

FACING CHALLENGES. PRODUCING RESULTS.

ANNUAL REPORT 2022 | 23

THE POWER OF COLLABORATION



MUNICIPAL
EXCESS
LIABILITY

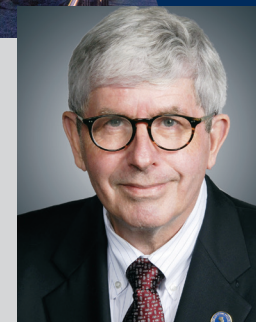


JOINT
INSURANCE
FUND

LEADERSHIP MESSAGE

THE POWER OF COLLABORATION

FACING CHALLENGES. PRODUCING RESULTS.



DAVID GRUBB
EXECUTIVE DIRECTOR
MEL



JOY TOZZI
CHAIRPERSON
MEL



JOSEPH HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF



JOHN CLARKE
CHAIRPERSON
RCF

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 600 local entities including 393 Municipalities ■ 90 Housing Authorities ■ 74 Sewer/Utility Authorities ■ 37 Fire/First Aid Districts ■ 2 Health Commissions ■ 1 County ■ and 3 Parking Authorities.



MUNICIPAL
EXCESS
LIABILITY



JOINT
INSURANCE
FUND

MEL COMMITMENT TO HEALTH AND SAFETY

Health and safety must never be compromised. Your health and safety along with the health and safety of the public is our number one priority. 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 all health and safety concerns.

CARE We approach each day with the determination to care for ourselves, co-workers and the community 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.

2022 was a difficult year because of legislative actions, court decisions and a worldwide insurance industry crisis. While the MEL experienced a loss of \$3.6 million, it will still finish the year with an \$11.3 million surplus. Fortunately, the MEL system remains financially strong. Unlike many non-MEL JIFs, the MEL will not need to surcharge member municipalities and authorities.

WORKERS' COMPENSATION

Employee accident costs increased even though the MEL reported its second-best employee safety record in its history. Major cost drivers include:

- The State increased the weekly benefit by 9.9%. New Jersey now has the highest premium rates in the country.
- Judges are permitting injured workers to reopen their cases years and decades after their accidents occurred.
- The State compounded this problem by changing the pension system that until 2021 paid most non-medical costs of some workers permanently disabled on the job. Under the new rules, workers' compensation is now the primary payer.
- New Jersey adopted a law that firefighters under the age of 76 will be presumed to have work-related occupational disease if the firefighter develops cancer.

- This law also requires Workers' Compensation judges to presume that communicable diseases, (including exposure) are work related for emergency workers. As a result, New Jersey experienced the second highest workers' compensation cost for COVID in the country.

LIABILITY

- The cost of liability claims increased substantially as a result of the 2021 NJ Supreme Court decision in Gonzalez v. Jersey City. Judges are now even more reluctant to dismiss pretrial cases without merit, increasing defense costs and the risk of a run-away jury award.
- A recent amendment in the sexual molestation statute of limitations has already impacted liability costs and is expected to increase these costs by an estimated 6%.

PROPERTY

- Property premiums (fire, flood, etc.) are increasing at double digit rates because of 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 increasing owing to an 11% jump in property values caused by supply chain issues and labor shortages.

THE POWER OF COLLABORATION

CONTINUED FROM PREVIOUS PAGE

■ **Cyber Premiums** doubled over the past few years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

MEL ACTION TO ADDRESS THESE ISSUES:

Financial: The MEL Actuary increased claim reserves by \$16 million (15%). Most of this is “IBNR” (incurred but not yet reported) for claims that will reopen in the future due to recent workers compensation and liability court trends. While these funds will come from member JIFs, member municipalities and authorities will not be surcharged since the MEL program has always been more conservative than many other JIFs in maintaining surplus.

Safety: The MEL completed the transition of most of the classroom training programs to more convenient online courses and instructor led webinars. In 2022, the number of employees trained exceeded 70,000. The MEL also expanded its Leadership Academy that trained 350 department heads in 2022.

Claims Control: The MEL strengthened its claims staff to place greater focus on long-term workers’ compensation and large property claims.

Cyber JIF: The MEL created a new special purpose JIF to provide cyber coverage for our members. Effective January 1st, the New Jersey Cyber Risk Management Fund insures 70% of the state’s municipalities and local authorities and helps them implement strong prevention programs.

Cap Relief: The MEL worked with the New Jersey Department of Community Affairs to secure budget cap relief for workers’ compensation premiums.

Legislative: The MEL is also working with the NJ League of Municipalities to secure legislation to help local government reduce insurance costs.

Investment Earnings: The Federal Reserve increase in interest rates will generate additional investment income going forward. All insurers, including JIFs, are required to book an investment loss this year. This adjustment is temporary since the MEL invests its assets in conservative short-term fixed securities including bonds issued by its members. The MEL holds securities to maturation unless the new higher rates create an opportunity to increase investment yield. Therefore, this “loss” will become a profit in the next few years as MEL investments are replaced with bonds that yield substantially higher interest.

CONCLUSION

Risk management is the only long-term answer to rising costs and should begin with the governing body playing an active role. Safety and claims management should be a monthly topic on the governing body’s agenda. You should also work with your risk management consultant to take advantage of the many resources provided by the MEL and its member JIFs. We also urge you to make your state legislators aware of the cost impacts from state regulations and court decisions. The power of our collaboration can continue to produce results. We need to maintain our positive record to ensure the safety of the communities we serve.

JOY TOZZI
BUSINESS ADMINISTRATOR
TOWNSHIP OF ROBBINSVILLE



MEL ACCOMPLISHMENTS

MEL provided the leadership, tools, financial resources and training needed more so this year to address the regulatory and environmental challenges faced by MEL/JIF members to maintain safety at the workplace and in their communities.

DAVID GRUBB

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EXECUTIVE DIRECTOR
MEL

JOSEPH HRUBASH

JOSEPH HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF

JOY TOZZI

JOY TOZZI
CHAIRPERSON
MEL

JOHN CLARKE

JOHN CLARKE
CHAIRPERSON
RCF

THE MEL WEBSITE

PROVIDING ACCESS TO INFORMATION

The MEL website is the best source for essential up-to-date information of vital interest to public officials and municipal and authority managers. Over 32,000 users completed 57,000 sessions on the website this past year.

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

- Public Official Responsibilities
- Employee Safety
- Vehicle Safety
- Workplace Violence
- Employee Training
- Organizational and Leadership Resources
- Public Safety
- Public Property
- Special Events Best Practices
- Cyber Risk Control and the Cyber JIF

Detailed information regarding the following subjects is also available:

- Poor Air Quality
- Hurricane Preparedness
- Cannabis Guidance
- Risk Management for Local Officials and Lifeguards
- First Amendment Audits
- Responses to Active Shooter Attacks
- Violence Prevention at the Workplace

A Resource Library with ordinances and advisory opinions is also included.

ACCESS TO THE MEL SAFETY INSTITUTE

The MEL website also provides direct access to the MEL Safety Institute Toolkit and Course Catalogue for online, instructor-led webinars and live classroom training opportunities as well as videos, bulletins, briefings and a full range of information regarding the highly regarded MSI Law Enforcement Initiative and Leadership Academy. Over 23,000 users – a 49% increase – accessed the MEL Safety Institute – for 56,000 sessions this past year.

THE NJ MEL MOBILE APP

The NJ MEL App provides immediate access to information and resources regarding safety, risk management, training, and special events to keep you informed, compliant, safe and secure. Free and available on both Apple and Android platforms, 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 2,400 users and accessed for over 136,000 sessions.

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





THE MEL SAFETY INSTITUTE

PROVIDING RESOURCES & RESULTS

The MEL Safety Institute (MSI) is a major source of essential training resources that meet the needs and work schedules of MEL/JIF members. To meet these needs, MSI transformed more than 55 classroom based programs to make them available online as instructor-led real-time programs, or as streaming videos on demand 24/7, as well as in traditional classroom settings.

By increasing accessibility, MSI was able to continue meeting member training requirements throughout the pandemic. Attendance increased and continues to grow—now totaling over 70,000 participants, a 32% increase over a three-year period.

The results are dramatic: lost-time accident rates for MEL/JIF members are the lowest among municipal employees – a direct benefit measured in reduced workers' compensation costs.

TRAINING IS EXTENSIVE AND EASY TO ACCESS

MSI LIVE includes online interactive instructor-led courses on a broad spectrum of safety and risk control topics including those specifically designed for law enforcement officers. Most courses

are approved for Continuing Education Unit (CEU) and Total Contact Hours (TCH) credits. The benefits:

- An unlimited number of participants can attend at the same time
- Courses are interactive, so 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 were selected by MSI staff to address specific issues faced by MEL/JIF members.

Video briefings requested by MEL/JIF members are also prepared and posted on the MEL website for easy access.

Professionally produced videos on the protection of minors and addressing workplace harassment are available. A model policy and training program was developed regarding the extension of the statute of limitations in the State of New Jersey protection and safe treatment of minors program. Over 5,000 elected officials and supervisory employees have completed this virtual instructor led MSI training program. The program now includes a module for camp counselors and videos for employees and volunteers.

LAW ENFORCEMENT TRAINING: A MAJOR INITIATIVE

Over 125 law enforcement training events were held in the past year, attended by more than 4,500 officers and employees. In addition, the MSI Law Enforcement team

conducted 183 onsite risk control visits with local chiefs of police and 11 in-person training events. The most popular training program is a four-day, in-person training program for new and existing first-line supervisors. 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 CONTINUES TO GROW

A separate section on the MEL website has been established for the Fire and EMS services including model policies, forms and checklists, safety bulletins, briefings and training videos.

THE MSI LEADERSHIP ACADEMY

The MEL created the MSI Leadership Academy to respond to public entity administrators' requests for training specifically designed to strengthen leadership performance. Over 350 department heads participated in the Academy this year. Participants complete six required courses including an in-depth review of risk management, ethics, implicit bias at the workplace, protecting children and leadership skills. Four electives must also be completed, selected from a list of 20 management related courses available on the MEL website. These courses address communication skills, conflict resolution, stress management and team building, and are available in virtual and in-person options. Graduates will be recognized for their participation.

MSI EXPO

One-day in-person events offering an opportunity for members to enroll in nine essential training programs at a single location were

RESIDUAL CLAIMS FUND

The Residual Claims Fund (RCF) developed by the MEL is the critical link between MEL/JIF members and long term medical costs from claim reopeners and liability claims which have potential to become costly or litigious. The professionals of both the RCF and the MEL collaboratively manage these claims to achieve successful outcomes.

GREG FRANZ
ADMINISTRATOR
BOROUGH OF EDGEWATER



conducted in eight locations throughout the state. The events permit MEL/JIF members to meet a variety of essential training requirements for staff teams.

MEL LEADERSHIP SKILLS FOR SUPERVISORS

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

In addition, twelve live, interactive two hour Zoom sessions were conducted to help supervisors and employees seeking management positions to develop these important workplace skills.

RISK MANAGEMENT

The Elected Officials Risk Management Seminar on risk control for workers' compensation, employment practices and liability, including cyber, 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

Safety bulletins and 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.

TOM MERCHEL
CFO/DEPUTY MANAGER
TOWNSHIP OF MOORESTOWN



MEL CHALLENGES

To continue to address major cost drivers, including legislative and court decisions, that increase claim costs and the impact of natural disasters on property premiums, MEL took aggressive action to provide the financial resources, tools, training and claims management support needed by MEL/JIF members.

TAXPAYER SAVINGS

How MEL Saves Taxpayers

| 1985 – 2022 | |
|------------------|------------------------|
| LOWER PREMIUMS | \$1,072,294,100 |
| RETAINED SURPLUS | \$115,455,823 |
| DIVIDENDS PAID | \$383,660,429 |
| TOTAL | \$1,571,410,352 |

Safety generated savings:

\$2,271,935,671

MEL saved its members a total of
\$3,843,346,023

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 |

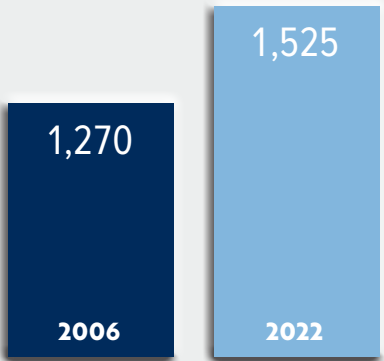
MEL claims management costs are 29% less than commercial insurance.

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

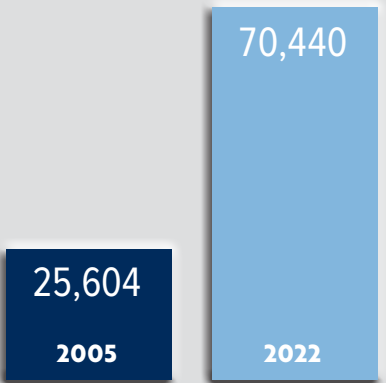


MEL SAFETY INSTITUTE

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



BALANCE SHEET SUMMARY – DECEMBER 31, 2022

| | MEL/JIF |
|--|----------------------|
| ASSETS | |
| CASH & CASH EQUIVALENTS, INVESTMENTS AND ACCRUED INTEREST RECEIVABLE | \$78,363,402 |
| ASSESSMENTS RECEIVABLE | \$3,249,634 |
| SUPPLEMENTAL UNDERWRITING INCOME RECEIVABLE | \$15,996,821 |
| RECEIVABLES: OTHER | \$198,847 |
| INVESTMENT IN JOINT VENTURE | \$(2,465,176) |
| NOTES RECEIVABLE | \$560,143 |
| INSURANCE RECEIVABLES | \$2,009,434 |
| EXCESS INSURANCE RECEIVABLE | \$5,091,060 |
| OTHER ASSETS | \$– |
| TOTAL ASSETS | \$103,004,165 |
| LONG-TERM ASSETS | |
| NOTES RECEIVABLE | \$2,170,879 |
| LIABILITIES | |
| LOSS RESERVES | \$74,306,055 |
| ACCOUNTS PAYABLE | \$1,523,253 |
| DUE TO MUNICIPAL EXCESS LIABILITIES RESIDUAL CLAIMS FUND | \$20,386,697 |
| FUND EQUITY DIVIDENDS PAYABLE | |
| OTHER LIABILITIES | \$118,009 |
| TOTAL LIABILITIES | \$96,334,014 |
| NET POSITION (UNRESTRICTED) | \$8,841,030 |

LOST TIME ACCIDENT RATES

How does MEL compare per 100 employees?

| INDUSTRY | CASES |
|-------------------------|-------|
| FINANCE AND INSURANCE | 0.30 |
| MEL MEMBERS | 1.52 |
| WHOLESALE, RETAIL TRADE | 2.30 |
| MANUFACTURING | 2.60 |
| MINING | 2.80 |
| CONSTRUCTION | 3.10 |
| TRANSPORTATION | 4.00 |
| STATE GOVERNMENT | 4.30 |
| ALL NJ EMPLOYEES | 2.62 |

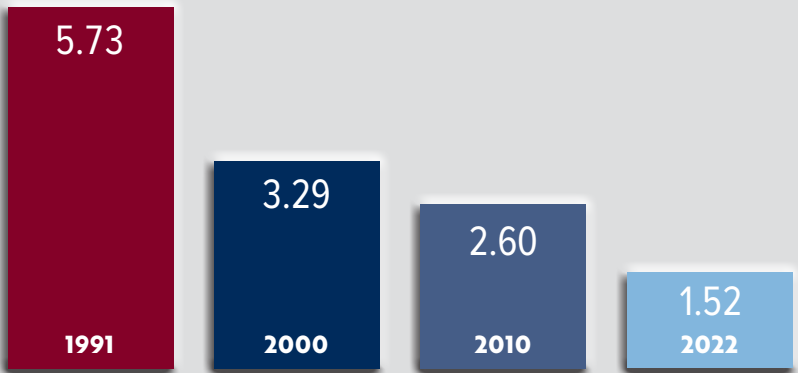
MEL members’ rate was 1.52 compared with all NJ employees rate of 2.62.

MEL EMPLOYEES LOST TIME ACCIDENTS

Rates per 100 Employees

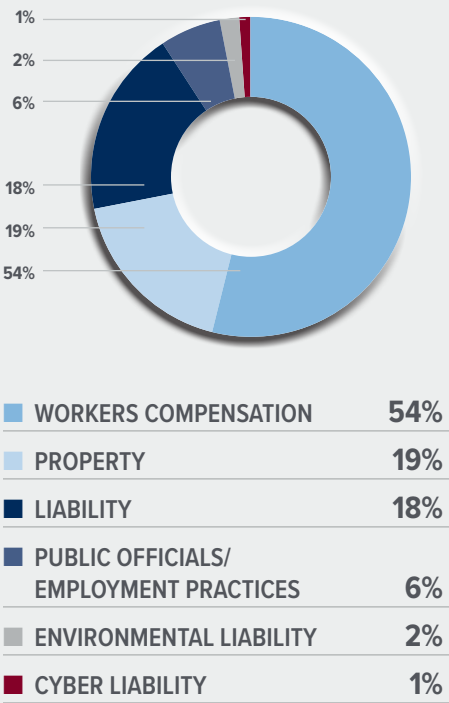
MEL programs have reduced lost time injuries 69% since 1991, and 33% in the past seven years. Employees in MEL member communities experience injury rates lower than the average for all NJ employees.

THE RESULT ■ LESS LOST WORK TIME ■ LOWER COST
■ SAFER WORKPLACES



SOURCES OF JIF CLAIM COSTS

Where the Money Goes



THE MEL
BOARD OF COMMISSIONERS



JOY TOZZI
CHAIRWOMAN
BUSINESS ADMINISTRATOR
TOWNSHIP OF ROBBINSVILLE
MID-JERSEY JIF



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



ADAM BREWER
ADMINISTRATOR
TOWNSHIP OF PEQUANNOCK
MORRIS JIF



CHARLES S. CUCCIA
ADMINISTRATOR
BOROUGH OF LITTLE FALLS
SUBURBAN METRO JIF



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



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



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



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



LISA McLAUGHLIN
CFO, CITY OF MARGATE
ATLANTIC JIF
ALSO ON THE RCF BOARD



THOMAS MERCHEL
CFO/DEPUTY
TOWNSHIP MANAGER
TOWNSHIP OF MOORESTOWN
PMM JIF
ALSO ON THE RCF BOARD



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



WILLIAM NORTHGRAVE
TOWNSHIP ATTORNEY
TOWNSHIP OF EDISON
CENTRAL JIF
ALSO ON THE RCF BOARD



MICHAEL RAZZE
MAYOR, BOROUGH OF PITMAN
GLOUCESTER/SALEM/CUM-
BERLAND JIF
ALSO ON THE RCF BOARD



BERNARD RUTKOWSKI
EXECUTIVE DIRECTOR
TOMS RIVER MUA
NJUA JIF



JAMES ULRICH
ADMINISTRATOR
BOROUGH OF STANHOPE
NEW JERSEY SELF
INSURER'S JIF



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

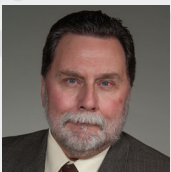
THE RCF
BOARD OF COMMISSIONERS



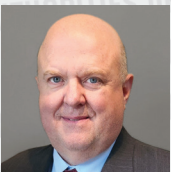
JOHN CLARKE
CHAIRMAN
EXECUTIVE DIRECTOR
NEW BRUNSWICK
HOUSING AUTHORITY
NJPHA JIF
ALSO ON THE MEL BOARD



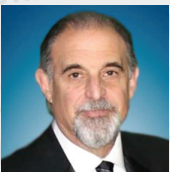
**MEGAN CHAMPNEY
KWESELAIT**
SECRETARY
HUMAN RESOURCES
MANAGER
CITY OF SUMMIT
SUBURBAN JIF
ALSO ON THE MEL BOARD



BRIAN BIGLER
EXECUTIVE DIRECTOR
SECAUCUS MUA
NJUA JIF



BRIAN McNEILLY
ADMINISTRATOR
BOROUGH OF STANHOPE
MORRIS JIF



STEVEN ROVELL
COUNCILMAN
TWP OF BELLEVILLE
SUBURBAN METRO JIF



SHERRY SIMS
EXECUTIVE DIRECTOR
BOONTON HOUSING
AUTHORITY
NJPHA JIF

EJIF

The NJ Municipal Environment Risk Management Fund (E-JIF) provides the broadest pollution coverage available from any source – important because of the impact of Federal and State cleanup initiatives in New Jersey. I have received consultant support from the E-JIF team and can confirm their ability and commitment to provide the technical support needed by MEL/JIF members to manage environmental threats.

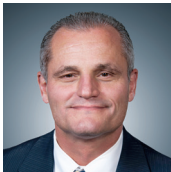
THOMAS ROGERS
ADMINISTRATOR
BOROUGH OF RUMSON



FUND
PROFESSIONALS



DAVID N. GRUBB
EXECUTIVE DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



JOSEPH HRUBASH
EXECUTIVE DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



FRED SEMRAU
FUND ATTORNEY
DORSEY & SEMRAU



MICHAEL ZAMBITO, CPA
FUND TREASURER



FRANCIS BUD JONES
FUND AUDITOR
NISIVOCIA LLC



KYLE MROTEK
ACTUARY
ACTUARIAL ADVANTAGE



EDWARD COONEY
UNDERWRITING
MANAGER
CONNER STRONG & BUCKLEW



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

ATLANTIC
COUNTY
MUNICIPAL JIF
41 TOWNS

Absecon
Avalon
Brigantine
Buena
Cape May
Cape May Point
Commercial Twp.
Corbin City
Deerfield
Dennis Twp.
Downe
Egg Harbor Twp.
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
Lindenwald
Magnolia
Medford Lakes
Merchantville
Mt Ephriam
Oaklyn
Pennsauken Township
Pine Hill
Runnemede
Somerdale
Tavistock
Voorhees
Winslow
Winslow Fire District #1
Woodlynne

Metuchen
Metuchen Parking
Authority
Middlesex
Piscataway
Sayreville
South Amboy
South Bound Brook
South Brunswick
Woodbridge

GLOUCESTER,
SALEM,
CUMBERLAND
COUNTIES
MUNICIPAL JIF
37 TOWNS

Carneys Point
Clayton
Deptford
East Greenwich
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
Piles Grove
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
13 TOWNS

Colts Neck
Cranbury Twp.
East Windsor
Fair Haven
Helmetta
Hopewell
Montgomery Twp.
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
45 TOWNS

Andover
Bloomingdale
Boonton Town
Boonton Twp.
Butler
Chatham Borough
Chatham Twp.
Chester Borough
Denville
Dover Town
East Hanover
Essex Fells
Florham Park
Frelinghuysen
Hanover
Hawthorne
Hopatcong
Kinnelon
Lincoln Park
Long Hill
Madison
Mendham Borough
Mendham Township
Millburn
Montville
Morris Plains
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

VALUE OF MEL/JIF MEMBERSHIP

MEL/JIF membership provides access to the resources, tools, technical expertise, professional support and a comprehensive range of training programs designed specifically to meet risk management needs required to ensure safety at the workplace and in the community.

JAMES GILDEA
TOWN ADMINISTRATOR
TOWN OF WESTFIELD



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

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

10 TOWNS

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

NJ UTILITY
AUTHORITIES JIF
74 MEMBERS

CAROLYN RINALDI
ADMINISTRATOR/CFO/GPA
BOROUGH OF MOUNT ARLINGTON



CYBERJIF

To address MEL/JIF member needs, the MEL launched a first-of-its-kind Cyber JIF this year to offer insurance coverage and risk management tools including comprehensive training to address the growing financial and security risks of cyber threats in today's landscape.

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
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
34 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
Gloucester Twp. BOFC #6
Haddon Twp. BOFC #1
Haddon Twp. District #4
Hopewell Twp. BOFC
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
Ocean Township BOFC #1
Pine Hill Fire District #1
Plainsboro BOFC#1
South Essex Fire Department
Washington Twp BOFC #1

TEN ACTION STEPS

TO IMPROVE LOCAL 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 Reevaluate 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

THE POWER OF COLLABORATION

RISK MANAGEMENT FOR LOCAL OFFICIALS

This reference book provides a general understanding of the legal principles pertaining to governmental operations, a history of risk management and recommendations on how to organize and manage a local risk management program. The manual provides essential information regarding the following major areas of concern:

- Employee Accidents
- Liability against Public Entities, Officials and Employees
- Insurance and Management of a Joint Insurance Fund
- Management of Environmental and Cyber Risks
- Responding to Crisis and Emergencies
- Community Safety
- Local Official Ethics Act
- Open Public Meeting and Records Acts

For a copy of **The Power of Collaboration – Risk Management for Local Officials**, contact your local JIF Executive Director. A copy can also be downloaded from the MEL website, njmel.org.



KAREN SWEENEY
MUNICIPAL CLERK/ADMINISTRATOR
BOROUGH OF WENONAH

THE IMPORTANCE OF THE RISK MANAGEMENT CONSULTANT
Working closely with your local risk management consultant is the best approach to securing accurate, up-to-date information and access to the tools that are available to MEL/JIF members for addressing the challenge of managing workers' compensation, property and liability claims.



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

Cyber Joint Insurance Fund ■ Residual Claims Fund ■ Environmental JIF
■ MEL Safety Institute and Learning Management System



**MUNICIPAL
EXCESS
LIABILITY**



**JOINT
INSURANCE
FUND**

**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