



MUNICIPAL EXCESS LIABILITY



JOINT INSURANCE FUND

FULFILLING OUR MISSION

ENSURING SAFETY AT
THE WORKPLACE AND
THROUGHOUT LOCAL
COMMUNITIES



THE MEL COMMITMENT TO HEALTH AND SAFETY



MUNICIPAL
EXCESS
LIABILITY



JOINT
INSURANCE
FUND

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

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.

MEL MISSION

- Provide leadership and innovation in the financing and management of risk
- Proactively deliver essential coverages and loss control techniques required to improve the operational practices of our members.
- Organize and provide the support to create a community-wide focus on safety in order to protect the public we serve at the workplace, on our streets and in our recreation areas and homes.

MEL MEMBERSHIP

The MEL membership includes 595 local entities including:

391	Municipalities
89	Housing Authorities
72	Utility Authorities
39	Fire/First Aid Districts
2	Health Commissions
1	County
1	Parking Authority.

LEADERSHIP MESSAGE



DAVID GRUBB
EXECUTIVE DIRECTOR
MEL



THOMAS MERCHEL
MEL
CHAIRPERSON



JOSEPH HRUBASH
MEL DEPUTY
EXECUTIVE DIRECTOR
AND RCF EXECUTIVE
DIRECTOR



GREGORY FRANZ
RCF
CHAIRPERSON

THE POWER OF COLLABORATION

ADDRESSING THE PUBLIC HEALTH CRISIS

This year MEL members faced the most serious public health challenge they have ever experienced.

When the MEL/JIF system was established, the leadership recognized the need to address major challenges facing its members by developing the financial resources, training and professional competencies needed to ensure safety at the workplace and throughout local communities.

The MEL response to the crisis was immediate and comprehensive:

- MEL member JIFs made special arrangements to assure that claims were paid in a timely fashion
- The MEL Joint Cash Management and Investment Program (JCMI) purchased over \$100 million in debt securities issued by member municipalities and authorities that helped stabilize bond market volatility
- Extensive risk control resources, including specialists in general safety, public work, fire, law enforcement and

environmental exposures were made available online to assist members

- Safety bulletins and alerts addressing major issues related to the impact of COVID-19 were issued on a regular basis.

Expert advice was made available to all members online and on the MEL App including essential information on how to safely reopen public facilities, guidelines regarding back to work safety and sanitation, and issues affecting public safety, fire and rescue, public works and recreation operations.

Vital information regarding the impact of state regulations on local businesses and governmental operations was also distributed and available on the MEL website, including guidance on the Families First Coronavirus Response Act and other state sponsored efforts to combat the pandemic.

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By March 2020, MEL Safety Institute (MSI) classroom based training and onsite consultation could not be continued because of the impact of COVID-19 and resulting state-imposed stay at home orders, limitations on crowd size, and temporary closure of municipal facilities. The impact was significant: during a typical year more than 30,000 MEL members enroll in courses.

- MEL Safety Services staff moved immediately to convert classroom based training programs into instructor-led webinars offered online. The first phase of the conversion included nine of the most requested classes by mid-year 2020. Another 32 webinars, covering all of the courses that can be offered remotely are now available. MEL/JIF members are able to access essential training without travel and continue to earn essential CEU credits. As a result, training participation increased 11.5% over the prior year.
- These webinars are in addition to the 30 online safety training programs that are accessible to members 24/7 and can be taken anytime on an individual or group basis.
- MEL Safety Services also took immediate action to convert its onsite safety consultations into video briefings. Over 15 tutorials addressing essential member safety concerns previously conducted onsite were reconfigured and made available to members on the MEL website.
- The MEL video library was transformed to MSI NOW, a digital streaming platform that provides members with 24/7 computer-based access to 180 safety subjects accessible online to members.

Now more than ever before access to online training and consultative support is a major benefit for MEL members.

In addition MEL continued to address issues affecting JIF members and their communities:

- An extensive program to help protect children from abuse and officials and employees from liability was developed including model policies, online training and a comprehensive guide to essential resources
- Important law enforcement initiatives and training opportunities were increased and made available online to members
- MEL model employment practices and risk procedures were updated and members can update their procedures online. Special training for Police Chiefs and Command Officers and a new employee anti-harassment video are available. Online training for managers, supervisors and volunteers is being provided MEL member JIFs.

During the past 35 years, MEL accumulated financial resources needed to face emergencies. In addition, by developing a comprehensive program of workplace safety training and onsite professional support, member accident rates were reduced to record low levels. Over \$3.3 billion in savings has been generated – an average of \$5.5 million for each of its members.

These resources were essential in order to successfully address the challenges resulting from the COVID-19 pandemic.

The ability of MEL/JIF members to work collaboratively to employ these resources remains a major asset in responding to crisis. The power of this collaboration strengthens the efforts of communities throughout New Jersey to ensure the safety of their residents.

“The MEL acted effectively to address an unprecedented number of major legislative issues during these difficult times. Supporting state authorization for local issuance of Coronavirus Relief Bonds provided much needed assistance for communities throughout the state.”

MEGAN CHAMPNEY
MANAGER OF HUMAN RESOURCES
CITY OF SUMMIT

DAVID GRUBB

THOMAS MERCHEL

JOSEPH HRUBASH

GREGORY FRANZ

THE POWER OF COLLABORATION



RISK MANAGEMENT FOR LOCAL OFFICIALS

The MEL has released a reference book to acquaint local officials with risk management principles.

Authored by David Grubb, MEL Executive Director, the 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 reference book provides essential information, model policies and notices regarding areas critical to effective risk management including 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 Meetings Act and Open Public Records Act

For a copy of “The Power of Collaboration - Risk Management for Local Officials,” contact your local JIF Executive Director



“
Our elected officials have been seeking authoritative answers to basic questions on how government operates - and really value The Power of Collaboration reference book - an important source of solid information.”

**MARCIA KARROW
ADMINISTRATOR
BOROUGH OF MIDDLESEX**



“
 The extraordinary effort to successfully convert highly valued MEL safety training to a comprehensive online system of training programs and briefings is a major accomplishment and demonstrates again the MEL commitment to meet member needs.
 ”

ROBERT LAW
 CFO/TREASURER
 CITY OF WOODBURY



THE MEL SAFETY INSTITUTE

PROVIDING ESSENTIAL TRAINING AND TOOLS

The COVID-19 epidemic caused major disruption of the MSI training programs that had enrolled over 53,000 employees and volunteers in classroom and online classes the preceding year. Classroom-based training which had been provided to 26,000 members in the prior year could not be continued.

The MSI Safety Training team responded immediately with an aggressive, full-time effort to develop and significantly expand the delivery of online training and technical support needed by MEL/JIF members to sustain their safety and technical training programs, despite the absence of classroom-based programs.

THE OBJECTIVE

Offer a full range of CEU eligible essential training opportunities available to members in their home communities as soon as possible.

THE ACTION PLAN

Convert key classroom programs to online formats, secure state approval

for them to be CEU eligible, test and approve the use of an online platform, and train MSI instructors in the new formats.

THE RESULT

Enrollment increased 11.5% from the prior year – more than 7,500 additional participants in training programs.

- Over 40 classroom training programs were converted to instructor-led webinars. And an added benefit emerged: more students can now be accepted for each class, increasing accessibility for members.
- Thirty online safety training programs were developed and are available 24/7 to members. These programs can be accessed on an individual basis. Most of the courses are self-directed, about 1/2 hour in length and include a short concluding quiz. The programs are designed to meet the need for training to meet the day to day needs of public employees



■ MSI NOW College, an on-demand digital streaming video service was created and is available to MEL JIF members. More than 185 videos covering safety, risk control and employment practices topics are available. To date, video access has doubled from the prior year.

Most videos are less than 20 minutes in length and can be viewed on a laptop, tablet, smartphone, or projected for group learning. These videos can be viewed through the Learning Management System (LMS). The system records individual participation into personal LMS learning histories to provide proof of training.

■ Fifteen online video briefings on essential safety related topics were developed. Less than 20 minutes in length, the videos focus on the most frequently requested issues.

■ Over 1,245 onsite risk control consultations were completed in 2020 despite the limitations caused by the pandemic.

Essential Initiatives were also continued:

THE LAW ENFORCEMENT INITIATIVE

■ Bulletins on 21 essential issues, including management of specific challenges caused by the pandemic were issued during the year.

■ Consultations with chiefs of police throughout the state were continued.

■ Vital training program including the popular Below 100 Program were also made available online.

SPECIAL PROGRAMS

The annual Elected Officials Seminar was conducted online this year and focused on model employment and risk management training practices updated and made available by the MEL.

A program to help protect children from abuse and MEL/JIF members from liability was developed. The program includes model policies, a resource guide and a summary of

legal decisions regarding child abuse and protection and training was developed and is available to members online.

SAFETY BULLETINS

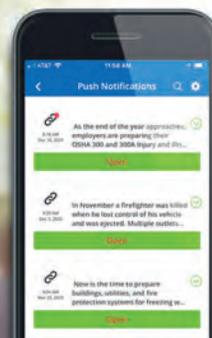
MSI continued to provide MEL/JIF members with timely, accurate information regarding the management of a broad range of major issues including more than 20 specifically addressing COVID-19 challenges.

Instant access to critical information also remains available from a powerful source:

■ The MEL Website provides online access to a broad range of resources including training opportunities, coverage descriptions, safety bulletins, webinars, an online video library, and access to MSI training opportunities, safety resources and claims information.

Complete listings of all available programs and publications are available on the MEL website.

THE MEL APP



Whether you are in the office, on the road, or out in the field, put the power of MEL at your fingertips.

Download the FREE NJ MEL App today



The NJMEL Mobile App offers personal access to vital information, policies and procedures. Push notifications are sent to members to alert local officials to timely issues. Members can personalize their app to meet their individual interests.

TAXPAYER SAVINGS

How does MEL save taxpayers?

1985 - 2019

Lower Premiums	\$921,510,725
Retained Surplus	\$217,119,837
Dividends Paid	\$306,589,519

Safety generated savings: **\$1,824,202,944**

MEL saved its members a total of **\$3,269,423,025**.

COST OF CLAIMS MANAGEMENT

How does MEL compare with commercial 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.

DECEMBER 31, 2019

Balance Sheet Summary

	MEL/JIFMEL/RCF	
ASSETS		
Cash and Cash Equivalents, Investments and Accrued Interest Receivable	\$68,466,311	\$71,683,352
Assessments Receivable	3,769,697	26,323,920
Receivables: Other	300,658	4,866,231
Investment in Joint Venture	5,569,104	–
Notes Receivable	2,118,783	–
Pre-paid Expenses	69,909	–
Other Assets	–	–
TOTAL ASSETS:	80,294,462	102,873,503
LIABILITIES		
Accounts Payable and Other Liabilities	12,373,297	32,719
Fund Equity Dividends Payable	–	646,000
Loss Reserves	41,648,529	90,084,586
TOTAL LIABILITIES:	54,021,826	90,763,305
NET POSITION (Unrestricted)	\$26,272,636	\$12,110,198

LOST TIME ACCIDENT RATES

How does MEL compare per 100 employees?

INDUSTRY	CASES
Finance and Insurance	0.30
MEL Members	1.75
Wholesale, Retail Trade	2.30
Manufacturing	2.60
Mining	2.80
Construction	3.10
Transportation	4.00
State Government	4.30
All NJ Employees	2.64

MEL members rate was **1.75** compared with all NJ employees **2.64**.

SOURCES OF JIF CLAIM COSTS

Where does the money go?

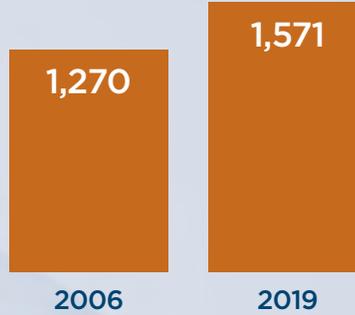
Workers Compensation	56%
Liability	25%
Property	7%
Public Officials/Employment Practices	11%
Environmental Liability	1%

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 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, and safer workplaces.

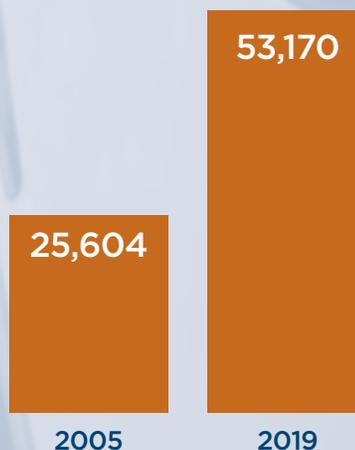


MEL SAFETY INSTITUTE

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 and made training convenient and available locally.





“

The comprehensive MEL update of employment practices and procedures and access to online safety training are exceptionally useful and timely and are keys to our success in addressing the challenges we face in providing essential community services.

”

JOHN CLARKE
EXECUTIVE DIRECTOR
NEW BRUNSWICK
HOUSING AUTHORITY

FUND PROFESSIONALS



DAVID N. GRUBB
Executive Director
Perma Risk
Management Services



CHARLES HARTSOE
Local Executive Director
PEGAS



JOSEPH HRUBASH
Deputy
Executive Director
Perma Risk
Management Services



CATHLEEN KIERNAN
Local Executive Director
Perma Risk
Management Services



FRED SEMRAU
Fund Attorney
Dorsey & Semrau



PAUL J. MIOLA
Local Executive Director
Risk Program
Administrators (RPA)



MICHAEL ZAMBITO, CPA
Fund Treasurer



BARBARA MURPHY
Local Executive Director
Risk & Loss Managers



FRANCIS BUD JONES
Fund Auditor
Nisivoccia LLC



STEPHEN SACCO
Local Executive Director
Perma Risk
Management Services



KYLE MROTEK
Actuary
Actuarial Advantage



PAUL SHIVES
MEL Safety Director
J.A. Montgomery
Risk Control



EDWARD COONEY
Underwriting
Manager
Conner Strong & Buckelew



BRADFORD STOKES
Local Executive Director
Perma Risk
Management Services



PAUL FORLENZA
Local Executive Director
Risk Program
Administrators (RPA)



WILLARD YOUNG
Local Executive Director
PEGAS

MEL BOARD OF COMMISSIONERS

RCF BOARD OF COMMISSIONERS



THOMAS MERCHEL
Chairman
Manager/CFO
Township of Moorestown
PMM JIF
Also on the RCF Board



MEGHAN JACK
Township Administrator
Township of Riverside
BurlCo JIF



JOY TOZZI
Secretary
Business Administrator
Township of Robbinsville
Mid-Jersey JIF



VERONICA LAUREIGH
Clerk/Administrator
Lacey Township
Ocean JIF
Also on the RCF Board



STEVEN SCHOLEY
Chief
Bordentown Mission
Fire Company -
District #1
First Responders JIF



ROBERT LAW
CFO/Treasurer
City of Woodbury
TriCo JIF
Also on the RCF Board



JOSEPH CATENARO
Township Administrator
Township of Fairfield
Suburban Metro JIF
(formerly Suburban
Essex JIF)
Also on the RCF Board



THOMAS NOLAN
Administrator
Brielle Borough
Monmouth JIF
Also on the RCF Board



MEGAN CHAMPNEY
Human Resources Manager
Suburban JIF
Also on the RCF Board



WILLIAM NORTHGRAVE
Township Attorney
Township of Edison
Central JIF
Also on the RCF Board



CHARLES S. CUCCIA
CFO, Maywood
Administrator, Little Falls
South Bergen JIF



JON RHEINHARDT
Administrator/CFO
Borough of Wharton
Morris JIF
Also on the RCF Board



JOSEPH D'ARCO
Administrator
Borough of Paramus
New Jersey
Self Insurer's JIF



BERNARD RUTKOWSKI
Regulatory Compliance/
Safety Officer
Toms River MUA
NJUA JIF



KEVIN DAVIS
Administrator
County of Hunterdon
PAIC Fund



PAUL TOMASKO
Mayor
Borough of Alpine
Bergen JIF
Also on the RCF Board



RICHARD HIRSCH
Building Inspector
Borough of Longport
Atlantic JIF
Also on the RCF Board



JOSEPH WOLK
Mayor
Borough of Mount
Ephraim
Camden JIF
Also on the RCF Board



GREGORY FRANZ
**Chairman of the
Residual Claims Fund**
Administrator
Borough of Edgewater
South Bergen JIF
Also on the MEL Board



JOHN CLARKE
Secretary
Executive Director
New Brunswick
Housing Authority
NJPHA JIF
Also on the MEL Board



BRIAN BIGLER
Executive Director
Secaucus MUA
NJUA JIF



DAVID MATCHETT
Township of Shamong
BurlCo JIF



SHERRY SIMS
Executive Director
Boonton Housing Authority
NJPHA JIF



The MEL commitment to the safety and financial well-being of its members has been exceptional especially in these difficult times and has resulted in outstanding professional expertise and training consistently meeting member needs. ”

PAUL TOMASKO
MAYOR
BOROUGH OF ALPINE

2020 MEL/JIF MEMBERSHIP

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

37 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
Haddonfield
Hi Nella
Laurel Springs
Lawnside
Lindenwood
Magnolia
Medford Lakes
Merchantville
Mt Ephriam
Oaklyn
Pine Hill
Pine Valley
Runnemede
Somerdale
Tavistock
Voorhees
Winslow
Winslow Fire District #1
Woodlynne

CENTRAL JERSEY JIF

12 Towns

Belmar
Dunellen
East Brunswick
Edison
Franklin
Hillsborough
Metuchen
Middlesex
Piscataway
Sayreville
South Amboy
Woodbridge

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF

38 Towns

Alloway Twp.
Carney's 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
Oldmans Twp.
Paulsboro
Penns Grove
Pennsville
Pilesgrove
Pitman
Quinton
South Harrison
Shiloh
Swedesboro Boro

THE MEL MEMBERSHIP INCLUDES 595 LOCAL ENTITIES INCLUDING:

391 MUNICIPALITIES ■ 89 HOUSING AUTHORITIES ■ 72 UTILITY AUTHORITIES

39 FIRE/FIRST AID DISTRICTS ■ 2 HEALTH COMMISSIONS ■ 1 COUNTY ■ 1 PARKING AUTHORITY

Upper Pittsgrove
Washington Twp.
Wenonah
West Deptford
Westville
Woodbury City
Woodbury Heights
Woodstown
Woolwich
Vineland City

MID JERSEY MUNICIPAL JIF

12 Towns

Colts Neck
Cranbury Twp.
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
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
Pequanock
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

22 Towns, 1 County

Alpha
Belvidere
Bethlehem
Bloomsbury
East Amwell
Frankford Twp.
Franklin Twp. (Warren)
Glen Ridge
Greenwich
Hardwick
Hope
Hunterdon County
Independence
Lambertville City
Liberty
Milford
Oxford
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

NJ UTILITY AUTHORITIES JIF

72 Members

Bayshore Regional SA
Beachwood Twp. S.A.
Berkeley Twp. MUA
Berkeley Twp. SA
Bernards Twp. SA
Bordentown SA
Brick Twp. UA
Buena Borough MUA
Cape May County MUA
Carlstadt SA
Carney's 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



“
The Risk Management Manual is an important contribution to our understanding of the issues facing local officials. The model policies and the detailed explanations of state policies make it an essential reference for all public administrators and elected officials.”

**WILLIAM NORTHGRAVE
 EDISON TOWNSHIP
 ATTORNEY**

MEL/JIF MEMBERSHIP

CONTINUED

Logan Twp. MUA
 Long Branch
 Sewerage Authority
 Lower Twp. MUA
 Manasquan River Reg'l SA
 Mantua Twp. MUA
 Merchantville-Pennskn WC
 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
 Plainfield MUA
 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

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-ESSEX JIF

10 Entities

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

NJ PUBLIC HOUSING AUTHORITY JIF

89 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 Mgmt Ser
 Englewood Westmoor
 F.L.A.S.H. Corp
 Florence
 Fort Lee
 Freehold
 Garfield
 Glassboro
 Guttenberg
 Hackensack
 Haddon Twp.
 Highland Park
 Highlands
 Hoboken
 Irvington
 Jersey City
 Keansburg
 Lakewood
 Linden
 Linden Housing Corp.
 Lodi
 Long Branch
 Madison
 HGM 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

37 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
 Hamilton Fire District #2
 Hamilton BOFC FD#4
 Hamilton BOFC #7
 Hamilton Twp. BOFC #9
 Hopewell Twp. BOFC
 Jackson Twp. BOFC #3
 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
 Pine Hill Fire District #1
 Plainsboro BOFC#1
 Washington Twp. BOFC #1

PROTECTING CHILDREN FROM ABUSE



“ The focus on education and the proactive approach to protect children, address the COVID crisis and ensure cyber security are examples of the excellent work performed day after day by knowledgeable professionals and MEL leaders working in the public interest.

”

JOY TOZZI
BUSINESS ADMINISTRATOR
TOWNSHIP OF ROBBINSVILLE

The MEL has developed an extensive program including online training to help protect children from abuse and officials and employees from liability.

The following information is now available on the MEL website:

- Model policy:
Addressing the Protection and Safe Treatment of Minors
- Protecting Children Resource Guide
- Protecting Children Video
- Leadership Message
- Legal decisions:
Child Abuse and Protection

MEMBERSHIP BENEFITS

MEL/JIF

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
- MEL SAFETY INSTITUTE AND
LEARNING MANAGEMENT SYSTEM



For more information or 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

Phone 201-881-7632
Fax 201-881-7633
Email mel@permainc.com

For more information visit the
MEL website:

www.njmel.org