

ANNUAL
REPORT
2021
2022



MUNICIPAL
EXCESS
LIABILITY



JOINT
INSURANCE
FUND

THE POWER OF COLLABORATION

FACING CHALLENGES ● PRODUCING RESULTS

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.

The MEL membership includes **596** local entities including **393** Municipalities ● **90** Housing Authorities ● **72** Sewer/Utility Authorities ● **36** Fire/First Aid Districts ● **2** Health Commissions ● **1** County ● and **2** Parking Authorities.

MEL MEMBERSHIP



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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.

COMMITMENT
MEL

THE POWER OF COLLABORATION

PROVIDING RESOURCES AND RESULTS



LEADERSHIP MESSAGE



DAVID GRUBB
EXECUTIVE DIRECTOR
MEL



JOY TOZZI
CHAIRWOMAN
MEL



JOSEPH HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF



JOHN CLARKE
CHAIRMAN
RCF

This year was the most challenging year faced by MEL and its members since its inception.

A combination of the COVID-19 pandemic, natural disasters, state and judicial decisions, and continued cyber-related criminal activity continue to accelerate losses and the cost of coverages.

- COVID related claims are expected to increase workers' compensation claims over \$25 million for MEL/JIF members, considering the potential impact of long-term COVID cases.
- The Department of Labor decision directing public entities to pay permanency costs related to accidental disability formerly paid by pension plans is expected to increase workers compensation cost 11%.
- Dramatic increases in catastrophic claims resulting from the increasing number of natural disasters are expected to increase property insurance cost 10% as well as impacting liability and workers' compensation costs.

- The amendment to the sexual molestation statute of limitations is expected to increase liability costs 6%.
- Cyber attacks on municipal governments have increased claims and excess premium costs over 90%.

Despite these challenges, MEL continued to produce positive results and the services and support needed by MEL/JIF members:

- The MEL has generated \$3.6 billion in savings for its members resulting from its successful effort to improve workplace safety. The current total includes \$335 million in dividends paid directly to the members.
- A model policy for the protection and treatment of minors was developed and over 5,000 elected officials and supervisory employees received instructor-led training regarding the state policy.
- The MEL Cyber Task Force developed an updated version of its risk management program. A Cyber



THE POWER OF COLLABORATION CONTINUED FROM PREVIOUS PAGE

JIF is being organized to manage this risk more effectively. Coverage deductibles and limits may be tailored to members' level of risk control. Expert vendors will be retained to provide hands on assistance to the Cyber JIF participants.

- The E-JIF continues to provide a full range of environmental coverages and offers the broadest pollution coverage available from any source for its members, saving them millions in costs.
- Attendance at MSI online and in-person training programs now exceeds 70,000 - dramatically reducing lost time accident frequency.

The MEL Mobile App, redesigned MEL website and the Power of Collaboration reference book provide immediate access to authoritative, up to date and timely information for public officials and administrators.

The reduction in lost time accident frequency is a major benefit for MEL/JIF members because of its direct impact on the reduction of workers' compensation costs. Considering the challenges of the past year, reducing these costs is a major accomplishment. In addition, MEL has provided the tools needed to assist MEL/JIF members address the broader issues related to ensuring the safety of their communities.

For over 30 years, the MEL/JIF system has developed the resources, competencies, training and risk control programs and provided the tools members need to strengthen their understanding, skills, and practices related to workplace safety. Ongoing access to training and resources has helped MEL/JIF members develop workforces trained to respond to tough challenges like those we have faced for the past several years.

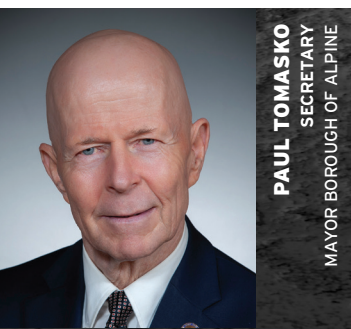
This is the power of collaboration in action.

DAVID GRUBB
EXECUTIVE DIRECTOR
MEL

JOY TOZZI
CHAIRWOMAN
MEL

JOSEPH HRUBASH
EXECUTIVE DIRECTOR
MEL & RCF

JOHN CLARKE
CHAIRMAN
RCF



PAUL TOMASKO
SECRETARY
MAYOR BOROUGH OF ALPINE

"Over the past 35 years, the MEL has pioneered programs to reduce risk and provide training, resources and professional support at low cost now being emulated throughout the United States. MEL has proven year after year that the power of collaboration pays dividends in lower accident rates, reduced coverage costs, and safer communities."

MEL HISTORY

THE MEL WEBSITE

PROVIDING ACCESS TO INFORMATION

The MEL website provides access to timely, up-to-date information on a broad range of essential subjects of vital interest to public officials and municipal and authority managers including:

- Public Official Responsibilities
- Employee Safety
- Vehicle Safety
- Workplace Violence
- Employee Training
- Organizational and Leadership Resources
- Public Safety
- Special Events Best Practices
- Cyber Risk Control including a Model Program

Detailed information regarding the following subjects is also available:

- Hurricane Preparedness
- Cannabis Guidance
- Risk Management for Lifeguards
- First Amendment Audits
- COVID 19 Updates

The website also provides direct access to the MEL Safety Institute Toolkit and Course Catalogue for reference to online training opportunities and webinars, videos, bulletins, briefings and a full range of information from the Law Enforcement Initiative.

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.





THE MEL SAFETY INSTITUTE

PROVIDING RESOURCES AND RESULTS

The MEL Safety Institute (MSI) is a major source of online training resources specifically tailored to meet the needs of MEL/JIF members.

Over 70,000 training events were recorded in 2022, following a 35% increase in the prior two years. As a result, the accident frequency rate remains well below its pre-pandemic level - a direct and measureable benefit in reduced workers' compensation costs. The reduction demonstrates the importance of high quality, accessible training - and the benefit it provides to members.

ACCESSIBLE TRAINING PLATFORMS

MSI offers training on three accessible platforms:

- MSI Live: 40 online safety and risk control courses. Included are 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 a variety of CEU credits.
- MSI NOW: 200 live streaming training videos developed by the MSI staff are available directly from the MEL website and are available on demand.

- MSI DVD: 450 titles on a wide variety of important safety issues are available.

THE MSI LEADERSHIP ACADEMY

MSI created the MSI Leadership Academy to recognize the commitment of public administrators to training specifically designed to strengthen leadership performance. Four required courses include an in-depth review of risk management, ethics, implicit bias at the workplace, and practical leadership skills. To participate in the Academy, four electives must also be selected from a list of 20 management related courses available on the MEL website. The 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.

TRAINING AND MODEL POLICIES FOR THE PROTECTION OF MINORS

MEL developed a model policy and training program for the protection and safe treatment of minors to address the extension of the statute of limitations



"To ensure safety in municipal workplaces, the MEL provides a wide range of training opportunities for employees. To maximize accessibility for them, training modules are available in multiple formats and offered at convenient times for employees. The MEL website, MSI, and the MEL app are useful tools to help make safety achievable."

SAFE WORKPLACES

CYBER

"The MEL effort to address the vulnerability of its members to ongoing and increasingly sophisticated Cyber threats includes continual training, the highest level of professional support and a Cyber Risk JIF in its final stage of formation to provide protection, educational tools and compliance incentives that earn premium offsets."



THOMAS MERCHEL
CFO/DEPUTY • TOWNSHIP-MANAGER
TOWNSHIP OF MOORESTOWN



concerning sexual molestation claims. A list of vendors for performing background checks was developed for the program.

Over 5,000 elected officials and supervisory employees have completed the virtual instructor led MSI training program which was made available in the evenings to accommodate work schedules.

In addition, the following courses were developed or expanded:

- A training video for all employees and volunteers
- The Camp Counselor training program was expanded to include a module regarding the sexual abuse of minors.

RISK MANAGEMENT

The Elected Officials Risk Management Seminar on employment practices liability was also made available online. A webinar titled *Public Officials - What You Need to Know* was developed to provide 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.

LAW ENFORCEMENT INITIATIVE WEBPAGE

Access to law enforcement video briefings, bulletins on a variety of essential topics and information regarding risk analysis are available on the website. In addition, mandatory police command training continues. Resources and training support have been provided in-person wherever possible. A training program on Critical Incident Debriefing has been added to the webpage.

FIRE SERVICE

The website now contains a special section that includes model policies, procedures, training videos and training program lesson plans to assist firefighters.

THE MEL APP

The MEL App is a primary source of up-to-date information on a wide variety of topics and alerts. Members can designate their area of interest and receive timely information on issues affecting safety, employment practices and public policies affecting their communities. Push notifications are sent to alert members immediately regarding issues that are of vital importance.

For more information contact the MEL Safety Institute at 732-735-5213.

HOW MEL SAVES TAXPAYERS

1985 - 2021

Lower Premiums	\$1,025,638,225
Retained Surplus	\$182,043,712
Dividends Paid	\$335,905,376
TOTAL	\$1,543,587,312

Safety generated savings:
\$2,020,523,143

MEL saved its members
a total of \$3,564,110,456.

CLAIMS MANAGEMENT COSTS

HOW MEL COMPARES 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.

ASSETS

	MEL/JIF	MEL/RCF
Cash & Cash Equivalents, Investments & Accrued Interest Receivable	\$69,212,877	\$87,497,499
Assessments Receivable	\$5,748,022	\$25,432,443
Receivables: Other	\$15,283,111	\$4,521,542
Investment in Joint Venture	\$220,235	
Notes Receivable	\$632,587	
Insurance Receivables	\$216,724	
Excess Insurance Receivable	\$1,521,841	
Other Assets		
TOTAL ASSETS	\$92,835,397	\$117,451,484

LONG-TERM ASSETS

Notes Receivable	\$2,031,022
TOTAL LONG-TERM ASSETS	\$2,031,022

LIABILITIES

Loss Reserves	\$69,547,306	\$116,619,179
Accounts Payable	\$266,276	\$24,364
Due to Municipal Excess Liabilities Residual Claims Fund	\$9,895,021	
Fund Equity Dividends Payable		\$671,000
Other Liabilities		\$30,252
TOTAL LIABILITIES	\$79,708,603	\$117,344,795
NET POSITION (UNRESTRICTED)	\$15,157,816	\$106,689

LOST TIME ACCIDENT RATES

HOW MEL COMPARES PER 100 EMPLOYEES (INDUSTRY/CASES)

Finance and Insurance 0.30 ● MEL Members 1.54 ● 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 1.54 compared with all NJ employees rate of 2.62.

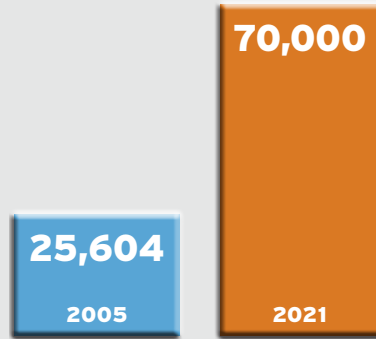
ANNUAL ENROLLMENT

SAFETY INSTITUTE

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



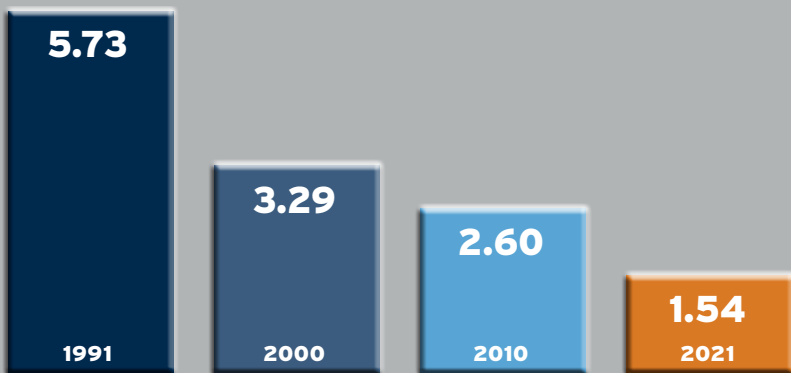
MEL EMPLOYEES LOST TIME ACCIDENT RATES

RATES PER 100 EMPLOYEES

MEL programs have reduced lost time injuries by 73% since 1991 and 40% in the past 10 years. Employees in MEL member communities experience injury rates lower than the average for all NJ employees.

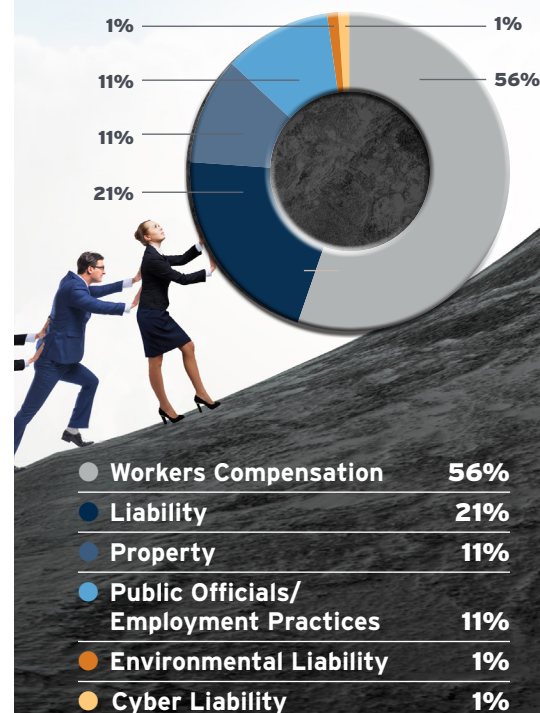
THE RESULT

- Less lost work time
- Lower cost
- Safer workplaces



SOURCES OF JIF CLAIM COSTS

WHERE THE MONEY GOES



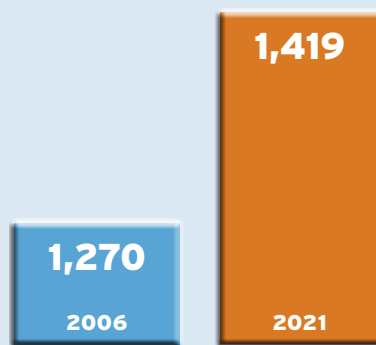
OFFICIALS TRAINED

COMMUNITY SAFETY LEADERSHIP

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 BOARD OF COMMISSIONERS



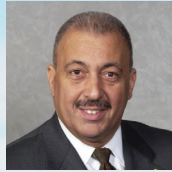
JOY TOZZI
CHAIRWOMAN
BUSINESS ADMINISTRATOR
TOWNSHIP OF ROBBINSVILLE
MID-JERSEY JIF



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
LITTLE FALLS
SUBURBAN METRO JIF



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



RICHARD HIRSCH
BUILDING INSPECTOR
BOROUGH OF LONGPORT
ATLANTIC 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



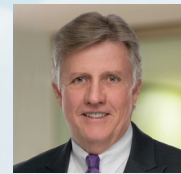
ROBERT LAW
CFO/TREASURER
CITY OF WOODBURY
TRICO JIF
ALSO ON THE RCF BOARD



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



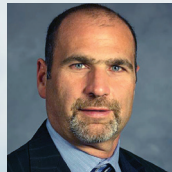
WILLIAM NORTHGRAVE
TOWNSHIP ATTORNEY
TOWNSHIP OF EDISON
CENTRAL JIF
ALSO ON THE RCF BOARD



BERNARD RUTKOWSKI
EXECUTIVE DIRECTOR
TOMS RIVER MUA
NJUA JIF



STEVEN SCHOLEY
CHIEF
BORDENTOWN
MISSION FIRE COMPANY -
DISTRICT #1
FIRST RESPONDERS JIF



JAMES ULRICH
ADMINISTRATOR
TOWNSHIP OF CLARK
NEW JERSEY SELF
INSURER'S JIF



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



JOSEPH ZANGA
CFO
BOROUGH OF SOUTH RIVER
MIDDLESEX JIF
NOT PICTURED

MEL BOARD OF COMMISSIONERS

RCF BOARD OF COMMISSIONERS



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



**MEGAN CHAMPNEY
KWEZELAIT**
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



SHERRY SIMS
EXECUTIVE DIRECTOR
BOONTON HOUSING AUTHORITY
NJPHA JIF
ALSO SERVES AS MEL
SPECIAL FUND COMMISSIONER
(TIE BREAKER)

RCF

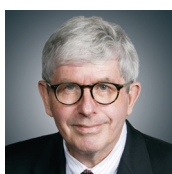
"MEL has developed the financial resources, tools, training and organizational competencies needed to address the challenges MEL/JIF members experience and provide the services they need in this extremely challenging environment. Our collaborative power is a major source of our strength."

STRENGTHS

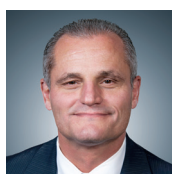


JOY TOZZI • CHAIRWOMAN
BUSINESS ADMINISTRATOR TOWNSHIP
OF ROBBINSON • MID-JERSEY JIF

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
NISIVOCCIA LLC



KYLE MROTEK
ACTUARY
ACTUARIAL ADVANTAGE



EDWARD COONEY
UNDERWRITING
MANAGER
CONNOR STRONG & BUCKELEW



PAUL FORLENZA
LOCAL EXECUTIVE
DIRECTOR
RISK PROGRAM
ADMINISTRATORS (RPA)



CHARLES HARTSOE
LOCAL EXECUTIVE
DIRECTOR
PEGAS



CATHLEEN KIERNAN
LOCAL EXECUTIVE
DIRECTOR
PERMA RISK
MANAGEMENT SERVICES



PAUL J. MIOLA
LOCAL 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

THE 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

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
Lindenwold
Magnolia
Medford Lakes
Merchantville
Mt Ephriam
Oaklyn
Pennsauken Township
Pine Hill
Runnemede
Somerdale
Tavistock
Voorhees
Winslow
Winslow Fire District #1
Woodlynne

CENTRAL JERSEY JIF

15 MEMBERS

Belmar
Dunellen
East Brunswick
Edison
Franklin
Hillsborough
Metuchen
Metuchen Parking
Authority
Middlesex
Piscataway
Sayreville
South Amboy
South Bound Brook
South Brunswick
Woodbridge

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF

38 TOWNS

Alloway Twp.
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
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



JOHN CLARKE • CHAIRMAN
EXECUTIVE DIRECTOR NEW BRUNSWICK
HOUSING AUTHORITY NJPHA JIF

"The Residual Claims Fund provides a cost effective solution for management of long-term claims while maintaining the benefits realized through self-insurance."

RCF

JCM

"By creating a Joint Cash Management and Investment Program the MEL effectively stabilized the municipal note market in New Jersey. This program is a benefit to our MEL/JIF members far beyond the classic savings we have enjoyed from our insurance programs."



CHARLES S. CUCCIA
ADMINISTRATOR LITTLE FALLS
SUBURBAN METRO JIF



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
- Bloomington
- 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
20 TOWNS • 1 COUNTY

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

- Atlantic City MUA
- 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
- 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
 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
 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 Mgmt
 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**
33 MEMBERS

Berlin Twp Fire District #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
 Washington Twp BOFC #1



BERNARD RUTKOWSKI
 EXECUTIVE DIRECTOR
 TOMS RIVER MUA • NJUA JIF

"Lost time accident frequency rates for MEL/JIF members remain at record setting low levels—well below pre-pandemic experience. A major contributor is the increase in MSI training attendance – more than 35% in the past two years – and the successful effort of MSI to make its courses available online in addition to in-person training and create more than 200 streaming videos on a variety of safety issues."

SAFETY

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.

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 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



**MUNICIPAL
EXCESS
LIABILITY**



**JOINT
INSURANCE
FUND**

SPECIALIZED MEMBER PROGRAMS

- Residual Claims Fund
- Environmental JIF
- MEL Safety Institute and Learning Management System

FOR MORE INFORMATION

**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

MEL SYSTEM
JIF

INFORMATION