



**AGENDA AND REPORTS**

**TELECONFERENCE  
OCTOBER 8, 2020  
1:30 PM**

**Join Zoom Meeting via Computer**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

- I.** sending sufficient notice to the Asbury Park Press
- II.** filing advance written notice of this meeting with each member municipalities and,
- III.** posting Notice of this meeting on the Public Bulletin Board of all member municipalities.

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND**  
**AGENDA**  
**OCTOBER 8, 2020**  
**TELECONFERENCE**  
**1:30 PM**

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- OPEN PUBLIC MEETINGS ACT / PLEDGE OF ALLEGIANCE**
- ROLL CALL OF EXECUTIVE COMMITTEE**
  
- APPROVAL OF MINUTES:** September 10, 2020 Open.....**Appendix I (Page 31)**
  
- CORRESPONDENCE** – None

**REPORTS**

- TREASURER** - Stephen Mayer .....**Page 1**  
**Resolution # 33-20** October Bill List
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA** .....**Page 3**  
**Resolution #34-20** Authorizing 2020 Dividend
  
- ATTORNEY** - Cleary, Giacobbe, Alfieri & Jacobs
  
- SAFETY DIRECTOR** – J.A. Montgomery Consulting .....**Page 17**
  
- UNDERWRITING MANAGER** – Conner Strong & Buckelew .....**Page 23**
  
- RISK MANAGEMENT CONSULTANTS** - Danskin Agency & Conner Strong & Buckelew
  
- MANAGED CARE**- QualCare, Inc.....**Page 28**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- EXECUTIVE SESSION** - For the purpose of discussing pending and threatening litigation
  
- CLAIMS SERVICE** – Qual-Lynx.....**Closed Session**
  
- MEETING ADJOURNMENT**

# MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 33-20

OCTOBER 2020

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

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

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

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001959			
001959	FAIRVIEW INSURANCE AGENCY	RED BANK - RMC FEE BALANCE 2019	0.52
001959	FAIRVIEW INSURANCE AGENCY	KEYPORT - RMC FEE BALANCE 2019	140.42
			<b>140.94</b>
		<b>Total Payments FY 2019</b>	<b>140.94</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001960			
001960	QUAL-LYNX	OUTSIDE ADJ 10/20	6,706.16
001960	QUAL-LYNX	CLAIM ADJ SERVICES 10/20	47,121.79
			<b>53,827.95</b>
001961			
001961	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/20	15,990.17
			<b>15,990.17</b>
001962			
001962	QUALCARE, INC.	WORKERS COMP-ACCESS/UM 10/20	17,244.17
			<b>17,244.17</b>
001963			
001963	PERMA	LOSS FUND MGT 10/20	2,867.75
001963	PERMA	ADMIN FEE 10/20	32,455.92
			<b>35,323.67</b>
001964			
001964	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 10/20	3,708.67
			<b>3,708.67</b>
001965			
001965	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES 9/20	11,400.50
			<b>11,400.50</b>
001966			
001966	STEPHEN M. MAYER	TREASURER FEE 10/20	1,725.50
			<b>1,725.50</b>
001967			
001967	ASBURY PARK PRESS	ACCT:ASB-040013 - AD - 8.30.20	129.50
			<b>129.50</b>
001968			
001968	BOWMAN & COMPANY LLP	PAYROLL AUDITOR 9/20	16,042.00
			<b>16,042.00</b>
001969			
001969	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 8.31.20	59.52
			<b>59.52</b>
001970			

001970	DANSKIN INSURANCE AGENCY INC.	RMC FEE 10/20	43,981.58
			<b>43,981.58</b>
001971	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/20	1,021.00
			<b>1,021.00</b>
001972	EXECU-TECH, INC.	WEBSITE 10/20	200.00
			<b>200.00</b>
001973	THE CANNING GROUP LLC	QPA SERVICES 8/20	650.00
			<b>650.00</b>
001974	BORDEN PERLMAN	MILLSTONE RMC - 2020	12,022.37
			<b>12,022.37</b>
		<b>Total Payments FY 2020</b>	<b>213,326.60</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$213,467.54</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

**Monmouth Municipal Joint Insurance Fund**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
(t) 201-881-7632 (f) 201-881-7633

Date: October 8, 2020  
Memo to: Executive Committee  
Monmouth Municipal Joint Insurance Fund  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- Finance Committee** - The Finance Committee held a Budget workshop on October 6, 2020. A verbal report will be provided.
- 2021 Budget Process** - The proposed 2021 Budget will be introduced at this meeting. The 2021 Budget as recommended by the Finance Committee will be distributed to the Executive Committee prior to the meeting.
  - Motion To Introduce the 2021 Budget For The Monmouth Municipal Joint Insurance Fund In The Amount Of \$\_\_\_\_\_ and schedule a Public Hearing for November 12, 2020.*
- 2020 Dividend (Pages 5-6)** - The Finance Committee is recommending a dividend of \$\_\_\_\_\_. We have prepared Resolution # 34-20 for your consideration.
  - Motion to adopt resolution # 34-20 authorizing a total return dividend of \$\_\_\_\_\_.*
- Statutory Bonds** – The Underwriting Manager’s office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions. We ask that all members scheduled to renew on January 1, 2021 submit updated applications for all bonded individuals as soon as possible. Completed applications can be emailed directly to [MELREQUEST@connerstrong.com](mailto:MELREQUEST@connerstrong.com).
- MEL 2021 Representative** - The MEL's nominating committee will be beginning its deliberations for the November meeting. The Fund should nominate its 2021 representative and alternate to the MEL. Currently, Commissioner Nolan is the Fund’s MEL representative and Commissioner Rogers is the alternate representative.
  - Motion to nominate \_\_\_\_\_ to serve as the Fund's representative to the MEL.*
  - Motion to nominate \_\_\_\_\_ to serve as the Fund's alternate representative to the MEL.*
- E-JIF 2021 Budget Meeting** - The public hearing to adopt the E-JIF’s 2021 budget will be held October 21<sup>st</sup> at 10:50AM via Zoom teleconference.

The Fund should nominate its 2021 representative and alternate to the E-JIF. Currently, Commissioner Nolan is the E-JIF representative and Commissioner Rogers is the alternate representative.

*Motion to nominate \_\_\_\_\_ to serve as the Fund's representative to the E-JIF.*

*Motion to nominate \_\_\_\_\_ to serve as the Fund's alternate representative to the E-JIF.*

**Residual Claims Fund** - The public hearing to adopt the Residual Claims Fund's 2021 budget will be held October 21<sup>st</sup> at 10:30AM via Zoom teleconference.

The Fund should nominate its 2021 representative and alternate to the RCF. Currently, Commissioner Nolan is the RCF representative and Commissioner Rogers is the alternate representative.

*Motion to nominate \_\_\_\_\_ to serve as the Fund's representative to the RCF.*

*Motion to nominate \_\_\_\_\_ to serve as the Fund's alternate representative to the RCF.*

**Due Diligence Reports (Pages 7-14):**

- Financial Fast Track Report (as of 8/31/20)
- Expected Loss Ratio Analysis (as of 8/31/20)
- Claim Activity Report (as of 8/31/20)
- Lost Time Accident Frequency Report (as of 8/31/20)
- Lost Days Report (as of 8/31/20)
- JIF Recap of Lost Time Frequency (as of 8/31/20)
- EPL/POL Compliance Check List (as of 10/1/20)
- Regulatory Affairs Check List (as of 10/1/20)

**RESOLUTION NO. 34-20**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE MONMOUTH MUNICIPAL  
JOINT INSURANCE FUND**

**AUTHORIZING REFUND OF \_\_\_\_\_ ACCOUNTS SURPLUS ACCOUNTS**

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

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

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

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the **Monmouth Joint Insurance Fund**, As Follows:

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

2. The Executive Committee has balanced the interests of the member authorities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND Actuary are conservative, and because the Banking & Insurance Department and the State regulations require a calculation based on the ratio of paid claims to claim reserves creating a margin of error, it is the conclusion of the Executive Committee that \$ \_\_\_\_\_ from the \_\_\_\_\_ accounts and \$206,598 from the E-JIF for a total dividend of \$ \_\_\_\_\_ surplus can be refunded at this time.

Closed Year Account	\$	_____
E-JIF	\$	206,598
Total	\$	_____

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

4. This authorization is based upon the Auditor's Report of the Historical Operating Results as of December 31, 2019. The aforementioned refund monies shall be allocated, as required and necessary, from the Closed Year Accounts.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the years in question, provided, however, the FUND Treasurer shall deduct the amount owed by the member local unit for any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**MONMOUTH MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_

\_\_\_\_\_

Chairman

Secretary



<b>MONMOUTH COUNTY MUNICIPAL FUND</b>				
<b>FINANCIAL FAST TRACK REPORT</b>				
<b>AS OF August 31, 2020</b>				
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
1. <b>UNDERWRITING INCOME</b>	<b>1,338,684</b>	<b>10,691,869</b>	<b>299,125,718</b>	<b>309,817,587</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	316,524	3,752,910	140,001,871	143,754,781
Case Reserves	173,457	142,285	9,158,670	9,300,955
IBNR	146,096	2,472,373	4,322,495	6,794,868
Recoveries	(695)	(33,927)	(500)	(34,427)
<b>TOTAL CLAIMS</b>	<b>635,381</b>	<b>6,333,641</b>	<b>153,482,536</b>	<b>159,816,177</b>
3. <b>EXPENSES</b>				
Excess Premiums	442,059	3,524,761	76,561,557	80,086,318
Administrative	230,596	1,878,506	49,777,606	51,656,112
<b>TOTAL EXPENSES</b>	<b>672,655</b>	<b>5,403,267</b>	<b>126,339,163</b>	<b>131,742,430</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	30,648	(1,045,039)	19,304,020	18,258,981
5. <b>INVESTMENT INCOME</b>	3,097	445,075	14,546,710	14,991,785
6. <b>DIVIDEND INCOME</b>	0	0	4,369,627	4,369,627
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>33,745</b>	<b>(599,964)</b>	<b>38,220,357</b>	<b>37,620,393</b>
8. <b>DIVIDEND</b>	0	0	28,748,098	28,748,098
9. <b>RCF Surplus Trigger Assessment</b>	0	0	262,461	262,461
<b>10 STATUTORY SURPLUS (7-8-9)</b>	<b>33,745</b>	<b>(599,964)</b>	<b>9,209,798</b>	<b>8,609,834</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
Closed	248	58,670	2,548,868	2,607,538
Aggregate Excess LFC	14,097	124,222	750,981	875,203
2016	353	(174,226)	2,976,190	2,801,964
2017	348	248,620	1,501,156	1,749,776
2018	395	(641,979)	1,182,623	540,644
2019	656	(411,725)	249,981	(161,745)
2020	17,649	196,453		196,453
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>33,745</b>	<b>(599,964)</b>	<b>9,209,798</b>	<b>8,609,834</b>
<b>TOTAL CASH</b>				<b>28,290,650</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>127,958,955</b>	<b>127,958,955</b>
<b>FUND YEAR 2016</b>				
Paid Claims	5,860	457,427	3,701,538	4,158,965
Case Reserves	(27,938)	(231,265)	1,015,512	784,247
IBNR	22,078	8,721	201,746	210,467
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(1)</b>	<b>234,883</b>	<b>4,918,796</b>	<b>5,153,679</b>
<b>FUND YEAR 2017</b>				
Paid Claims	94,325	818,757	3,446,353	4,265,109
Case Reserves	13,093	(775,171)	2,214,824	1,439,654
IBNR	(107,418)	(230,228)	702,951	472,723
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(186,642)</b>	<b>6,364,128</b>	<b>6,177,486</b>
<b>FUND YEAR 2018</b>				
Paid Claims	35,977	819,498	2,976,925	3,796,423
Case Reserves	45,610	101,206	2,546,301	2,647,506
IBNR	(81,587)	(208,326)	1,125,183	916,857
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>712,378</b>	<b>6,648,409</b>	<b>7,360,786</b>
<b>FUND YEAR 2019</b>				
Paid Claims	46,477	901,777	1,918,100	2,819,877
Case Reserves	(70,211)	(351,161)	3,382,033	3,030,872
IBNR	23,733	(60,652)	2,292,615	2,231,963
Recoveries	0	0	(500)	(500)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>489,964</b>	<b>7,592,248</b>	<b>8,082,212</b>
<b>FUND YEAR 2020</b>				
Paid Claims	133,884	755,450		755,450
Case Reserves	212,903	1,398,676		1,398,676
IBNR	289,290	2,962,858		2,962,858
Recoveries	(695)	(33,927)		(33,927)
<b>TOTAL FY 2020 CLAIMS</b>	<b>635,382</b>	<b>5,083,058</b>		<b>5,083,058</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>635,381</b>	<b>6,333,641</b>	<b>153,482,536</b>	<b>159,816,177</b>

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

Fund Year 2020 incurred reflects an anticipated recoverable amount of \$61,337 due from the reinsurer for COVID-19 WC claims subject to excess Workers Compensation confirmation that all COVID-19 claims are considered one occurrence.

**Monmouth Joint Insurance Fund  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

**AS OF August 31, 2020**

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	699,393	460,621	65.86%	100.00%	65.86%	100.00%	67.99%	100.00%
GEN LIABILITY	1,475,974	1,096,136	74.27%	96.90%	75.87%	96.81%	48.50%	94.32%
AUTO LIABILITY	322,763	54,265	16.81%	95.15%	16.81%	94.86%	16.81%	91.05%
WORKER'S COMP	4,678,011	3,332,190	71.23%	99.77%	71.20%	99.74%	67.58%	99.12%
TOTAL ALL LINES	7,176,141	4,943,212	68.88%	98.99%	69.19%	98.94%	61.41%	97.85%
NET PAYOUT %	\$4,158,965		<b>57.96%</b>					

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	763,433	474,911	62.21%	100.00%	62.21%	100.00%	63.91%	100.00%
GEN LIABILITY	1,463,272	1,570,159	107.30%	94.32%	105.58%	93.91%	83.82%	87.24%
AUTO LIABILITY	349,140	45,518	13.04%	91.05%	13.04%	90.64%	24.85%	84.53%
WORKER'S COMP	4,555,667	3,614,175	79.33%	99.12%	77.53%	99.02%	84.55%	97.19%
TOTAL ALL LINES	7,131,512	5,704,763	79.99%	97.83%	78.49%	97.66%	79.27%	94.83%
NET PAYOUT %	\$4,265,109		<b>59.81%</b>					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	763,195	888,773	116.45%	100.00%	116.45%	100.00%	114.91%	97.72%
GEN LIABILITY	1,382,110	675,075	48.84%	87.24%	41.61%	86.42%	33.64%	74.17%
AUTO LIABILITY	346,640	527,186	152.08%	84.53%	152.08%	83.75%	71.38%	70.26%
WORKER'S COMP	4,618,973	4,353,854	94.26%	97.19%	94.66%	96.90%	74.62%	89.50%
TOTAL ALL LINES	7,110,918	6,444,888	90.63%	94.94%	89.49%	94.55%	70.82%	86.47%
NET PAYOUT %	\$3,797,381		<b>53.40%</b>					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	780,037	965,182	123.74%	97.72%	123.59%	97.40%	85.98%	61.00%
GEN LIABILITY	1,399,578	727,140	51.95%	74.17%	53.73%	72.70%	19.77%	30.00%
AUTO LIABILITY	332,937	200,064	60.09%	70.26%	34.56%	68.41%	12.26%	30.00%
WORKER'S COMP	4,643,698	3,959,427	85.26%	89.50%	87.10%	88.04%	52.81%	26.00%
TOTAL ALL LINES	7,156,250	5,851,813	81.77%	86.50%	82.10%	85.15%	48.08%	30.78%
NET PAYOUT %	\$2,820,941		<b>39.42%</b>					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	777,794	939,231	120.76%	61.00%	109.30%	53.00%	N/A	N/A
GEN LIABILITY	1,387,816	260,248	18.75%	30.00%	13.33%	25.00%	N/A	N/A
AUTO LIABILITY	325,059	34,412	10.59%	30.00%	9.91%	25.00%	N/A	N/A
WORKER'S COMP	4,666,000	886,309	19.00%	26.00%	15.15%	19.00%	N/A	N/A
TOTAL ALL LINES	7,156,669	2,120,199	29.63%	30.76%	24.79%	24.13%	N/A	N/A
NET PAYOUT %	\$721,523		<b>10.08%</b>					

**Monmouth Joint Insurance Fund  
CLAIM ACTIVITY REPORT**

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	3	7	5	40	63	119
August-20	3	7	5	35	82	132
NET CHGE	0	0	0	-5	19	14

Limited Reserves

**\$5,319**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	\$30	\$3,292	\$5,322	\$128,318	\$488,744	\$625,706
August-20	\$30	\$3,292	\$5,322	\$126,972	\$566,469	\$702,085
NET CHGE	\$0	\$0	\$0	(\$1,346)	\$77,725	\$76,379
Ltd Incurred	\$460,621	\$474,911	\$888,773	\$965,182	\$939,231	\$3,728,717

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	10	13	25	52	48	148
August-20	9	13	27	47	65	161
NET CHGE	-1	0	2	-5	17	13

Limited Reserves

**\$13,942**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	\$364,917	\$663,199	\$353,057	\$567,962	\$181,846	\$2,130,980
August-20	\$340,109	\$663,460	\$443,180	\$542,908	\$255,036	\$2,244,693
NET CHGE	(\$24,808)	\$262	\$90,123	(\$25,054)	\$73,190	\$113,713
Ltd Incurred	\$1,096,136	\$1,570,159	\$675,075	\$727,140	\$260,248	\$4,328,758

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	0	1	6	6	15	28
August-20	0	1	6	6	18	31
NET CHGE	0	0	0	0	3	3

Limited Reserves

**\$20,120**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	\$0	\$4,130	\$436,504	\$78,720	\$27,100	\$546,454
August-20	\$0	\$4,086	\$433,297	\$163,720	\$22,613	\$623,716
NET CHGE	\$0	(\$44)	(\$3,207)	\$85,000	(\$4,487)	\$77,262
Ltd Incurred	\$54,265	\$45,518	\$527,186	\$200,064	\$34,412	\$861,445

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	14	28	51	115	129	337
August-20	14	27	46	110	137	334
NET CHGE	0	-1	-5	-5	8	-3

Limited Reserves

**\$17,157**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	\$447,238	\$755,940	\$1,807,014	\$2,326,083	\$488,084	\$5,824,359
August-20	\$444,108	\$768,816	\$1,765,708	\$2,197,272	\$554,558	\$5,730,462
NET CHGE	(\$3,131)	\$12,875	(\$41,306)	(\$128,810)	\$66,475	(\$93,897)
Ltd Incurred	\$3,332,190	\$3,614,175	\$4,353,854	\$3,959,427	\$886,309	\$16,145,955

**TOTAL ALL LINES COMBINED  
CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	27	49	87	213	255	631
August-20	26	48	84	198	302	658
NET CHGE	-1	-1	-3	-15	47	27

Limited Reserves

**\$14,135**

Year	2016	2017	2018	2019	2020	TOTAL
July-20	\$812,185	\$1,426,561	\$2,601,897	\$3,101,082	\$1,185,773	\$9,127,498
August-20	\$784,247	\$1,439,654	\$2,647,506	\$3,030,872	\$1,398,676	\$9,300,955
NET CHGE	(\$27,938)	\$13,093	\$45,610	(\$70,211)	\$212,903	\$173,457
Ltd Incurred	\$4,943,212	\$5,704,763	\$6,444,888	\$5,851,813	\$2,120,199	\$25,064,875

Monmouth County JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF August 31, 2020									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y. T. D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018
1	137		0	0	0.00	0.00	0.00	1 Allenhurst	0.00
2	138		0	0	0.00	3.09	0.00	2 Allentown	2.47
3	140		0	0	0.00	0.67	1.31	3 Avon By The Sea	0.75
4	142		0	0	0.00	0.00	0.58	4 Deal	0.22
5	143		0	0	0.00	2.00	2.14	5 Eatontown	1.61
6	144		0	0	0.00	0.00	0.00	6 Englishtown	0.00
7	146		0	0	0.00	0.00	0.00	7 Farmingdale	0.00
8	148		0	0	0.00	2.20	1.05	8 Highlands	1.23
9	150		0	0	0.00	0.00	0.00	9 Interlaken	0.00
10	151		0	0	0.00	0.00	1.75	10 Little Silver	0.67
11	152		0	0	0.00	0.00	0.00	11 Loch Arbour	0.00
12	156		0	0	0.00	0.00	0.00	12 Monmouth Beach	0.00
13	157		0	0	0.00	0.00	0.00	13 Neptune City Borough	0.00
14	160		0	0	0.00	0.00	0.00	14 Roosevelt	0.00
15	161		0	0	0.00	1.48	0.72	15 Rumson	0.81
16	163		0	0	0.00	1.10	3.47	16 Shrewsbury	1.65
17	164		0	0	0.00	0.00	0.00	17 Shrewsbury Township	0.00
18	165		0	0	0.00	0.00	0.00	18 Lake Como	0.00
19	168		0	0	0.00	0.00	1.81	19 Union Beach	0.66
20	169		0	0	0.00	0.00	3.51	20 Upper Freehold	1.49
21	572		0	0	0.00	0.83	0.00	21 Oceanport	0.33
22	581		0	0	0.00	0.93	0.00	22 Sea Bright	0.35
23	647		0	0	0.00	0.56	0.00	23 Keyport	0.21
24	690		0	0	0.00	3.85	***	24 Millstone	1.72
25	691		0	0	0.00	1.57	***	25 Spring Lake Heights	0.90
26	678		0	1	0.47	1.26	0.32	26 Freehold Twp	0.71
27	153		1	1	0.65	0.43	1.49	27 Red Bank	0.85
28	170		1	2	0.85	1.68	0.57	28 Wall	1.06
29	153		1	2	1.09	0.38	1.20	29 Manasquan	0.86
30	139		0	1	1.21	4.13	3.07	30 Atlantic Highlands	2.99
31	154		0	4	1.27	1.96	1.07	31 Marlboro	1.47
32	166		2	3	1.35	0.63	0.33	32 Spring Lake	0.72
33	141		0	1	1.38	0.00	1.11	33 Brielle	0.84
34	167		0	2	1.43	0.93	1.68	34 Tinton Falls	1.35
35	147		0	2	1.51	3.98	5.77	35 Hazlet	4.06
36	171		1	2	2.39	2.32	1.59	36 West Long Branch	2.06
37	606		1	3	2.45	2.42	1.02	37 Bradley Beach	1.86
38	162		1	3	2.84	1.87	0.61	38 Sea Girt	1.63
39	155		0	3	3.80	2.50	0.85	39 Matawan	2.21
40	557	**	0	0				40 Middletown	
41	662	**	0	0				41 Manalapan	
Totals:				8	30	0.84	1.30	1.04	1.08
Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident Frequency as of August 31, 2019 1.58									

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
			<b>August 31, 2020</b>	
	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Professional Municipal Man	0.62	2.29	2.48	1.95
Monmouth County	0.84	1.30	1.16	1.13
Camden County	0.95	1.37	1.88	1.45
Bergen County	0.99	1.47	1.43	1.33
Burlington County Municipa	1.06	1.25	1.69	1.37
Morris County	1.09	1.56	1.68	1.48
NJ Public Housing Authority	1.11	1.80	2.11	1.74
Atlantic County Municipal J	1.19	2.50	2.31	2.11
Central New Jersey	1.20	1.54	1.49	1.43
Gloucester, Salem, Cumbe	1.23	1.66	1.97	1.66
Suburban Essex	1.27	1.83	2.12	1.80
South Bergen County	1.34	1.62	2.27	1.79
Ocean County	1.34	1.74	2.26	1.83
Suburban Municipal	1.35	1.75	1.74	1.65
NJ Utility Authorities	1.61	2.62	2.17	2.20
<b>AVERAGE</b>	<b>1.15</b>	<b>1.75</b>	<b>1.92</b>	<b>1.66</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

**Monmouth County JOINT INSURANCE FUND**  
**LOST DAYS REPORT valued as of August-20**

FUND YEAR 2018				FUND YEAR 2019				FUND YEAR 2020			
Member	# OF Claims	Lost Days	Average Per Emp	Member	# OF Claims	Lost Days	Average Per Emp	Member	# OF Claims	Lost Days	Average Per Emp
Allenhurst	0	0	0.00	Allenhurst	0	0	0.00	Allenhurst	0	0	0.00
Allentown	0	0	0.00	Allentown	2	142	6.45	Allentown	0	0	0.00
Atlantic Highlands	4	602	5.87	Atlantic Highlands	5	295	3.17	Atlantic Highlands	1	143	1.49
Avon By The Sea	2	289	2.17	Avon By The Sea	1	90	0.69	Avon By The Sea	0	0	0.00
Bradley Beach	2	294	1.75	Bradley Beach	4	173	1.25	Bradley Beach	3	189	1.20
Brielle	2	195	1.35	Brielle	0	0	0.00	Brielle	1	12	0.17
Deal	1	56	0.47	Deal	0	0	0.00	Deal	0	0	0.00
Eatontown	5	106	0.62	Eatontown	4	179	1.12	Eatontown	0	0	0.00
Englishtown	0	0	0.00	Englishtown	0	0	0.00	Englishtown	0	0	0.00
Farmingdale	0	0	0.00	Farmingdale	0	0	0.00	Farmingdale	0	0	0.00
Freehold Twp	1	30	0.10	Freehold Twp	4	225	0.71	Freehold Twp	1	24	0.07
Hazlet	12	304	1.65	Hazlet	8	761	4.28	Hazlet	2	17	0.10
Highlands	1	17	0.25	Highlands	2	225	3.48	Highlands	0	0	0.00
Interlaken	0	0	0.00	Interlaken	0	0	0.00	Interlaken	0	0	0.00
Keyport	0	0	0.00	Keyport	1	43	0.38	Keyport	0	0	0.00
Lake Como	0	0	0.00	Lake Como	0	0	0.00	Lake Como	0	0	0.00
Little Silver	2	86	1.13	Little Silver	0	0	0.00	Little Silver	0	0	0.00
Loch Arbour	0	0	0.00	Loch Arbour	0	0	0.00	Loch Arbour	0	0	0.00
Manalapan	0	0	0.00	Manalapan	0	0	0.00	Manalapan	0	0	0.00
Manasquan	3	371	1.87	Manasquan	1	251	1.23	Manasquan	2	40	0.19
Marlboro	5	492	1.15	Marlboro	10	461	0.99	Marlboro	4	31	0.07
Matawan	1	70	0.79	Matawan	3	38	0.42	Matawan	3	28	0.31
Middletown	0	0	0.00	Middletown	0	0	0.00	Middletown	0	0	0.00
Millstone	0	0	0.00	Millstone	1	15	0.58	Millstone	0	0	0.00
Monmouth Beach	0	0	0.00	Monmouth Beach	0	0	0.00	Monmouth Beach	0	0	0.00
Neptune City Borough	0	0	0.00	Neptune City Borough	0	0	0.00	Neptune City Borough	0	0	0.00
Oceanport	0	0	0.00	Oceanport	1	10	0.13	Oceanport	0	0	0.00
Red Bank	3	222	1.45	Red Bank	1	291	1.62	Red Bank	1	0	0.00
Roosevelt	0	0	0.00	Roosevelt	0	0	0.00	Roosevelt	0	0	0.00
Rumson	1	0	0.00	Rumson	2	63	0.64	Rumson	0	0	0.00
Sea Bright	0	0	0.00	Sea Bright	1	64	0.93	Sea Bright	0	0	0.00
Sea Girt	1	54	0.38	Sea Girt	3	243	1.74	Sea Girt	3	0	0.00
Shrewsbury	3	156	2.29	Shrewsbury	1	0	0.00	Shrewsbury	0	0	0.00
Shrewsbury Township	0	0	0.00	Shrewsbury Township	0	0	0.00	Shrewsbury Township	0	0	0.00
Spring Lake	1	11	0.04	Spring Lake	2	41	0.14	Spring Lake	3	8	0.03
Spring Lake Heights	0	0	0.00	Spring Lake Heights	1	162	3.03	Spring Lake Heights	0	0	0.00
Tinton Falls	4	159	0.74	Tinton Falls	2	230	1.21	Tinton Falls	2	296	1.58
Union Beach	2	33	0.43	Union Beach	0	0	0.00	Union Beach	0	0	0.00
Upper Freehold	2	151	2.65	Upper Freehold	0	0	0.00	Upper Freehold	0	0	0.00
Wall	2	212	0.73	Wall	6	382	1.29	Wall	2	23	0.08
West Long Branch	2	251	3.37	West Long Branch	3	137	1.80	West Long Branch	2	97	1.34
<b>Totals</b>	<b>62</b>	<b>4161</b>	<b>0.85</b>	<b>Totals</b>	<b>69</b>	<b>4521</b>	<b>1.05</b>	<b>Totals</b>	<b>30</b>	<b>908</b>	<b>0.21</b>

<b>Monmouth County JOINT INSURANCE FUND</b>			
LOST DAYS REPORT valued as of		<b>August-20</b>	
<b>THREE YEAR AVERAGE</b>			
	<b># OF</b>	<b>Lost</b>	<b>Average</b>
	<b>Claims</b>	<b>Days</b>	<b>Per Emp</b>
Allenhurst	0	0	0.00
Allentown	2	142	2.14
Atlantic Highlands	10	1040	3.57
Avon By The Sea	3	379	0.96
Bradley Beach	9	656	1.41
Brielle	3	207	0.73
Deal	1	56	0.16
Eatontown	9	285	0.59
Englishtown	0	0	0.00
Farmingdale	0	0	0.00
Freehold Twp	6	279	0.29
Hazlet	22	1082	2.01
Highlands	3	242	1.24
Interlaken	0	0	0.00
Keyport	1	43	0.13
Lake Como	0	0	0.00
Little Silver	2	86	0.39
Loch Arbour	0	0	0.00
Manalapan	0	0	0.00
Manasquan	6	662	1.08
Marlboro	19	984	0.75
Matawan	7	136	0.51
Middletown	0	0	0.00
Millstone	1	15	0.20
Monmouth Beach	0	0	0.00
Neptune City Borough	0	0	0.00
Oceanport	1	10	0.04
Red Bank	5	513	1.00
Roosevelt	0	0	0.00
Rumson	3	63	0.21
Sea Bright	1	64	0.32
Sea Girt	7	297	0.71
Shrewsbury	4	156	0.74
Shrewsbury Township	0	0	0.00
Spring Lake	6	60	0.07
Spring Lake Heights	1	162	1.29
Tinton Falls	8	685	1.16
Union Beach	2	33	0.14
Upper Freehold	2	151	1.01
Wall	10	617	0.70
West Long Branch	7	485	2.17
<b>Totals</b>	<b>161</b>	<b>9590</b>	<b>0.71</b>



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Monmouth Joint Insurance Fund					
Data Valued As of :		October 1, 2020			
Total Participating Members		41			
Complaint		36			
Percent Compliant		87.80%			
		01/01/20		2020	
		Compliant		Co-Insurance	
Member Name		EPL		POL	
		Deductible		Deductible	
		01/01/20		01/01/20	
ALLENHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ALLENTOWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ATLANTIC HIGHLANDS	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
AVON BY THE SEA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BRADLEY BEACH	Yes	Yes	\$ 2,500	\$ 2,500	0%
BRIELLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DEAL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EATONTOWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ENGLISHTOWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FARMINGDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FREEHOLD TWP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAZLET	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HIGHLANDS	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
INTERLAKEN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
KEYPORT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAKE COMO	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LITTLE SILVER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LOCH ARBOUR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANALAPAN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANASQUAN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MARLBORO	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MATAWAN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MIDDLETOWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MILLSTONE	No	No	\$ 10,000	\$ 10,000	0%
MONMOUTH BEACH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NEPTUNE CITY BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OCEANPORT	Yes	Yes	\$ 20,000	\$ 20,000	0%
RED BANK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
ROOSEVELT	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
RUMSON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SEA BRIGHT	Yes	Yes	\$ 20,000	\$ 20,000	0%
SEA GIRT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
SHREWSBURY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHREWSBURY TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SPRING LAKE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SPRING LAKE HEIGHTS	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K
TINTON FALLS	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
UNION BEACH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
UPPER FREEHOLD	Yes	Yes	\$ 10,000	\$ 10,000	0%
WALL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WEST LONG BRANCH	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL



**Monmouth Municipal Joint Insurance Fund  
Regulatory Filing Check List  
As of October 1, 2020**

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	<b>FILED</b>
<input type="checkbox"/> Annual Audit	<b>FILED</b>
<input type="checkbox"/> Ethics Filings	<b>FILED</b> Electronically by FC/Prof
<input type="checkbox"/> Budget	<b>TO BE FILED</b>
<input type="checkbox"/> Transfers	<b>N/A</b>
<input type="checkbox"/> Dividends	<b>TO BE FILED</b>
<input type="checkbox"/> Additional Assessments	<b>N/A</b>
<input type="checkbox"/> Professional Changes	<b>N/A</b>
<input type="checkbox"/> Officer Changes	<b>N/A</b>
<input type="checkbox"/> Risk Management Plan	<b>FILED</b>
<input type="checkbox"/> Bylaw Amendments	<b>N/A</b>
<input type="checkbox"/> New Members (list)	<b>N/A</b>
<input type="checkbox"/> Cash Management Plan	<b>FILED</b>
<input type="checkbox"/> Withdrawals	<b>N/A</b>
<input type="checkbox"/> Assessments	<b>TO BE FILED</b>
<input type="checkbox"/> Actuarial Certification	<b>TO BE FILED</b>
<input type="checkbox"/> Annual Audit (State Comptroller)	<b>FILED</b>
<input type="checkbox"/> Reinsurance Policies	<b>FILED</b>
<input type="checkbox"/> Fund Commissioners	<b>FILED</b>
<input type="checkbox"/> Fund Officers	<b>FILED</b>
<input type="checkbox"/> Renewal Resolutions	<b>FILED</b>

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
PROFESSIONAL SERVICE AGREEMENT COMPLIANCE STATUS**

<u>Professional</u>	<u>Contract</u>	<u>Insurance</u>	<u>Fidelity/Fidelity Bond</u>	<u>E &amp; O</u>
ACTUARY	✓	✓	N/A	✓
ADMINISTRATOR	✓	✓	✓	✓
ASSET MANAGER	✓	✓	✓	✓
ATTORNEY	✓	✓	N/A	✓
AUDITOR	✓	✓	N/A	✓
CLAIMS	✓	✓	✓	✓
MANAGED CARE	✓	✓	N/A	✓
RIGHT TO KNOW	✓	✓	N/A	✓
PAYROLL AUDITOR	✓	N/A	N/A	N/A
SAFETY	✓	✓	N/A	✓
TREASURER	✓	N/A	✓	N/A
UNDERWRITER	✓	✓	N/A	✓
WEBSITE PROVIDER	✓	N/A	N/A	N/A
RISK MANAGERS -				
CONNER STRONG & BUCKLEW	✓	✓	N/A	✓
DANSKIN AGENCY	✓	✓	N/A	✓

# SAFETY DIRECTOR REPORT

## Monmouth County Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Paul Shives, JIF Safety Director  
**DATE:** October 8, 2020

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

<p>Paul Shives          Safety Director          Office # 732-736-5213          Fax # 856-830-1468  <a href="mailto:psdives@jamontgomery.com">psdives@jamontgomery.com</a></p>	<p>Mailing Address:          231 Main Street          P. O. Box 2017          Toms River, NJ 08754</p>	<p>Joseph Mirarchi          Risk Control Consultant          Office # 732-660-5020          Cell # 732-861-2577  <a href="mailto:jmirarchi@jamontgomery.com">jmirarchi@jamontgomery.com</a></p>
<p>Michael Brosnan          Law Enforcement Consultant          Office: 732-736-5243          Cell # 732-232-8515  <a href="mailto:mbrosnan@jamontgomery.com">mbrosnan@jamontgomery.com</a></p>		<p>Danielle Sanders          Account Analyst          Office #: 856-552-6898          Fax #: 732-393-8034  <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a></p>

### *LOSS CONTROL SURVEYS*

- Borough of Allentown on September 18, 2020
- Borough of Englishtown on September 25, 2020
- Township of Freehold on September 1, 2020
- Borough of Little Silver on September 15, 2020
- Township of Manalapan on September 1, 2020
- Borough of Monmouth Beach on September 29, 2020
- Borough of Roosevelt on September 3, 2020
- Borough of Sea Girt on September 4, 2020
- Borough of Shrewsbury on September 24, 2020
- Township of Upper Freehold on September 14, 2020

# SAFETY DIRECTOR REPORT

- Borough of Bradley Beach on September 8, 2020
- Borough of Eatontown on September 29, 2020
- Borough of Shrewsbury on September 10

**MEETINGS ATTENDED**

- Fund Commissioner Meeting on September 10, 2020
- Claims Meeting on September 10, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
--	Safety Committee Meeting	Postponed
November 12, 2020	Claims Meeting	Teleconference
November 12, 2020	Fund Commissioner Meeting	Teleconference

**SAFETY DIRECTOR'S BULLETINS AND MESSAGES**

Safety Director Bulletins and Messages are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- September 9 - ATTENTION Employers of CDL Holders- Designated Employer Representative Training
- September 14 - Safety Newsletter - OSHA's Lockout/Tagout Standard
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 - MSI Bulletin: National Preparedness Month Best Practice
- September 28 - Safety Newsletter - National Fire Safety Month
- September 29 - MSI Bulletin: National Fire Prevention Week - Kitchen Fires

**MSI NOW & MEL MEDIA LIBRARY**

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW	
Municipality	Number of Videos
Eatontown	3

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

MEL Media Library	
Municipality	Number of Videos
0	0

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

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

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

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

**October Webinar Training Schedule**

**Click on Topic to Register**

<b>Date</b>	<b>Webinar Topic</b>	<b>Time</b>
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 - 8:00 pm
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am

Date	Webinar Topic	Time
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 - 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm

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



# Cyber Compliance – September 2020

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Monmouth County	25	5	12	23	6	13
JIF	Member	Tier 1	Tier 2			
Monmouth County	Allenhurst	Approved	Approved			
Monmouth County	Allentown					
Monmouth County	Atlantic Highlands	Approved	Approved			
Monmouth County	Avon By The Sea	Approved				
Monmouth County	Bradley Beach	Incomplete	Incomplete			
Monmouth County	Brielle	Approved	Approved			
Monmouth County	Deal					
Monmouth County	Eatontown	Approved	Approved			
Monmouth County	Englishtown					
Monmouth County	Farmingdale	Approved	Approved			
Monmouth County	Freehold Twp	Approved	Approved			
Monmouth County	Hazlet					
Monmouth County	Highlands					
Monmouth County	Interlaken	Approved	Approved			
Monmouth County	Keyport	Incomplete	Incomplete			
Monmouth County	Lake Como	Approved	Approved			
Monmouth County	Little Silver	Approved	Approved			
Monmouth County	Loch Arbour					
Monmouth County	Manalapan	Incomplete	Incomplete			
Monmouth County	Manasquan	Approved	Approved			
Monmouth County	Manasquan Fire Dist 1					
Monmouth County	Marlboro	Approved	Approved			
Monmouth County	Matawan	Approved	Approved			
Monmouth County	Middletown	Approved	Incomplete			
Monmouth County	Millstone					
Monmouth County	Monmouth Beach	Approved	Approved			
Monmouth County	Neptune City Borough	Approved	Approved			
Monmouth County	Oceanport					
Monmouth County	Red Bank	Incomplete	Incomplete			
Monmouth County	Roosevelt	Incomplete	Incomplete			
Monmouth County	Rumson	Approved	Approved			
Monmouth County	Sea Bright	Approved	Approved			
Monmouth County	Sea Girt	Approved	Approved			
Monmouth County	Shrewsbury	Approved	Approved			
Monmouth County	Shrewsbury Township					
Monmouth County	Spring Lake					
Monmouth County	Spring Lake Heights	Approved	Approved			
Monmouth County	Tinton Falls	Approved	Approved			
Monmouth County	Union Beach	Approved	Approved			
Monmouth County	Upper Freehold	Approved	Approved			
Monmouth County	Wall	Approved	Approved			
Monmouth County	West Long Branch					

# Monmouth County Municipal JIF

## Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Brielle I - Borough of Brielle	601 Union Lane PO Box 445 Brielle, NJ 08730-1494	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage Tina L. McDermott, Tax Collector Effective: 06/01/2009, and Denise Murphy, Utility Collector Effective 01/01/2020.	8/24/2020 #2577031	OTH
H - Hunter Technologies I - Borough of Brielle	c/o ABIC - Insurance Services - 5th Floor PO Box 979220 Miami, FL 33197	RE: Agreement #1718752 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of an Avaya IP Office phone system. Agreement #1718752.	8/25/2020 #2578097	GL AU EX WC OTH
H - JCP&L I - Member Towns of the Monmouth County	Attn Joint Use Department 525 Main St West Allenhurst, NJ 07711	JCP&L, a First Energy Company, Verizon & Cable Television Company are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the MONMOUTH JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of installation and removal of banners, decorations, lights and signs by a member municipality of the Monmouth County Municipal Joint Insurance Fund as per the MONMOUTH JIF membership list below: Borough of Allenhurst Borough of Allentown Borough of Atlantic Highlands Borough of Avon-By-The-Sea Borough of Bradley Beach Borough of Brielle	8/25/2020 #2578106	GL AU EX WC

		Borough of Deal Borough of Eatontown Borough of Englishtown Borough of Farmingdale Borough of Highlands Borough of Interlaken Borough of Keyport Borough of Lake Como Borough of Little Silver Borough of Manasquan Borough of Matawan Borough of Monmouth Beach Borough of Neptune City Borough of Oceanport Borough of Red Bank		
H - Pitney Bowes Global Financial I - Borough of Bradley Beach	Services 27 Waterview Dr Shelton, CT 06484	RE: Contract Number #0040918897 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to eased equipment: Pitney Bowes SendPro C Auto ; Contract Number: 0040918897.	8/28/2020 #2579041	GL AU EX WC OTH
H - Benjamin R. Harvey Co, Inc. I - Borough of Spring Lake	9 Cindy Lane Asbury Park, NJ 07712	Builder's Risk Coverage is included within the property policy at a limit of: \$7,149,000 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Renovation of Pools and Lockers Restrooms at the South End Pavilion, 402 Ocean Avenue, Spring Lake NJ.	9/2/2020 #2582243	GL AU EX WC OTH
H - Benjamin R. Harvey Co, Inc. I - Borough of Spring Lake	9 Cindy Lane Asbury Park, NJ 07712	Builder's Risk Coverage is included within the property policy at a limit of: \$7,149,000 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect torenovation of entire South End Pavilion including Pools; Lockers; Restrooms and Concession Area: 402 Ocean Avenue, Spring Lake NJ.	9/3/2020 #2582264	GL AU EX WC OTH
H - Benjamin R. Harvey Co, Inc. I - Borough of Spring Lake	9 Cindy Lane Asbury Park, NJ 07712	Builder's Risk Coverage is included within the property policy at a limit of: \$7,149,000 The Certificate Holder is an Additional Insured on the Builder's Risk Coverage if required by written contract as respect to renovation of entire South End Pavilion including Pools; Lockers; Restrooms and Concession Area: 402 Ocean Avenue, Spring Lake NJ.	9/3/2020 #2582486	GL AU EX WC OTH
H - Monmouth County Fire Academy I - Borough of Sea Bright	1001 Fire Academy Drive Sayreville, NJ 08872	Sea Bright Fire Department to attend the Monmouth County Fire Academy from September 14th to November 1st, 2020	9/11/2020 #2583156	GL AU EX WC OTH

H - Monmouth County Fire Academy I - Borough of Sea Bright	1001 Fire Academy Drive Sayreville, NJ 08872	Evidence of Insurance with respects to Sea Bright Fire Department to attend the Monmouth County Fire Academy	9/11/2020 #2583161	GL AU EX WC OTH
H - Monmouth County Fire Academy I - Borough of Sea Bright	1001 Fire Academy Drive Sayreville, NJ 08872	RE: Attend the Monmouth County Fire Academy	9/11/2020 #2583379	GL AU EX WC
H - Middlesex County Fire Academy I - Borough of Sea Bright	1001 Fire Academy Drive Sayreville, NJ 08872	Evidence of Insurance with respects to Sea Bright Fire Department to attend the Middlesex County Fire Academy	9/13/2020 #2583622	GL AU EX WC OTH
H - US Bank National Association I - Township of Freehold	Corporate Trust Services 21 South Street, 3rd Floor Morristown, NJ 07960	RE: MCIA Lease Purchasing Agreements for Vehicles and Equipment dating back to 2011 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) MCIA Lease Purchasing Agreements for Vehicles and Equipment dating back to 2011. See List Below: 2014 RAM 1500 VIN# 1C6RR7KT6ES313439 - \$23,999.20 2014 Ford F250 VIN # 1FTBF2B62EEB28335 - (2) 2012 Ford Escapes VIN: #9134 & #9135 -\$22,103 Each, 2011 Chevrolet Silverado VIN: #1354 - \$19,398 2012 Ford E450 Bus VIN: #2809 - \$59,677. (4) 2013 Dodge Chargers VIN #01246, #01247, #01248 & #01249 - \$24,615 Each (2) Jeep Patriot Sport 4WD VIN: #22626 & #22675 - \$17,093 Each 2014 Chevrolet Express G1500 L Sport Van VIN: #49653 - \$18,926 2014 International WorkStar Dump Truck VIN: #1HTDAAR8EH118004 - \$162,331. (3) 2014 Chrysler Chargers VIN# - 2C3CDXKT6EH330539, 2C3CDXKT6EH330538 & 2C3CDXKT6EH330537 - \$27,403 each. Bandit Horizontal Grinder Mod 3680XP, ID #800022, Serial #4FMUS403ER001768 - \$356,155. 2014 Ford F250 VIN: #1FTBF2B62EEB28335 - \$24,537 2014	9/16/2020 #2590654	GL AU EX WC OTH

		Alamo Side Deck Mower Model Number 574-R - \$29,262.69 2014 Alamo Rear Deck Mower Model Number SH88 - \$6,905.17. Lease for Equipment Valued at a Total of \$1,609,000 2015 Hunter GSP9700 Road force Touch serial # LYC3067 - \$14,706.34. Kubota U55-4R3A 6 Ton Mini Excavator w/accessories Serial #25170 - \$64,995. 2013 MCIA Lease purchasing agreement for a 2014 Ford F-250 XL 2WD Vin: #1FTBF2A60EEB53283 - \$18,884.69. 2017 Peterbilt Single Axle Dump Truck; Model 348 - VIN #2NP3HJ8X0HM409202 - \$141,478.00 2017 Peterbilt Single Axle Dump Truck; Model 348; VIN #2NP3HJ8X0HM409203 - \$141,478.00		
H - Marlboro Township BOE I - Township of Marlboro	1980 Township Drive Marlboro, NJ 07746	RE: SSO and SRO Shared Service Agreement Law Enforcement Liability coverage is included as part of the insureds General Liability policy Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the SSO and SRO Shared Service Agreement.	9/21/2020 #2593302	GL AU EX WC
<b>Total # of Holders: 13</b>				



**Monmouth JIF  
Percentage of Savings Report**

<b>2020</b>							
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>	<b>% OF NETWORK UTILIZATION</b>	<b>INJURY REPORTS</b>
JANUARY	349	\$ 689,390	\$ 144,071	\$ 545,319	79%	97%	17
FEBRUARY	285	\$ 616,886	\$ 168,951	\$ 447,935	73%	98%	9
MARCH	258	\$ 153,072	\$ 65,311	\$ 87,760	57%	98%	36
APRIL	196	\$ 343,737	\$ 85,060	\$ 258,677	75%	99%	21
MAY	178	\$ 190,903	\$ 56,373	\$ 134,530	70%	95%	15
JUNE	208	\$ 126,779	\$ 52,915	\$ 73,865	58%	96%	26
JULY	232	\$ 267,443	\$ 94,193	\$ 173,250	65%	96%	42
AUGUST	282	\$ 334,037	\$ 105,119	\$ 228,918	69%	97%	38
SEPTEMBER	169	\$ 122,308	\$ 48,333	\$ 73,975	60%	96%	32
<b>TOTALS</b>	<b>2157</b>	<b>\$ 2,722,246.86</b>	<b>\$ 771,993.34</b>	<b>\$2,024,228.43</b>	<b>74%</b>	<b>97%</b>	<b>236</b>

<b>2019</b>							
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>	<b>% OF NETWORK UTILIZATION</b>	<b>INJURY REPORTS</b>
JANUARY	190	\$ 136,341	\$ 60,686	\$ 75,656	55%	99%	14
FEBRUARY	306	\$ 563,637	#REF!	#REF!	#REF!	96%	20
MARCH	267	\$ 513,675	\$ 177,816	\$ 335,859	65%	98%	19
APRIL	245	\$ 425,200	\$ 117,850	\$ 307,351	72%	97%	23
MAY	311	\$ 309,576	\$ 103,559	\$ 206,016	67%	97%	26
JUNE	276	\$ 537,197	\$ 163,930	\$ 373,267	69%	97%	36
JULY	287	\$ 483,139	\$ 150,236	\$ 332,903	69%	92%	50
AUGUST	446	\$ 956,265	\$ 245,686	\$ 710,579	74%	97%	23
SEPTEMBER	265	\$ 355,059	\$ 119,423	\$ 235,636	66%	96%	23
OCTOBER	347	\$ 216,999	\$ 86,985	\$ 130,013	60%	97%	23
NOVEMBER	310	\$ 531,422	\$ 167,095	\$ 364,327	69%	98%	12
DECEMBER	256	\$ 339,873	\$ 109,222	\$ 230,651	68%	97%	10
<b>TOTALS</b>	<b>3506</b>	<b>\$ 5,368,382.59</b>	<b>#REF!</b>	<b>#REF!</b>	<b>#REF!</b>	<b>97%</b>	<b>279</b>

<b>2018</b>							
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% OF SAVINGS</b>	<b>% OF NETWORK UTILIZATION</b>	<b>INJURY REPORTS</b>
JANUARY	278	\$ 274,615	\$ 105,938	\$ 168,677	61%	97%	26
FEBRUARY	238	\$ 342,483	\$ 142,727	\$ 199,756	58%	97%	13
MARCH	315	\$ 574,925	\$ 200,951	\$ 373,974	65%	94%	30
APRIL	339	\$ 514,533	\$ 194,310	\$ 320,223	62%	95%	11
MAY	396	\$ 510,749	\$ 161,790	\$ 348,959	68%	96%	24
JUNE	197	\$ 285,724	\$ 75,063	\$ 210,661	74%	99%	24
JULY	217	\$ 129,624	\$ 51,561	\$ 78,063	60%	98%	32
AUGUST	464	\$ 1,006,470	\$ 242,562	\$ 763,908	76%	98%	31
SEPTEMBER	270	\$ 355,123	\$ 120,443	\$ 234,680	66%	98%	25
OCTOBER	310	\$ 308,926	\$ 103,887	\$ 205,039	66%	99%	23
NOVEMBER	250	\$ 234,117	\$ 77,360	\$ 156,757	67%	96%	16
DECEMBER	265	\$ 337,376	\$ 106,155	\$ 231,221	69%	99%	17
<b>TOTALS</b>	<b>3539</b>	<b>\$ 4,874,664.99</b>	<b>\$ 1,582,747.48</b>	<b>\$3,291,917.51</b>	<b>68%</b>	<b>97%</b>	<b>272</b>

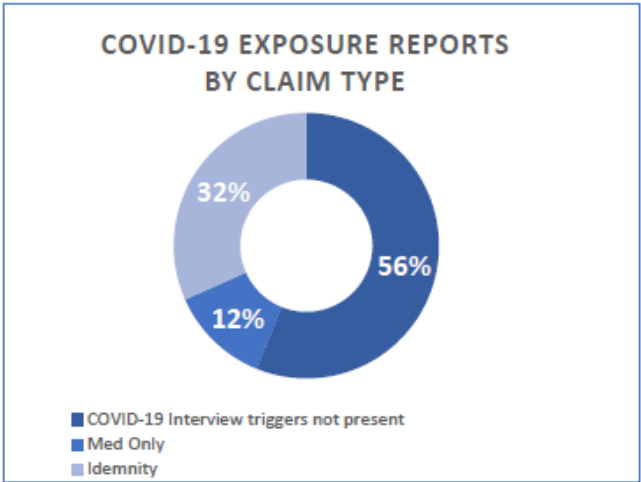
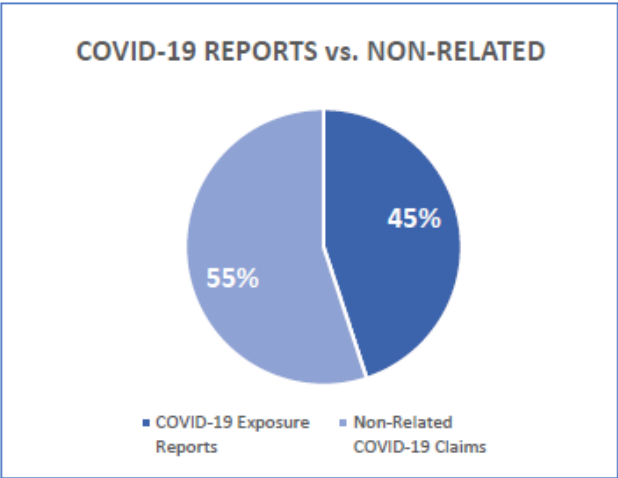
\* Figures presented are based on payment processing date, not date of service.



**MONMOUTH JIF**  
**Charges/Savings by Specialty**  
**September 2020**

<u>Specialty</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% Savings</u>
Physical therapy/Occupational therapy	\$31,110	\$6,129	\$24,981	80%
Ambulatory Surgical Center	\$25,773	\$9,401	\$16,373	64%
Ortho/Neuro	\$25,657	\$9,688	\$15,970	62%
Hospital	\$16,083	\$12,884	\$3,199	20%
Anesthesia/Pain Management	\$7,045	\$2,361	\$4,684	66%
Occupational Medicine	\$5,978	\$4,104	\$1,874	31%
MRI/Radiology	\$4,095	\$1,374	\$2,721	66%
Durable Medical Equipment	\$2,875	\$540	\$2,335	81%
Behavioral Health	\$1,900	\$1,340	\$560	29%
Emergency Medicine	\$1,166	\$252	\$914	78%
Ophthalmology	\$353	\$191	\$162	46%
Laboratory Services	\$167	\$25	\$142	85%
General Surgery	\$ 105.00	\$ 43.62	\$61	58%

**MONMOUTH JIF  
 COVID-19 EXPOSURE REPORT ACTIVITY AS OF 9/30/2020**



Report to TPA	COVID-19 Exposure Reports	Non-Related COVID-19 Claims	Total Claims Reported
Mar-20	32	11	43
Apr-20	12	9	21
May-20	3	12	15
Jun-20	2	24	26
Jul-20	18	24	42
Aug-20	16	22	38
Sep-20	15	18	33
<b>Totals</b>	<b>98</b>	<b>120</b>	<b>218</b>

COVID-19 Exposures by Report Type	TOTAL
COVID-19 Interview triggers not present	55
Med Only	12
Idemnity	31
<b>Total</b>	<b>98</b>





# APPENDIX I

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
SEPTEMBER 10, 2020  
TELECONFERENCE  
1:30 P.M.**

Meeting Called to Order by Chairman Rogers. Open Public Meeting Statement read into the record.

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
<b>EXECUTIVE</b>	<b>COMMITTEE</b>	<b>MEMBERS</b>	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Present
Laurie Roth		Allentown	Present
Jonathan Capp		Marlboro Township	Present
Lori Cole		West Long Branch	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Jeffry Bertrand		Wall Township	Present
Lorraine Carafa		Sea Girt	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Stephen A. Sacco	Present
<b>Attorney</b>	Cleary, Giacobbe, Alfieri, & Jacobs	James Cleary, Esq.	Present
<b>Treasurer</b>		Steven Mayer	Present
<b>Claims Service</b>	Qual-Lynx	Gemma Armenia	Present
<b>Safety Director</b>	JA Montgomery Consulting	Paul Shives	Present
<b>Risk Management Consultants</b>	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Mike Avalone	Present Present
<b>Auditor</b>	Hulsart & Company	Rich Hellenbrecht	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Present
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Present

**ALSO PRESENT**

Joseph Hrubash, PERMA  
Cate Kiernan, PERMA  
Pauline Kontomanolis, PERMA  
Robyn Walcoff, PERMA  
Jason Thorpe, PERMA  
Jennifer Conicella, PERMA  
Donna Phelps, Oceanport  
Jay Delaney, Keyport  
Robert Fortsch, Upper Freehold Twp.  
Jack Keeler, Sea Bright  
Lisa Gallo, QualCare  
Sean Kelly, RMC  
Dominick Cinelli, RMC  
Amy Pieroni, RMC  
Lindsay Travali, Acrisure  
John Casagrande, Danskin Agency  
Alison Kelly, Danskin Agency  
Tom Fitzpatrick, Fairview Insurance  
Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:** August 13, 2020

**MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING**

MOTION: Commissioner Roth  
SECOND: Commissioner Carafa  
VOTE: Unanimous

**CORRESPONDENCE**

Mr. Sacco indicated that there were two items under correspondence. He first referred to a flyer for an upcoming webinar from the MEL titled “Facing and Embracing Crisis for Your Municipality”. Mr. Sacco then referred to latest MEL Power of Collaboration Ad that will be placed in the October issue of the League of Municipalities magazine.

**TREASURER**

Mr. Mayer referred to the various Bills List contained within the Agenda Packet.

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>August Bills List</b>	
Closed	\$ 549.44
2020	\$ 368,513.14
<b>TOTAL</b>	<b>\$ 369,062.58</b>

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>September Bills List</b>	
2019	\$ 80,605.92
2020	\$ 184,795.98
<b>TOTAL</b>	<b>\$ 265,401.90</b>

**MOTION TO APPROVE RESOLUTION #31-20 AND 32-20 APPROVAL FOR PAYMENT OF AUGUST 2020 BILLS LIST AND SEPTEMBER 2020 BILL LIST**

**MOTION:** Commissioner Carafa  
**SECOND:** Commissioner Roth  
**ROLL CALL VOTE:** Unanimous

**EXECUTIVE DIRECTOR:**

**2021 RENEWAL/BUDGET PROCESS** – Mr. Sacco reported that the members and Risk Management Consultants received an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 15 completion date. He advised that the Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2021 renewal process and to begin the 2021 budget process. Mr. Sacco indicated that the Finance Committee will need to schedule a preliminary 2021 Budget workshop in early October.

**RESIDUAL CLAIMS FUND (RCF)** – Mr. Sacco reported that the Residual Claims Fund (RCF) met on September 2, 2020 via Zoom teleconference and referred to Commissioner Nolan’s report enclosed within the agenda packet. He noted that the RCF amended the 2019 Budget and the proposed 2021 Budget was introduced. Mr. Sacco advised that the public hearing on the RCF budget will be held on October 21, 2020 at 10:30 AM.

**ENVIRONMENTAL JIF (E-JIF) MEETING** – Mr. Sacco reported that the EJIF also met on September 2, 2020 via Zoom teleconference and introduced its 2021 Budget. He referred to Commissioner Nolan’s report and advised that the EJIF will hold its public hearing and adopt its 2021 Budget on October 21, 2020. Commissioner Nolan noted that the EJIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. He further noted that EJIF also increased the 2020 dividend to \$2.5 million.

**MEL MEETING** – Mr. Sacco reported that the MEL met on September 2, 2020 via Zoom teleconference and referred to Commissioner Nolan’s report of the meeting.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the Financial Fast Track chart as of July 31<sup>st</sup> contained within the agenda booklet. He reported that a small deficit in 2019 is being monitored, but noted that there is enough surplus in the fund years to extinguish that deficit. Mr. Sacco reported that the Fund’s statutory surplus position is \$8.5 million. He advised that property claims continue to run high and will be a focus in 2021.

**COMPETITIVE CONTRACT RFP PROCESS** – As authorized by the Board, the Fund QPA issued an RFP for Fund Professionals and Defense Panel. The return date for the proposals was September 10<sup>th</sup> at 9:00am. He advised that respondents to the Managed Care position will be required to complete a re-pricing exercise to test the strength of their network. Mr. Sacco further advised that once completed, the Evaluation Committee will finalize the scoring process and provide the outcome to the Executive Committee.

**EPL COMPLIANCE PROGRAM** – Mr. Sacco indicated that Ms. Kiernan from Perma was present in the meeting and would like to give an update on the MEL’s EPL Compliance Program. Ms. Kiernan reported that in regard to the every two-year mandatory update of the Employment Practices Manual, this year the MEL hired a third party attorney to review the Employment Practices Manual to determine whether it was outdated. She noted that the third party attorney recommended that the Personnel Manual and Employee Handbook not be a combined document anymore. Ms. Kiernan advised that the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3<sup>rd</sup> meeting and noted that they have uploaded to the MEL’s webpage. She further noted that the deadline for members to update their EPL Compliance Program is June 1, 2021 and the MEL Fund Attorney will schedule an information webinar for municipal attorneys and administrators. Ms. Kiernan advised that EPL Compliance includes training requirements for Managers & Supervisors, Police Command Staff and non-supervisory employees. She noted that J.A. Montgomery has already begun holding webinars titled: “Protecting Children from Abuse - For Managers/Supervisors/Elected Officials” and advised that the course also addresses employment practices & meets this training requirement. She indicated that trainings will also be provided by the Fund Risk Management Consultants once again and members will be notified accordingly. Ms. Kiernan reported that Police Command training is expected to be 3 hours and advised that J.A. Montgomery will wait to see if course can be “in-person” or whether it too needs to be instructor led webinar. Lastly, Ms. Kiernan advised that the Non-supervisory training program has been completed and is in the process of being added to the MSI’s Learning Management System.

## **ATTORNEY**

Mr. Cleary informed the Board that he had nothing to report for the month.

## **SAFETY DIRECTOR**

Mr. Mirarchi reviewed the July/August activities and the September agenda. He referred to the various bulletins and announcements distributed to the membership since the previous meeting. Mr. Mirarchi also referred to the listing of webinar trainings sessions.

## **UNDERWRITING MANAGER**

Mr. Cooney began by Mr. Cooney referring to the list of certificates issued for the month enclosed within the agenda packet. He then reported that the revised MEL Cyber Compliance Risk Management Program will be released soon. He noted that there will not be a tremendous amount of differences in Tiers 1 and 2, but there will be a lot of clarification making the program easier to follow. Mr. Cooney advised that the revised program will also include a Tier 3 with advanced items and more reimbursement available. Lastly, in regard to statutory bonds, his office has

contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

*List of Certificates made part of the Minutes.*

**RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone reviewed the various items with the Risk Management report distributed prior to the start of the meeting. He thanked the membership for their participation and cooperation regarding the renewal data collection process.

Mr. Casagrande reported that the deadline for filing a new stormwater plan is March 2021. He noted that the EJIF recently released a bulletin pertaining to new Stormwater regulations. He advised that if members have questions regarding the bulletin, they should contact either he or Mr. Avalone.

*Report and Attachments of Risk Management Consultants made a part of the Minutes*

**MANAGED CARE:**

Ms. Gallo began her report by referring the Board to the Cost Savings report enclosed within the agenda packet. She informed the Committee that for the month of June, there was a savings of \$73,865 resulting in 58% savings. Ms. Gallo then referred the Board to the COVID-19 Exposure Activity Report, also enclosed within the agenda packet.

**OLD BUSINESS**

None.

**NEW BUSINESS**

None.

**MEETING OPENED TO PUBLIC FOR COMMENT:**

None.

**PUBLIC COMMENT PORTION OF THE MEETING CLOSED**

**EXECUTIVE SESSION**

Chairman Rogers advised that Executive Session was not necessary as the PARs were reviewed by the Claims Committee prior to the meeting and are being recommended for approval as presented.

**MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY  
THE CLAIMS COMMITTEE**

**Workers' Comp**

**2019158619**

**2021209343**

**2021208941**

**2020206845**

**2020207002**

**GL/AL/PR**

**2020206948**

**2018143919**

**2018116260**

**2019148765**

**MOTION:** Commissioner Roth  
**SECOND:** Commissioner Nolan  
**ROLL CALL VOTE:** Unanimous

**MOTION TO ADJOURN MEETING**

**MOTION:** Commissioner Carafa  
**SECOND:** Commissioner Dempsey  
**VOTE:** Unanimous

Meeting Adjourned at: 1:54 P.M.

**NEXT MEETING:** October 2020  
Wall Township Municipal Building  
2700 Allaire Road  
Wall, NJ 07719  
1:30 P.M.

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Secretary