



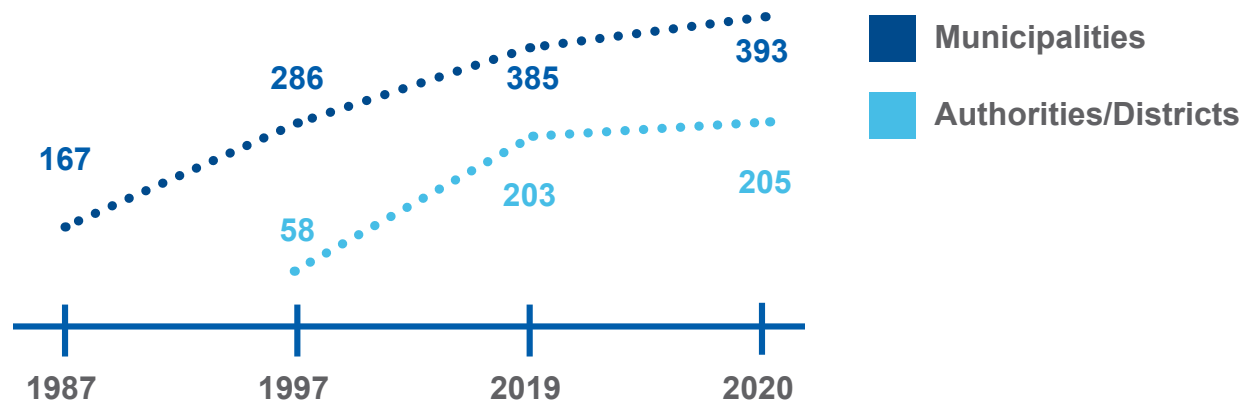
# MEL

SAVING TAXPAYERS  
PROTECTING NEW JERSEY'S  
HOMETOWNS.

NJMEL.ORG

The Municipal Excess Liability Joint Insurance Fund (MEL JIF) has been an industry leader for 35 years and is the largest self-insured casualty insurance fund in New Jersey and one of the largest in the country.

MEL JIF offers affordable and stable Worker's Compensation, Liability and Property insurance rates, modernized risk management and innovative safety programs that result in increased savings, improved safety and outstanding service for our members.



## MEMBER JIFS

19

Serves nearly  
70% of NJ  
Municipalities  
& Authorities

MEL JIF membership has more than tripled since 1987 and continues to grow.

## SAVINGS

Since 1987 MEL JIF has saved taxpayers over **\$3.4 Billion** and has the lowest non-claim costs of any insurance program in the nation.

- Safety/Loss Control
- Dividends Paid
- Retained Surplus
- Lower Premiums

Total: \$3,395,974,206

**\$3.4  
Billion**

\$1,896,360,163  
\$321,925,667  
\$205,488,371  
\$972,200,005



## SAFETY

The MEL Safety Institute (MSI) was formed to create a culture of workplace safety. A broad spectrum of programs and resources are available to help reduce risks, increase safety awareness and improve safety practices. Members who participate in the program benefit from improved safety records and increased savings.

**\$1.9**

Billion in Savings

**71%**

Safety records improved  
since 1991

**5.73**

1991

vs

**1.50**

2020

Reduced Lost Time Accident Frequency (LTAF) Rates  
Per 100 Employees

## EDUCATION & TRAINING

MEL JIF provides a variety of risk management programs for elected officials, administrators, managers, employees, and volunteers.

More than 70,000 local government officials and employees have been trained through MSI in 2021. Courses are offered, many with continuing education credits, through MSI LIVE, MSI NOW and MSI DVD. View the MSI Catalog and training schedule at [melsafetyinstitute.org](https://melsafetyinstitute.org).

**70,000+**

Total Trained in 2021



MSI LIVE



MSI NOW



MSI DVD

View available training at [melsafetyinstitute.org](https://melsafetyinstitute.org)