



# MEL

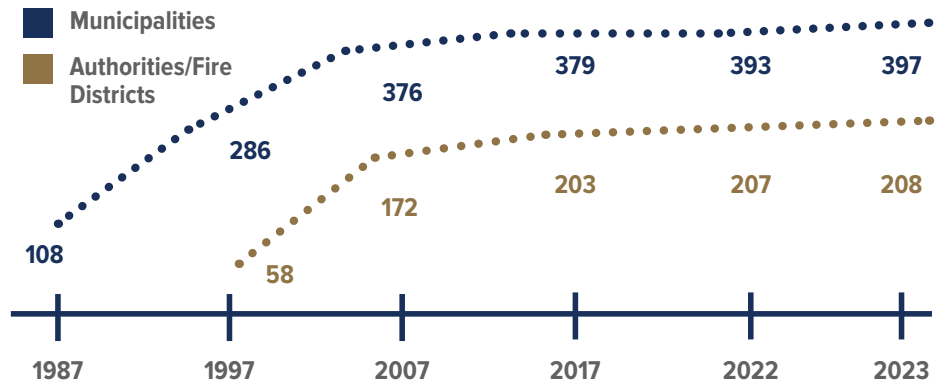
SAVING TAXPAYERS  
PROTECTING NEW JERSEY'S  
HOMETOWNS.

[njmel.org](http://njmel.org)



The **Municipal Excess Liability Joint Insurance Fund (MEL JIF)** has been an industry leader for 40 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.

# 19

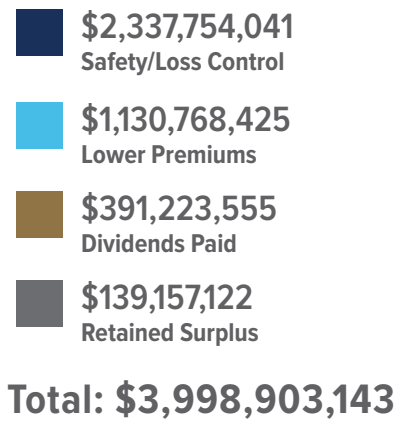
Member JIFS

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

## SAVINGS

Since 1987 MEL JIF has saved taxpayers over **\$4 Billion** and has the lowest non-claim costs of any insurance program in the nation.

# \$4 Billion



## 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.

# \$2.33 B

in Safety Generated Savings

# 73%

Safety records improved since 1991

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

# 5.73 vs 1.60

1991

2023

## 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).



**73,000+**  
Total Trained  
in 2023



**MSI LIVE**  
92 Classes Offered  
664 Training Sessions  
1,295 Training Hours



**MSI NOW**  
354  
Classes Offered  
(English & Spanish)



## MEL AFFILIATED PROGRAMS

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