



MEL

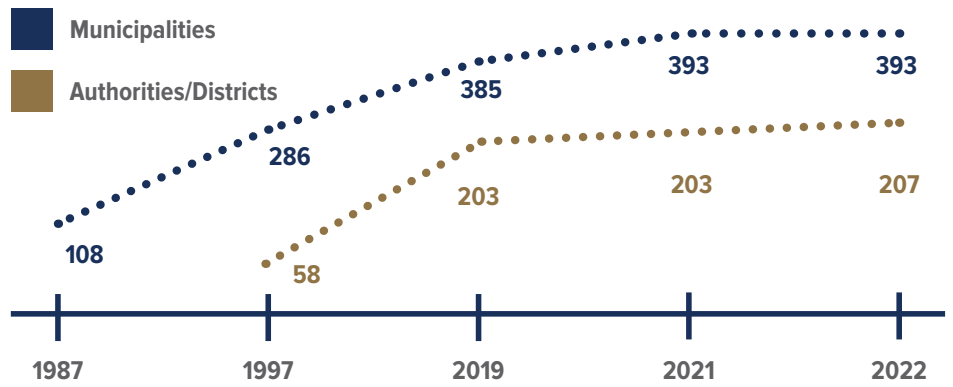
SAVING TAXPAYERS
PROTECTING NEW JERSEY'S
HOMETOWNS.

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 Workers' 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.



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

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Member JIFS

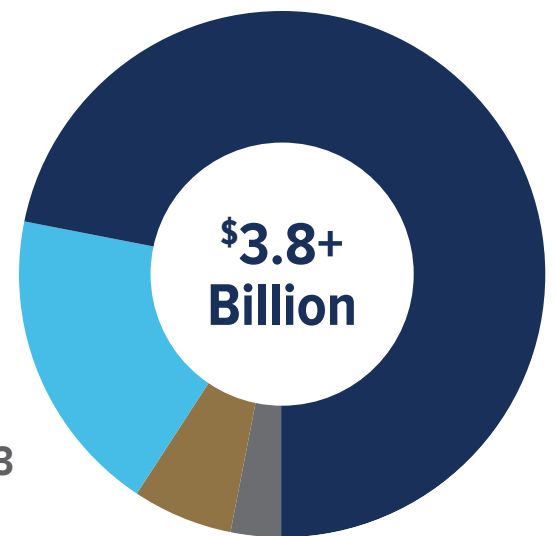
Serves nearly **70%** of NJ Municipalities & Authorities

SAVINGS

Since 1987 MEL JIF has saved taxpayers over **\$3.8 Billion** and has the lowest non-claim costs of any insurance program in the nation.

- \$2,271,935,671 Safety/Loss Control
- \$1,072,294,100 Lower Premiums
- \$383,660,352 Dividends Paid
- \$115,455,823 Retained Surplus

Total: \$3,843,346,023



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.

\$ 2.27 B

in Safety Generated Savings

73%

Safety records improved since 1991

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

5.73 vs 1.65

1991

2022

EDUCATION & TRAINING

MEL JIF provides a variety of risk management programs for elected officials, administrators, managers, employees, and volunteers. Courses are offered live through MSI LIVE and on-demand 24/7 through MSI NOW and the MSI Learning Management System (LMS).

View the MSI Catalog, available training and schedule at MELSafetyinstitute.org.



MSI LIVE



MSI NOW



83,000+

Total Trained
in 2023

250+ Courses



MEL AFFILIATED PROGRAMS

- **NEW** NJ Cyber Risk Management Fund (Cyber JIF)
- Municipal Reinsurance Health Insurance Fund (MRHIF)
- NJ Environmental Risk Management Fund (E-JIF)
- NJ Residual Claims Fund (RCF)
- NJ Sustainable Energy Joint Meeting (SEM)
- Joint Cash Management and Investment Program (JCMI)