surplus. The actuary factored the loss ratio analysis at 37% and the fund is tracking at 30%. The loss time accident frequency is trending at 1.50, which is below the MEL average and good news for the PMM JIF.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised the JIF on a case in Willingboro that an appellate court threw up last week. There was a discussion regarding Sovereign Citizen cases.

TREASURER:

Payment of November 2016 Vouchers Resolution 16-28

Fund Year 2016	37,204.89
Total	37,204.89

MOTION TO APPROVE RESOLUTIONS 16-28 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED

Motion: Commissioner Brevogel

Second: Commissioner Andl
Vote: 4 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of October 2016:

2016	46,055.58
2015	24,054.05
2014	6,413.56
2013	14,734.29
2012	0.00
Closed	0.00
TOTAL	91,257.48

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: The Underwriting Manager reported there were 4 certificates issued for the period 9/26/2016 through 10/25/2016.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the months of October, as well as the schedule of MSI Training from November 1st through December 16th. Included in the agenda were 2 Safety Bulletins: October is Fire Prevention Month and Leaf Collection Time....An Important Reminder. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised October's reports were included in the agenda. Mr. McNamara reported there were 56 bills during the month of October totaling \$76,857.84 of that amount \$31,806.84 was paid for a savings of \$45,051.00 which is a 58.6% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Moved: Commissioner Brevogel

Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Czernieki
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

Moved: Commissioner Andl
Second: Commissioner Czernieki
Roll Call Vote: 4 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 2:10pm

NEXT REGULAR MEETING: January 23, 2016
Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II

RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 16
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: January 4, 2017

To: Executive Committee
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Subject: January MEL Report

Chairman Rheinhardt: Executive Director presented outgoing Chairman Rheinhardt with an engraved paper weight expressing the MEL's gratitude for his service as Chairman of the MEL in 2015 and 2016 and noted his efforts in restructuring the standing committee charters, the formation of a Management Committee and moving the MEL's investment legislation forward.

25th Anniversary Presentation: The meeting also began with presentations between GenRe and the MEL JIF commemorating 25 years of a very successful partnership. Deputy Executive Director said when he was involved in early MEL commercial marketing efforts, he met with skepticism and suggestions that the MEL was marketing every year – which had the effect of limiting the carriers that would quote. But in reality, the MEL entered into 2 very favorable long time relationships with Munich Re and Genesis. James Dart presented the MEL with an engraved bowl and pedestal with the words "Respect, Trust & Friendship" and added this his experience with the MEL exceeded his expectations.

James J. Kickham: Executive Director said Jim Kickham retired effective December 31st. The MEL Board of Fund Commissioners adopted a Resolution recognizing the significant contribution to the continued success of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund and the New Jersey Environmental Risk Management Fund – as well as the local affiliated Joint Insurance Funds. In particular, Executive Director said Mr. Kickham was instrumental in putting together the excess and reinsurance programs that are still in place today. Chairman Landolfi added that beyond his insurance knowledge and expertise, Mr. Kickham conducted himself with great integrity both professionally and personally.

Kathie Tyler-Schohl: Executive Director also announced the retirement of Kathie Tyler-Schohl from Qual-Lynx. Kathie managed the MEL's Public Officials/Employment Practices Liability program almost from the beginning. Executive Director said Kathie was so very

well versed in the MEL's claims and that she worked so well helping him, the Fund Attorneys, Claims Committees, Defense Attorneys and Member Municipalities in resolving very difficult claim matters. The MEL Board of Fund Commissioners presented Kathie with an engraved silver plate expressing their appreciation.

Ms. Tyler-Schohl said working on the MEL account was one of the more rewarding accounts she worked on and that she enjoyed working on the MEL for the last 26 years.

2017 Reorganization - The MEL conducted its 2017 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Robert Landolfi	Central Fund
Secretary	2	Richard Hirsh	Atlantic Fund
	3	Mauro Tucci	Suburban Essex Fund
	4	Carol Byrne	Bergen Fund
	5	Joseph Wolk	Camden Fund
	6	Charles Cuccia	South Bergen
	7	James Gildea	Suburban Fund
	1	Robert Law	Trico JIF
	2	Thomas Nolan	Monmouth JIF
	3	William Cottman	NJPHA Fund
	4	Joseph D'Arco	NJSI
	5	Paul Shives	Ocean Fund
	6	Scott Carew	PMM Fund
	7	Jon Rheinhardt	Morris Fund
		Meghan Jack	Burlco JIF
		Cynthia Ege	PAIC
		Andrew Brannen	Mid Jersey JIF
		James Carbin	First Responders JIF
		Bernie Rutkowski	NJUA Fund

2017 MEETING SCHEDULE:

2017 Meeting Schedule		
March 1, 2017	Forsgate Country Club	11:15 am
February 17, 2017	Princeton Marriott	9:00 am
June 7, 2017	Forsgate Country Club	11:15 am
September 6, 2017	Forsgate Country Club	11:15 am
October 18, 2017	Forsgate Country Club	11:15 am
November 15, 2017	Atlantic City Convention Center	5:00 pm
January 3, 2018	Forsgate Country Club	11:15 am

2017 Standing Committees Chairpersons

Management Committee	Robert Landolfi
Coverage Committee	Richard Hirsch
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Carol Byrne
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

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

2017 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2015, 2016 & 2017 in January of 2015. Resolution reflected professional fees for 2017.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Genesis is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager's memorandum on the renewal is attached to this report.

Underwriting Manager said the MEL's sub-limit on flood coverage has been increased by \$100,000,000.

Risk Management Plan - The Board of Fund Commissioners adopted the 2017 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2017 as well as other changes - as noted in Underwriting Manager's renewal memorandum.

Legislative Committee: The committee met on November 16, 2016 and submitted the minutes of its meeting. Committee Chairman Hirsch said Assembly A-4234 (Burzichelli) / S-2663 (Sweeney) - which would allow certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs – has been approved by the Senate and is expected to be posted for a vote in the Assembly in January.

Management Committee: Management Committee met and submitted its recommendation at the November meeting to award Marketing Consultant contracts to Acrisure and Princeton Strategic Communications. Discussion on third candidate tabled for further discussion.

Ad-hoc Risk Management Information/Operating System – A 2nd RFQ was released with a deadline to respond on December 1, 2016. The Ad-hoc committee has scheduled January

19th to interview the prospective vendors. Board authorized the Management Committee to award the contract(s) subject to confirmation at the next Board of Commissioners meeting.

Coverage Committee: Board accepted the December meeting minutes of the Coverage Committee met on December 20th. Underwriting Manager said the Coverage Committee completed its review of the auto and casualty policies.

Audit Committee: Baker Tilly has submitted a draft of its Internal Audit on Claims. Once the report is finalized, a meeting of the Audit Committee will be scheduled. Committee will also review Internal Audits for Reinsurance, Underwriting, Contracts and EDP.

Elected Officials Seminars: VCS is in the process of converting this year's Elected Officials Seminar to an online version, pursuant to the MEL's contract for the preparation of online courses. The Board voted to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training.

RCF: The Residual Claims Fund met and held its 2017 Reorganization meeting on for Wednesday, January 4, 2017 at 10:30. The Board voted to re-appoint Commissioner Cottman to serve as the Municipal Excess Liability Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Residual Claims Fund.

Annual MEL Commissioner Retreat: The Board of Fund Commissioners annual one-day retreat has been scheduled for 9:00 am on February 17, 2017 in the Princeton Forrestal Marriott.

Claims Committee: The Claims Review Committee met on November 30, 2016 and is scheduled to meet immediately following the Board meeting. The Board accepted the November meeting minutes of the committee. Committee will meet again following the MEL's reorganization.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 4, 2017

TO: Executive Committee
Professional Municipal Management Joint Insurance Fund

FROM: Commissioner Scott Carew

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2017 Executive Committee and the 2017 Fund Professionals.

		2017
Chairman:	Central	Robert Landolfi
Secretary:	Sub Essex JIF	Joe Catenaro
Executive Committee:	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	PMM	Scott Carew
	Trico	Robert Law
	Ocean	Paul Shives
Alternates:		
#1	South Bergen	Greg Franz
#2	Bergen	Paul Tomasko
#3	Burlco	Meghan Jack
#4	NJUA	Bernie Rutkowski
#5	Morris	Greg Poff

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2017 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – At the January 2015 meeting, the EJIF board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016

and 2017. Contract Addendums will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2017.

During the October 19, 2016 EJIF meeting, the Board of Fund Commissioners adopted the 2017 Budget which included a 2% increase for certain professional's compensation for the 2017 fund year.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	PS&S and First Environment (<i>As per the agreed pricing as a result of the 2016 RFQ process for the 2017 fund year. This will be a 1 year appointment with the Fund reserving the right to renew for one additional year.</i>)
Claims Administrator	Peter King, Esquire

2017 STANDING COMMITTEES - Five standing committees were established for the 2017 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

REINSURANCE - The Underwriting Manager indicated that we are renewing our reinsurance coverage with Liberty IU. The Executive Committee authorized the fund's Underwriting Managers to purchase \$1,000,000 in increased limits for a total limit of \$9,000,000. A summary is as follows:

REINSURANCE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage	
COMPANY:	Liberty Insurance Underwriters Inc., A, XV Best Rated	
LIMIT OF LIABILITY:	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
SELF INSURED RETENTION:	\$3,000,000 Aggregate of All Losses Incurred	

2017 MEETING SCHEDULE:

2017 Meeting Schedule		
March 1, 2017	Forsgate Country Club	10:50 am
June 7, 2017	Forsgate Country Club	10:50 am
September 6, 2017	Forsgate Country Club	10:50 am
October 18, 2017	Forsgate Country Club	10:50 am
November 15, 2017	Sheraton Hotel-Atlantic City	12:00 pm
January 3, 2018	Forsgate Country Club	10:50 am



Municipal Excess Liability Residual Claims Fund

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

January 4, 2017

Memo to: Executive Committee
Professional Municipal Management Joint Insurance Fund

From: Commissioner Scott Carew

Re: Topics Discussed at the RCF Reorganization Meeting

Reorganization: The Residual Claims Fund reorganized on January 4, 2017. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the Executive Committee.

2017 Executive Committee
David Matchett, Burlco JIF, Chairman
Brian Bigler, NJUA JIF, Secretary
Tom Nolan, Monmouth JIF
William Cottman, MEL JIF
Madeline Cook, NJPHA JIF
Joseph Wolk, Camden JIF
Paul Shives, Ocean JIF

The Fund also elected the following alternates for the 2017 Fund Year:

2017 Alternate Executive Committee
Joseph Catenaro, Suburban Essex, JIF
James Gildea, Suburban Muni JIF
Richard Hirsch, Atlantic JIF
Scott Carew, PMM JIF
Robert Landolfi, Central JIF
Robert Law, Trico JIF
Gregory Franz, South Bergen JIF
Paul Tomasko, Bergen JIF
Jon Rheinhardt, Morris JIF

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

Resolution 1-17 Fund Professionals & Professional Service Agreements

Resolution 2-17 Fiscal Management Plan
Resolution 3-17 Public Meeting Procedures
Resolution 4-17 Fund Records Program
Resolution 5-17 Risk Management Plan

Fund Professionals & Professional Service Agreements: The Board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2015, 2016 and 2017. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2017; annual amounts were reflected in Resolution 1-17.

The Board of Fund Commissioners confirmed the following appointments:

2017 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank
Claims Data Consultant	Qual-Lynx

Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. Commissioner Gregory Franz was designated as the additional RCF Commissioner signatory.

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2017 Meeting Schedule & 2018 Reorganization		
March 1, 2017	Forsgate Country Club	10:30 am
June 7, 2017	Forsgate Country Club	10:30 am
September 6, 2017	Forsgate Country Club	10:30 am
October 18, 2017	Forsgate Country Club	10:30 am
January 3, 2018	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. In addition to the above, the RCF Claims Committee will meet via teleconference at 9:00AM on May 3, 2017, July 5, 2017 and November 29, 2017; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

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

Risk Management Plan: The Board adopted the 2017 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Committee Appointments: Chairman Matchett made the following appointments to the RCF Committees:

Claims Committee Commissioner Rheinhardt was added to the committee.

Claims Committee: The Claims Committee met November 30, 2016 and also at 9:00 am on the day of the Commissioners' meeting. Minutes of the November meeting were enclosed under separate cover. The next claims meeting is scheduled for March 1, 2017 at 9:00 am.

Investments: Two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The bills were passed by the Senate on December 19, 2016 and are scheduled to be reviewed by the Assembly.

Acknowledgement of Service: Executive Director announced the retirement of James J. Kickham of PERMA as of January 1, 2017 and indicated the MEL would be making a presentation honoring his service.

Fund Attorney: The Fund Attorney reported there are 8 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

Inclement Weather Procedure: A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chairman to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Next Meeting: The next meeting of the RCF will be March 1, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.