

ANNUAL
REPORT
2024
2025

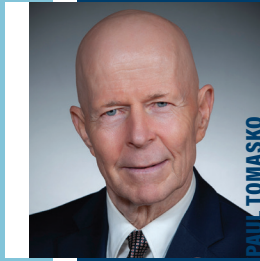
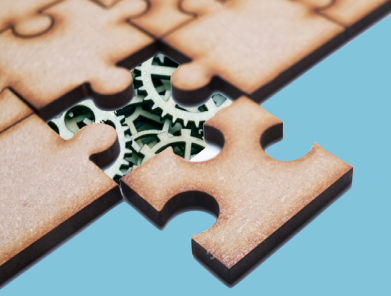


MUNICIPAL
EXCESS
LIABILITY



JOINT
INSURANCE
FUND

FACING CHALLENGES
PRODUCING RESULTS
THE POWER OF COLLABORATION



PAUL TOMASKO
CHAIRPERSON | MEL
MAYOR | BOROUGH OF ALPINE

MEL MISSION

Provide leadership in the financing and management of risk

Deliver essential coverages and loss control techniques required to improve operational practices

Provide the support to create a community-wide focus on safety at the workplace, on our streets and in our recreation areas and homes

MEL MEMBERSHIP

THE MEL MEMBERSHIP INCLUDES

- 611 LOCAL ENTITIES INCLUDING**
- 400 MUNICIPALITIES**
- 90 HOUSING AUTHORITIES**
- 76 SEWER/ UTILITY AUTHORITIES**
- 36 FIRE/FIRST AID DISTRICTS**
- 2 HEALTH COMMISSIONS**
- 1 COUNTY AND**
- 4 PARKING AUTHORITIES**

DEDICATION

MEL leaders often cite the Power of Collaboration as a key strategy to produce positive outcomes. This year, the collaboration between the MEL and the NJ League of Municipalities was an example of that power. It was closer than usual because both organizations were led by Paul Tomasko, Mayor of Alpine.

Paul was elected to the MEL and the League executive boards more than 10 years ago because of his record of service as Alpine's mayor for 27 years. Among his accomplishments, Paul led efforts that resulted in Alpine maintaining the lowest property tax rate of the 70 towns in Bergen County and ensuring a high quality of life for its residents.

Paul was elected chairman of the MEL Executive Board in January, 2024 and has provided leadership addressing the following major issues: legislative initiatives that would further increase workers compensation rates - already the highest in the nation; the impact of weather events on property and liability insurance rates; the impact of soaring health care costs on workers compensation related claims; and the ongoing erosion of Title 59 protection for municipalities.

Of special concern to the MEL is the jury decision holding one of our member towns liable for storm damage to four private residences, awarding \$21.7 million to the homeowners although no injuries occurred and damages totaled approximately \$400,000. To assist municipalities, MEL created and disseminated a model resolution for municipal adoption to provide protection by adopting a long term drainage plan.

The jury decision was amended to \$7.5 million by the court after further discussion among both parties prior to the appeal. The ability to appeal reinforces the importance and the power of the collaboration between the MEL and the League. The jury decision is a prime example of the erosion of Title 59 protection for municipalities—a major League concern.

Paul was elected President of the League last November. The League's mission is to help towns do a better job of self-government and to represent their interests to state legislators. Some of the municipal priorities Paul has articulated are a more sensible approach to the creation of affordable housing, eliminating the use of OPRA by data miners and commercial interests, full refund to municipalities of Energy Tax Receipts, reduced cost of employee health insurance and maintenance of Title 59 protection for municipalities. The League is committed to continue its historic collaboration with the MEL in the interest of protecting the taxpayers of this state.

Paul is honored to lead the MEL and the NJ League of Municipalities this year. He is committed to ensure that NJ taxpayers continue to benefit from the power of collaboration between these two preeminent organizations.

In recognition of the achievements resulting from this longtime collaboration, this annual report is dedicated to the NJ League of Municipalities and to Paul Tomasko for a lifetime of service to the citizens of New Jersey.

FACING CHALLENGES



JOSEPH P. HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF



DAVID GRUBB
EXECUTIVE DIRECTOR
EMERITUS | MEL



PAUL TOMASKO
CHAIRPERSON | MEL
MAYOR | BOROUGH
OF ALPINE



MEGAN CHAMPNEY KWESELAIT
CHAIRPERSON | RCF
HUMAN RESOURCES MANAGER
CITY OF SUMMIT

PRODUCING RESULTS THE POWER OF COLLABORATION

LEADERSHIP MESSAGE

January 1, 2025 marked the completion of 40 years of service by municipal joint insurance funds to communities throughout New Jersey. We are proud to report that MEL and its 19 affiliated JIFs saved taxpayers \$4.2 billion and reduced the accident rate by 71.2 % during those 40 years. This success is the result of consistent efforts by elected officials, local government management and especially thousands of employees who serve on the safety committees of the MEL's 600+ members.

Unfortunately, New Jersey court decisions and legislative actions have increased costs more than any time since the mid-1980s. Rates are expected to moderate in 2026, but the future

is uncertain because of significant increases in the cost of medical services.

MEL related costs occur in the following major areas:

Workers' Compensation is 54% of the total cost of claims. While the accident rate has improved over the last five years, workers' compensation costs have increased 30% compared to a 23% increase in the consumer price index. New Jersey now has the highest workers' compensation premium rates in the country. Major cost drivers include:

- Judges are permitting injured workers to reopen their cases years and

decades after their accidents occurred.

- Medical costs are experiencing double digit increases. Medical charges now represent over 50% of workers' compensation claim costs.
- New Jersey adopted laws require workers' compensation judges to presume that COVID is work related for all emergency workers and cancer is work related for firefighters.

Liability is 29% of the total. Liability costs have increased 27% since 2020 due to the 2021 N.J. Supreme Court decision in Gonzalez v Jersey City. Judges are now reluctant to dismiss cases that lack merit, thus increasing

LEADERSHIP MESSAGE CONTINUED

defense costs and the risk of run-away jury verdicts. In one notorious case, a jury awarded \$21 million to four homeowners who alleged that the drainage on their street was inadequate. No injuries occurred and property damage was less than \$500,000. Most of the award was for inconvenience. In addition, a recent amendment in the sexual molestation statute of limitations has increased liability costs.

Property is 24% of the total. Premiums for fire, flood, and related coverages increased 107% in five years due to the higher frequency of natural disasters worldwide. New Jersey experienced Irene in 2011, Sandy in 2012, and Ida in 2021. Property insurance premiums are also rising because of the increase in construction costs.

Cyber is 2% of the total although premiums increased 585% during the past five years. In 2023, MEL ad-

ressed this crisis by creating the Cyber JIF to provide coverage and jointly purchase risk control services. Organizations without strong cyber risk controls find it difficult to purchase any coverage.

Environmental is 2% of the total. Premiums have increased only 15% due to successful loss control efforts by the New Jersey Environmental Liability Risk Management Fund, also known as the E-JIF.

Your continued support is essential to stabilize these costs. Our collaboration can continue to produce needed results. MEL provides the resources, training and programs needed to address the challenges we face. Among them, MEL recently published a risk management manual for local officials and copies of this manual have been distributed to every member.



JOSEPH HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF



DAVID GRUBB
EXECUTIVE DIRECTOR
EMERITUS | MEL



PAUL TOMASKO
CHAIRPERSON | MEL



MEGAN CHAMPNEY KWESELAIT
CHAIRPERSON | RCF

The Cyber JIF has provided support with positive impact on member needs through multiple initiatives:

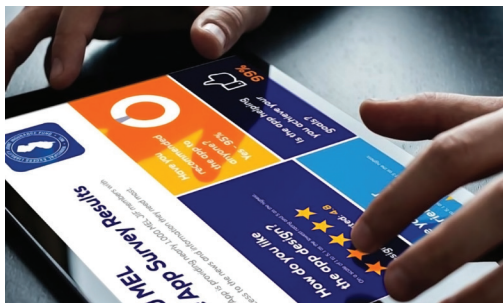
- Offering consistent and broad membership coverage
- Developing custom cybersecurity controls for both administrators and technology professionals and for use as planning and budgeting tools
- Using economies of scale to purchase security resources, such as cybersecurity consultancy, employee training, phishing testing and vulnerability management
- Providing members the broad variety of resources they need to meet their cyber-related goals.

THE IMPACT OF CYBER JIF



STATEMENT
EDWARD COONEY

UNDERWRITING MANAGER
CONNOR STRONG & BUCKELEW



NEW JERSEY CYBER RISK CYBER JIF MANAGEMENT FUND

THE MEL WEBSITE

The MEL website is the major source of vital safety information to public officials and public sector managers in over 600 communities throughout New Jersey. **Over 35,000 users visited the website this past year.**

The Resource Center on the website includes best practices, model programs, background information and resources regarding key issues facing MEL/JIF members including

- Employment Practices
- Employee & Public Safety
- Insurance Liability, Coverage & Claims
- Land Use & Public Property
- Public Official Responsibilities
- Risk Management
- Workers Compensation
- Workplace Harassment & Discrimination

Detailed information regarding the following subjects is also available:

- Cannabis Guidance
- Cyber Risk Management

- Emergency Preparedness
- Model Policies & Guidelines
- Organizational & Leadership Resources
- Ordinances, Legal Opinions and Decisions
- Public/Elected Officials Training
- Vehicle Safety
- Workplace Violence & Active Shooter Response

A Resource Library with ordinances and advisory opinions is included.

ACCESS TO THE MEL SAFETY INSTITUTE

The MEL website provides direct access to the MEL Safety Institute Toolkit and Course Catalogue for online training opportunities and webinars, videos, bulletins, briefings and a full range of information regarding the highly regarded MSI Law Enforcement Initiative and Leadership Academy. **Over 29,000 users accessed the MEL Safety Institute this past year.**

THE NJ MEL MOBILE APP

The NJ MEL App provides immediate access to information regarding safety, risk management, training, and special events to keep you informed, compliant, safe and secure. A free download is available for both Apple and Android phones and tablets. The App can be customized to provide the information you need and delivers push notifications regarding emergencies, regulatory updates, classes, and specialized information. **Since its launch, the NJ MEL Mobile App has been downloaded by more than 2,500 users.**

For instructions on how to download the NJ MEL Mobile App, access njmel.org.



PROVIDING RESOURCES



PRODUCING RESULTS

THE MEL SAFETY INSTITUTE

At no additional cost to members, the MEL Safety Institute (MSI) is the major source of essential safety training resources for over 800 New Jersey municipalities, authorities, counties, first responder teams and boards of education. To meet their needs and work schedules, MSI offers more than 60 classroom based programs online as instructor-led real-time programs, or as streaming videos on demand 24/7, as well as in traditional classroom settings. Over 90 live courses are also available.

The result: training enrollment has increased 50% over the past five years to more than 84,000 participants. The impact on workplace safety has been dramatic: lost-time accident rates for MEL/JIF members are the lowest among municipal employees – a benefit from participation in safety training that has significantly reduced workers' compensation costs.

TRAINING IS EXTENSIVE AND EASY TO ACCESS

MSI LIVE includes online interactive

instructor-led courses on a broad range of safety and risk control topics including those designed specifically for law enforcement officers. The benefits:

- Up to 500 of participants can attend at the same time
- Courses are interactive. Participants can ask questions and discuss issues with the instructor
- Travel time and cost is eliminated

MSI NOW offers 200 live streaming training videos available directly from the MEL website and available at any time on demand. The videos address specific issues faced by MEL/JIF members. Video briefings requested by MEL/JIF members are prepared and posted on the MEL website for easy access.

Professionally produced videos on the protection of minors and addressing workplace harassment are available. Over 5,000 elected officials and supervisory employees have completed the MSI model policy and training program regarding the State extension of the

statute of limitations in the protection and safe treatment of minors program. This virtual instructor-led MSI training program includes a module for camp counselors and videos for employees and volunteers.

Most courses are approved for Continuing Education Unit (CEU) and Total Contact Hours (TCH) credits.

LAW ENFORCEMENT TRAINING: A MAJOR INITIATIVE

Over 75 law enforcement training events were held this year, attended by more than 2,000 officers and employees. A four-day in-person training program for new and existing first-line supervisors was heavily attended. In addition, the MSI Law Enforcement team conducted 190 onsite risk control visits with local chiefs of police and 60 in-person training events.

Law enforcement video briefings, bulletins on a variety of essential topics and information regarding risk analysis are available on the MEL website.

FIRE SERVICE TRAINING AND SUPPORT

The MEL website includes model policies, forms and checklists, safety bulletins, briefings and training videos specifically designed to meet the needs of Fire and EMS services.

THE MSI LEADERSHIP ACADEMY

Over 290 department heads participated in the MSI Leadership Academy this year which provides training specifically designed to strengthen leadership performance. Participants must complete seven required courses including an in-depth review of risk management, ethics, implicit bias at the workplace, protecting children and leadership skills. Four electives are also required, selected from a list of twenty management related courses available on the MEL website addressing communication skills, conflict resolution, stress management and team building. All courses are available in virtual and in-person versions. Those who complete course requirements – Academy graduates – will be recognized for their participation in this rigorous training program.

MSI EXPO

The MSI Expo approach permits MEL/JIF members to meet a variety of essential training requirements for staff teams in a single day. Enrollment in nine essential training programs on the same day at a single location was provided in eight locations throughout the state.

MEL LEADERSHIP SKILLS FOR SUPERVISORS

This intensive two-day training program for both new and experienced supervisors provides innovative, interactive learning opportunities to improve communication skills, manage conflict, use influence to improve performance and manage organizational stress. Sessions were conducted at four separate locations throughout the state.

RISK MANAGEMENT

The Elected Officials Risk Management Seminar on risk control for workers' compensation, employment practices and liability, including cyber oversight is available online. A webinar titled *Public Officials – What You Need to Know* provides a regulatory and safety overview for newly appointed public officials and JIF leaders.

BULLETINS AND VIDEO BRIEFINGS

Over 80 Safety Director Bulletins and three new video briefings were released throughout the year on a broad range of issues including risk management strategies for lifeguards, recreational cannabis, office safety, OSHA record keeping, exiting and entering fire trucks and workplace ergonomics.

For more information regarding training opportunities, contact the MEL Safety Institute 732-735-5213.

Participation in MEL safety training is the essential resource responsible for a 36% reduction in lost time accident frequency in the past ten years, significantly lowering injury costs. Over 80,000 employees now participate in live and onsite programs designed to reduce accidents, produce safer work environments, improve management skills and meet accreditation standards – a 126% increase in the past ten years. The result: high quality services, improved employee morale and teamwork, safer communities – all at lower cost.

THE POWER OF SAFETY TRAINING



MEL SAFETY DIRECTOR
J.A. MONTGOMERY
RISK CONTROL

STATEMENT

PAUL SHIVES

TAXPAYER SAVINGS

HOW MEL SAVES TAXPAYERS

1985 - 2024

LOWER PREMIUMS	\$1,200,632,992
RETAINED SURPLUS	\$150,779,825
DIVIDENDS PAID	\$398,824,562
TOTAL	\$1,750,237,379

Safety generated savings:

\$2,433,966,618

MEL saved its members a total of

\$4,184,203,997

COST OF CLAIMS MANAGEMENT

HOW MEL COMPARES WITH COMERCIAL INSURANCE

COST PER \$100 IN CLAIMS	COMMERCIAL INSURANCE	MEL/JIF
CLAIMS	\$100.00	\$100.00
ADMINISTRATION	31.60	15.50
ACQUISITION	22.70	7.70
ASSESSMENTS	12.50	0.00
TAXES	9.00	0.00
TOTAL	\$175.80	\$125.20

MEL claims management costs are **29% less** than commercial insurance.

BALANCE SHEET SUMMARY - DECEMBER 31, 2024

ASSETS	MEL/JIF
CASH & CASH EQUIVALENTS, INVESTMENTS AND ACCRUED INTEREST RECEIVABLE	\$83,731,717
ASSESSMENTS RECEIVABLE	\$9,279,089
SUPPLEMENTAL UNDERWRITING INCOME RECEIVABLE	\$9,300,000
RECEIVABLES: OTHER	\$75,231
INVESTMENT IN JOINT VENTURE	(\$147,226)
NOTES RECEIVABLE	\$547,550
INSURANCE RECEIVABLES	\$809,523
EXCESS INSURANCE RECEIVABLE	\$528,175
OTHER ASSETS	\$-
TOTAL ASSETS	\$104,124,059
LONG-TERM ASSETS	
NOTES RECEIVABLE	\$2,516,420
LIABILITIES	
LOSS RESERVES	\$74,977,471
ACCOUNTS PAYABLE	\$424,882
DUE TO MUNICIPAL EXCESS LIABILITIES RESIDUAL CLAIMS FUND	\$18,978,907
FUND EQUITY DIVIDENDS PAYABLE	
OTHER LIABILITIES	\$-
TOTAL LIABILITIES	\$94,381,260
NET POSITION (UNRESTRICTED)	\$12,259,219

LOST TIME ACCIDENT RATES

HOW DOES MEL COMPARE PER 100 EMPLOYEES?

INDUSTRY	CASES
FINANCE AND INSURANCE	0.30
MEL MEMBERS	1.66
WHOLESALE, RETAIL TRADE	2.30
MANUFACTURING	2.60
MINING	2.80
CONSTRUCTION	3.10
TRANSPORTATION	4.00
STATE GOVERNMENT	4.30
ALL NJ EMPLOYEES	2.63

MEL members' rate was **1.66** compared with all NJ employees rate of **2.63**.

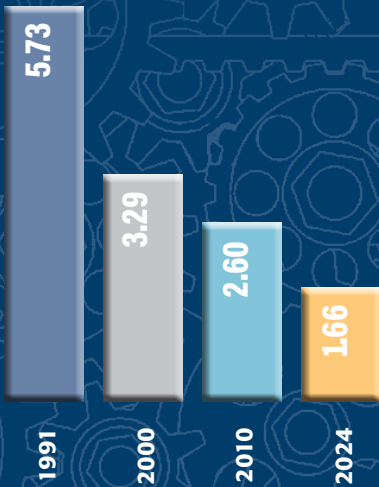
MEL EMPLOYEES LOST TIME ACCIDENTS

RATES PER 100 EMPLOYEES

MEL programs have reduced lost time injuries 69% since 1991, and 33% in the past seven years. Employees in MEL member communities experience injury rates lower than the average for all NJ employees.

THE RESULT

- LESS LOST WORK TIME
- LOWER COST
- SAFER WORKPLACES



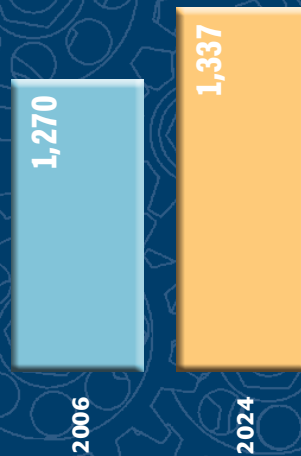
COMMUNITY SAFETY LEADERSHIP

OFFICIALS TRAINED

MEL provides the training and information elected officials need to support their efforts to reduce accident rates and provide the leadership needed to create a safety culture in their communities.

THE RESULT

- INFORMED LEADERSHIP
- LESS INJURIES
- LOWER COST



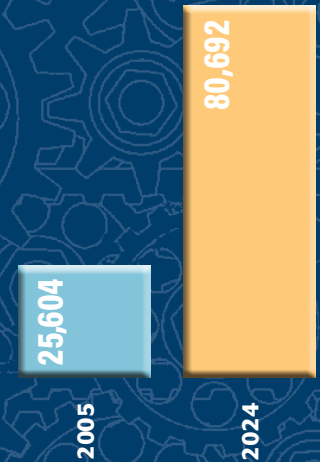
MEL SAFETY INSTITUTE

ANNUAL ENROLLMENT

Since 2003, MEL has provided training that has radically reduced injury rates and met PEOSHA requirements. Since 2013, training has been available online as well as in classrooms state-wide.

THE RESULT

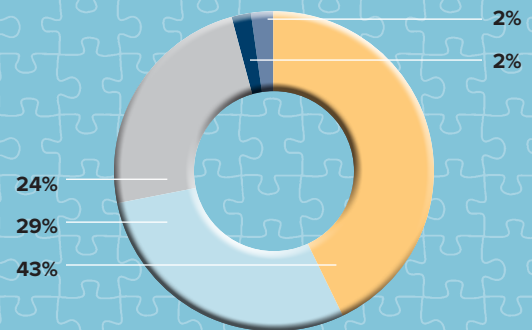
- ONLINE AVAILABILITY
- DRAMATICALLY INCREASED ACCESS
- REDUCED COST
- MADE TRAINING CONVENIENT AND AVAILABLE LOCALLY



SOURCES OF JIF CLAIM COSTS

WHERE THE MONEY GOES

- WORKERS COMPENSATION 43%
- LIABILITY 29%
- PROPERTY 24%
- ENVIRONMENTAL LIABILITY 2%
- CYBER LIABILITY 2%



BOARD OF COMMISSIONERS



**MEGAN CHAMPNEY
KWESELAIT**
CHAIRWOMAN
HUMAN RESOURCES MANAGER
CITY OF SUMMIT
SUBURBAN JIF
ALSO ON THE MEL BOARD



BRIAN BIGLER
EXECUTIVE DIRECTOR
SECAUCUS MUA
NJUA JIF



BRIAN McNEILLY
ADMINISTRATOR
BOROUGH OF STANHOPE
MORRIS JIF



SHERRY SIMS
EXECUTIVE DIRECTOR
BOONTON HOUSING
AUTHORITY
NJPHA JIF



PAUL TOMASKO
CHAIRMAN
MAYOR
BOROUGH OF ALPINE
BERGEN JIF
ALSO ON THE RCF BOARD



SUSAN DANSON
TOWNSHIP MANAGER
TOWNSHIP
OF MAPLE SHADE
PROFESSIONAL MUNICIPAL
MANAGEMENT JIF
ALSO ON THE RCF BOARD



VERONICA LAUREIGH
CLERK/ADMINISTRATOR
LACEY TOWNSHIP
OCEAN JIF
ALSO ON THE RCF BOARD



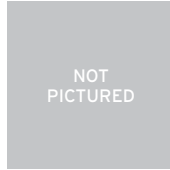
JAMES PACANOWSKI
ADMINISTRATOR/CIO
VENTNOR CITY
ATLANTIC COUNTY
MUNICIPAL JIF
ALSO ON THE RCF BOARD



JOY TOZZI
BUSINESS ADMINISTRATOR
TOWNSHIP
OF EAST WINDSOR
MID-JERSEY JIF



JOHN CLARKE
SECRETARY
EXECUTIVE DIRECTOR
PRINCETON HOUSING
AUTHORITY
NJPHA JIF
ALSO ON THE RCF BOARD



FRANK ELENIO
ADMINISTRATOR
BOROUGH
OF RIDGEFIELD
PUBLIC ALLIANCE
INSURANCE COVERAGE
JIF



ROBERT MacFARLAND
CHIEF, BORDENTOWN
FIRE DISTRICT #2
FIRST RESPONDERS JIF



VINCENT QUATRONE
ADMINISTRATOR
TOWNSHIP
OF LITTLE FALLS
SUBURBAN METRO JIF
ALSO ON THE RCF BOARD



JAMES ULRICH
ADMINISTRATOR
TOWNSHIP OF CLARK
NEW JERSEY SELF
INSURER'S JIF



ADAM BREWER
ADMINISTRATOR
TOWNSHIP
OF PEQUANNOCK
MORRIS JIF



GREGORY FRANZ
ADMINISTRATOR
BOROUGH
OF EDGEWATER
SOUTH BERGEN JIF
ALSO ON THE RCF BOARD



MICHAEL MEVOLI
COMMISSIONER
BOROUGH OF BROOKLAWN
CAMDEN JIF



MICHAEL RAZZE
MAYOR
BOROUGH OF PITMAN
GLOUCESTER/SALEM/
CUMBERLAND JIF
ALSO ON THE RCF BOARD



JOSEPH WOLK
MAYOR
BOROUGH
OF MOUNT EPHRAIM
CAMDEN JIF
ALSO ON THE RCF BOARD
NOTE TO COME



JOSEPH CRISCUOLO
BUSINESS ADMINISTRATOR
TOWNSHIP
OF EAST BRUNSWICK
CENTRAL JERSEY JIF
ALSO ON THE RCF BOARD



MEGHAN JACK
TOWNSHIP ADMINISTRATOR
TOWNSHIP
OF RIVERSIDE
BURLCO JIF
ALSO ON THE RCF BOARD

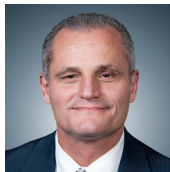


THOMAS NOLAN
ADMINISTRATOR
BRIELLE BOROUGH
MONMOUTH JIF
ALSO ON THE RCF BOARD



BERNARD RUTKOWSKI
EXECUTIVE DIRECTOR
TOMS RIVER MUA
NJUA JIF

FUND PROFESSIONALS



JOSEPH HRUBASH
EXECUTIVE DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



FRED SEMRAU
FUND ATTORNEY
DORSEY & SEMRAU



MATTHEW LARACY
FUND TREASURER



FRANCIS BUD JONES
FUND AUDITOR
NISIVOCIA LLC



KYLE MROTEK
ACTUARY
ACTUARIAL ADVANTAGE



EDWARD COONEY
UNDERWRITING
MANAGER
CONNER STRONG & BUCKELEW



DAVID N. GRUBB
LOCAL EXECUTIVE DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



PAUL FORLENZA
LOCAL EXECUTIVE
DIRECTOR
RISK PROGRAM
ADMINISTRATORS (RPA)



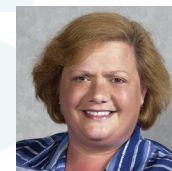
CHARLES HARTSOE
LOCAL EXECUTIVE
DIRECTOR
PEGAS



CATHLEEN KIERNAN
LOCAL EXECUTIVE
DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



KAMINI PATEL
LOCAL DEPUTY EXECUTIVE
DIRECTOR, RISK PROGRAM
ADMINISTRATORS (RPA)



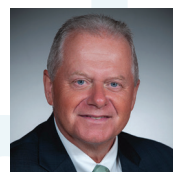
BARBARA MURPHY
LOCAL EXECUTIVE
DIRECTOR
RISK & LOSS MANAGERS



STEPHEN SACCO
LOCAL EXECUTIVE
DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



PAUL SHIVES
MEL SAFETY
DIRECTOR
J.A. MONTGOMERY
RISK CONTROL



BRADFORD STOKES
LOCAL EXECUTIVE
DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



WILLARD YOUNG
LOCAL EXECUTIVE
DIRECTOR
PEGAS



KELLY MACHU
TITLE TO COME

MAY BE REMOVING CHUCK
HARTSOE (PAGE 9) AND RE-
PLACE WITH KELLY MACHU
OR LEAVE CHUCK AND ADD
KELLY



THE MEL JIF MEMBERSHIP

ATLANTIC COUNTY MUNICIPAL JIF 39 TOWNS

Absecon
Avalon
Brigantine
Buena
Cape May
Cape May Point
Commercial Twp.
Deerfield
Dennis Twp.
Downe
Estell Manor
Folsom
Galloway
Hamilton
Linwood
Longport
Lower Twp.
Margate
Middle Twp.
Millville
Mullica
Newfield
Northfield
North Wildwood
Ocean City
Pleasantville
Sea Isle City
Somers Point
Stone Harbor
Upper Deerfield
Upper Twp.
Ventnor
Waterford
West Cape May
West Wildwood
Weymouth
Wildwood City
Wildwood Crest
Woodbine

BERGEN COUNTY MUNICIPAL JIF 38 TOWNS

Allendale
Alpine
Bergenfield
Closter
Cresskill
Demarest
Dumont
Emerson

Fair Lawn
Franklin Lakes
Glen Rock
Harrington Park
Haworth
Hillsdale
Ho-Ho-Kus
Leonia
Mahwah
Midland Park
Montvale
New Milford
Northvale
Norwood
Oakland
Old Tappan
Oradell
Park Ridge
Ramsey
Ridgewood
River Edge
River Vale
Saddle River
Tenafly
Upper Saddle River
Waldwick
Washington Twp.
Westwood
Woodcliff Lake
Wyckoff

BURLINGTON COUNTY MUNICIPAL JIF 28 TOWNS

Bass River
Beverly
Bordentown City
Bordentown Twp.
Chesterfield
Delanco
Delran Twp.
Fieldsboro
Florence
Edgewater Park
Hainesport Twp.
Lumberton Twp.
Mansfield Twp.
Medford Twp.
Mount Laurel
New Hanover
North Hanover
Palmyra
Pemberton
Pemberton Borough
Riverside Twp.

Shamong Twp.
Southampton
Springfield
Tabernacle Twp.
Westampton
Wrightstown
Woodland

CAMDEN COUNTY MUNICIPAL JIF 38 MEMBERS

Audubon
Audubon Park
Barrington
Bellmawr
Berlin
Berlin Twp.
Brooklawn
Camden County
Parking Auth.
Cherry Hill
Cherry Hill Fire D
Chesilhurst
City of Camden
Clementon
Collingswood
Gibbsboro
Gloucester City
Gloucester Township
Haddon
Haddon Heights
Haddonfield
Hi Nella
Laurel Springs
Lawnside
Lindenwold
Magnolia
Medford Lakes
Merchantville
Mt Ephriam
Oaklyn
Pennsauken Township
Pine Hill
Runnemede
Somerdale
Tavistock
Voorhees
Winslow
Winslow Fire District #1
Woodylyne

CENTRAL JERSEY JIF 18 MEMBERS

Belmar

Dunellen
Dunellen Parking
Authority
East Brunswick
Edison
Franklin
Hillsborough
Metuchen
Metuchen Parking
Authority
Middlesex
North Brunswick
Piscataway
Rahwah
Sayreville
South Amboy
South Bound Brook
South Brunswick
Woodbridge

**GLOUCESTER, SALEM,
CUMBERLAND
COUNTIES
MUNICIPAL JIF**
37 TOWNS

Carneys Point
Clayton
Deptford
Elk Twp.
Elsinboro
Fairfield
Franklin Twp.
Glassboro
Greenwich
Harrison Twp.
Hopewell
Logan Twp.
Lower Alloways Creek
Mannington
Mantua Twp.
Monroe
National Park
Oldmans Twp.
Paulsboro
Penns Grove
Pennsville
Pilesgrove
Pitman
Quinton
South Harrison
Shiloh
Swedesboro Boro
Upper Pittsgrove
Washington Twp.
Wenonah
West Deptford
Westville
Woodbury City
Woodbury Heights
Woodstown
Woolwich
Vineland City

**MID JERSEY
MUNICIPAL JIF**
17 TOWNS

Carteret Borough
Colts Neck
Cranbury Twp.
East Windsor
Fair Haven
Helmetta
Hopewell
Montgomery Twp.
New Brunswick
New Brunswick Parking
Authority
Pennington
Plainsboro
Princeton
Robbinsville
Twp. Of Ocean
West Windsor

**MONMOUTH
MUNICIPAL JIF**
41 TOWNS

Allenhurst
Allentown
Atlantic Highlands
Avon By The Sea
Bradley Beach
Brielle
Deal
Eatontown
Englishtown
Farmingdale
Freehold Twp
Hazlet
Highlands
Interlaken
Keyport
Lake Como
Little Silver
Loch Arbour
Manalapan
Manasquan
Marlboro
Matawan Borough
Middletown Twp.
Millstone
Monmouth Beach
Neptune City
Oceanport
Red Bank
Roosevelt
Rumson
Sea Bright
Sea Girt
Shrewsbury
Shrewsbury Twp.
Spring Lake
Spring Lake Heights
Tinton Falls

Union Beach
Upper Freehold
Wall Twp.
West Long Branch

**MORRIS
COUNTY
MUNICIPAL JIF**
36 TOWNS

Andover
Bloomingdale
Boonton Town
Boonton Twp.
Butler
Chatham Borough
Chatham Twp.
Chester Borough
Denville
Dover Twp
East Hanover
Essex Fells
Florham Park
Frelinghuysen
Hanover
Hawthorne
Hopatcong
Kinnelon
Lincoln Park
Long Hill
Madison
Mendham Borough
Mendham Township
Millburn
Montville
Morris Plains
Morris Township
Mount Arlington
Mountain Lakes
Mount Olive
Netcong
North Caldwell
Pequannock
Pompton Lakes
Randolph
Ringwood
Riverdale
Rockaway
Rockaway Twp.
Sparta
South Orange Village
Stanhope
Washington Twp.
West Caldwell
West Milford
Wharton

**OCEAN COUNTY
MUNICIPAL JIF**
31 TOWNS

Barnegat
Barnegat Light
Bay Head

Beach Haven
Beachwood
Brick Twp.
Eagleswood
Harvey Cedars
Island Heights
Jackson
Lacey
Lakehurst
Lakewood
Lavallette
Little Egg Harbor
Long Beach
Manchester
Ocean
Ocean Gate
Pine Beach
Plumsted
Point Pleasant
Point Pleasant Beach
Seaside Heights
Seaside Park
Ship Bottom
South Toms River
Stafford
Surf City
Toms River
Tuckerton

**PUBLIC ALLIANCE
INSURANCE
COVERAGE FUND**
19 TOWNS-1 COUNTY

Alpha
Belvidere
Bethlehem
Bloomsbury
East Amwell
Frankford Twp.
Franklin Twp. (Warren)
Glen Ridge
Hardwick
Hope
Hunterdon County
Lambertville City
Liberty
Milford
Pohatcong Twp.
Readington
Ridgefield
Union Twp.
White Twp.
Winfield

**PROFESSIONAL
MUNICIPAL
MANAGEMENT JIF**
4 TOWNS

Evesham
Maple Shade
Moorestown
Willingboro

**NJ MUNICIPAL
SELF INSURER'S JIF**
5 MEMBERS

Burlington Twp.
Burlington City
Clark
North Hudson Reg'l
Fire & Rescue
Paramus

**SUBURBAN
MUNICIPAL JIF**
12 TOWNS

Bedminster
Bernards Twp.
Bernardsville
Far Hills
Harding Twp.
Kenilworth
Mountainside
Roselle Park
Scotch Plains
Summit
Watchung
Westfield

**NJ UTILITY
AUTHORITIES JIF**
76 MEMBERS

Atlantic City MUA
Bayshore Regional SA
Beachwood Twp. S.A.
Berkeley Twp. MUA
Berkeley Twp. SA
Bernards Twp. SA
Beverly Sewerage
Authority
Bordentown SA
Brick Twp. UA
Buena Borough MUA
Cape May County MUA
Carlstadt SA
Carneys Point SA
Cinnaminson SA
Clinton SA
Cumberland County
Improvement Au-
thority
Delanco SA
Deptford Twp. MUA
East Windsor MUA
Eatontown MUA
Egg Harbor Twp. MUA
Evesham MUA
Franklin Twp. S.A.
Hackettstown MUA
Hamilton MUA
Hanover Twp. S.A.
Hillsborough MUA
Jackson Twp. MUA
Jersey City MUA
Kearny MUA
Lacey MUA
Lakewood MUA

THE MEL JIF MEMBERSHIP

CONTINUED

Lambertville MUA
Linden-Roselle
Sewerage Authority
Little Egg Harbor MUA
Logan Twp. MUA
Long Branch
Sewerage Authority
Lower Twp. MUA
Manasquan River Reg'l SA
Mantua Twp. MUA
Merchantville-Pennskn WC
Middlesex County MUA
Monmouth Bayshore Outfall
Monroe MUA
Mount Holly MUA
Musconetcong SA
N. Arlington-Lyndhurst Jt Mtg
North Bergen MUA
Northwest Bergen
County UA
Passaic Valley Water Comm
Pennsauken SA
Penns Grove SA
Pennsville SA
Pine Hill Borough MUA
Plainfield Area Reg'l SA
Pompton Lakes MUA
Raritan Township MUA
Readington-Lebanon SA
Riverside SA
Rockaway Valley Reg'l SA
Secaucus MUA
Somerset Raritan Valley RSA
South Mon Reg'l SA
Stony Brook Reg'l SA
Toms River MUA
Twp. Of Middletown SA
Twp. Of Ocean SA
Two Rivers Water Recl Auth
Union County UA
Wanaque Valley Reg'l SA
Warren County MUA
Washington Twp. MUA (Morris)
Washington Twp. MUA (Gloucester)
Western Monmouth UA
Willingboro MUA

Woodstown SA
Wrightstown MUA

SOUTH BERGEN JIF 23 TOWNS

Bogota
Carlstadt
East Rutherford
Edgewater
Elmwood Park
Englewood Cliffs
Fort Lee
Fairview
Hackensack
Little Ferry
Lodi
Lyndhurst
Maywood
Moonachie
North Arlington
Palisades Park
Ridgefield Park
Rochelle Park
Rutherford
Saddle Brook
South Hackensack
Wallington
Wood-Ridge

SUBURBAN- METRO JIF 11 ENTITIES

Belleville
East Newark
Essex Reg'l Health Commission
Fairfield
Garfield
Haledon
Hudson Reg'l Health Commission
Little Falls
Nutley
Prospect Park
Secaucus

NJ PUBLIC HOUSING AUTHORITY JIF 90 AUTHORITIES

A-Home, Inc.
Atlantic City
Bayonne Housing

Authority
Bergen County
Berkeley
Beverly
Boonton
Brick
Bridgeton
Bridgeview Manor
Buena
Burlington
Camden
Cape May
Carteret
Cedar Crossing Housing Assn
Cliffside Park Housing Authority
Collingswood
Cooks Pond, Llp
Dover
East Orange
Edgewater
Edgewater Neigh Aff
Edgewater Urban Renewal
Edison
Englewood
Englewood Hsg Mgmnt Ser
Englewood Westmoor
F.L.A.S.H. Corp
Florence
Fort Lee
Freehold
Garfield
Glassboro
Gloucester County HA
Guttenberg
Hackensack
Haddon Twp.
Highland Park
Highlands
Hoboken
Irvington
Jersey City
Keansburg
Lakewood
Linden
Linden Housing Corp.
Lodi
Long Branch
Madison
HQM Properties
Millville

Morris County
Morris Cnty Aff Hsing
Morristown
Neptune
Neptune City
New Brunswick
North Bergen
North Bergen
Renaissance Corp.
North Bergen
Renaissance I
Ocean City Housing Authority
Old Bridge
Orange
Passaic
Penns Grove
Perth Amboy
Phillipsburg
Plainfield
Pleasantville
Princeton
Rahway
Red Bank
Salem
Sayreville
Sayreville Senior Housing
Secaucus
South Amboy
South Amboy Rensce Corp.
Summit
Trenton
Twp. Of Middletown
Union City
Vineland
Weehawken
Weehawken Senior
Weehawken Senior Rehab
West New York
Wildwood
Woodbridge

FIRST RESPONDERS JIF 35 MEMBERS

Berlin BOFC #1
Beverly City BOFC
Bordentown BOFC #1
Brick Twp. BOFC #2
Brick Twp. BOFC #3
Brick Twp. Joint BOFC

Bordentown Twp. Fire District #2
Chesterfield Twp BOFC #2
Cinnaminson Fire District #1
Commercial Twp. BOFC #3
Delran Twp. BOFC #1
Englishtown BOFT #1
Florence Twp. BOFC #1
Gloucester Twp. BOFC #1
Gloucester Twp. BOFC #5
Haddon Twp. BOFC #1
Haddon Twp. District #4
Hopewell Twp. BOFC
Jackson Township Board of Fire Commisisoners District #4
Jamesburg BOFC Fd#1/Vol Fire Co
Lindenwold BOFC District #1
Manalapan Twp. BOFC District #2
Manasquan BOFC #1
Marlboro BOFC #3
Millstone Twp. Fire District #1
Monroe Twp. BOFC #3
Monroe Twp. BOFC District #2
Monroe Twp. BOFC FD#1/Fire Co #1
Mt. Laurel Board Of Fire Commissioners
Mountain Valley Emergency Communications
Ocean Township BOFC #1
Pine Hill Fire District #1
Piscataway Board of Fire Commissioner District #3
South Essex Fire Department
Washington Twp BOFC #1

TO IMPROVE

TEN
ACTION STEPSLOCAL GOVERNMENT
RISK MANAGEMENT

- 1 Secure Training for Managers and Supervisors
- 2 Implement an Employee Safety Program
- 3 Implement an Employment Practices Compliance Program
- 4 Implement Title 59 Risk Protections
- 5 Encourage Police Department Accreditation
- 6 Implement the Protection and Safety Treatment of Minors Program
- 7 Re-evaluate Cyber Security Plan every year
- 8 Implement an Environmental Loss Control Program
- 9 Implement a Community Safety Program
- 10 Consult and Listen to Your Municipal Professionals

New Jersey Municipalities are facing unprecedented challenges managing health care costs. For 2026, the State Health Benefits Program actuary recommended a staggering 36% increase. A State commissioned report suggested that towns form insurance pools. For 33 years, NJ Health Insurance Funds based on the MEL model have used cost controls, strong financial management, and strict underwriting to cover 100,000 employees, retirees, and dependents, saving taxpayers an estimated \$1.5 billion.

IMPACT OF HEALTHCARE COST

LOCAL EXECUTIVE DIRECTOR
PERMA RISK
MANAGEMENT SERVICES

STATEMENT

DAVID GRUBB

THE MEL COMMITMENT TO HEALTH AND SAFETY

Your health and safety along with the health and safety of the public is our number one priority and must never be compromised. We will achieve an accident free environment through a health and safety culture built on the following core values:

TRUST | We respect each other's opinions and decisions and will follow through on health and safety concerns.

CARE | We approach each day with the determination to care for ourselves, co-workers and the communities we serve.

KNOWLEDGE | We seek the education and skills to properly fulfill our responsibilities.

COMMUNICATION | We communicate with each other in a clear, open and honest manner.

Because mutual respect is so important we cannot tolerate abuse, harassment or any other form of discrimination.



MUNICIPAL
EXCESS
LIABILITY

JOINT
INSURANCE
FUND

THE MEL/JIF SYSTEM PROVIDES THE FOLLOWING BENEFITS

- RESPONSIVE PROFESSIONAL SERVICE
- EFFECTIVE LOSS CONTROL
- STABLE, SECURE COVERAGE AT LOW COST
- PROACTIVE RISK MANAGEMENT
- ONLINE SAFETY EDUCATION FOCUSED ON PREVENTION AND CLAIM REDUCTION
- MEMBER CONTROL AND OWNERSHIP
- ONLINE MANAGEMENT OF TRAINING RECORDS, REGISTRATION AND ENROLLMENT
- ENHANCED PERSONAL ACCESS TO NEEDED INFORMATION

SPECIALIZED MEMBER PROGRAMS

- RESIDUAL CLAIMS FUND
- ENVIRONMENTAL JIF
- CYBER JIF
- MEL SAFETY INSTITUTE AND LEARNING MANAGEMENT SYSTEM

TO APPLY FOR MEMBERSHIP IN A LOCAL JOINT INSURANCE FUND THAT PARTICIPATES IN MEL, WRITE OR CALL:

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412

PHONE 201-881-7632 ■ FAX 201-881-7633

EMAIL mel@permainc.com

VISIT THE MEL WEBSITE www.njmel.org