

**April 23, 2025**  
**TOMS RIVER MUA**  
**10:30 AM**  
**AGENDA AND REPORTS**

**STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS  
ACT**

Notice of this meeting was given by (1) sending sufficient notice herewith to the Star Ledger; (2) filing advance written notice of this meeting with the Clerk/Administrator of each member Authority and (3) posting a copy of the meeting notice on the public bulletin board of all member Authorities.

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND**

**MEETING: April 23, 2025**

**TOMS RIVER MUA**

**10:30 AM**

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- ☐ **MEETING CALLED TO ORDER - OPEN NOTICE READ**
  - ☐ **PLEDGE OF ALLEGIANCE**
  - ☐ **ROLL CALL OF EXECUTIVE COMMITTEE**
  - ☐ **APPROVAL OF MINUTES: March 26, 2025..... Appendix I**

☐ **CORRESPONDENCE: .....NONE**

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
    .Executive Director's Report ..... **Page 1**

☐ **TREASURER – Stuart Neuhof**  
    .Vouchers Report – April bills ..... **Page 31**  
    .Monthly Reports ..... **Page 34**

☐ **ATTORNEY –Robert Budes, Esquire**  
    .Monthly Report ..... **Verbal**

☐ **MANAGED CARE – QualCare**  
    .Monthly Report..... **Page 43**

☐ **SAFETY DIRECTOR – JA Montgomery**  
    .Monthly Report and Agenda ..... **Page 47**

☐ **UNDERWRITING MANAGER – Epic Insurance Brokers & Consultants**  
    .Monthly Report and Agenda ..... **Verbal**

☐ **MEL UNDERWRITING MANAGER– Conner Strong & Buckelew**  
    .Cyber Risk Management Compliance ..... **To be distributed**

☐ **CLAIMS SERVICE – Qual-Lynx Associates**

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☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES PERSONNEL -  
SAFETY AND PROPERTY OF PUBLIC – LITIGATION**

**1. Payment Authority Requests**

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☐ **MEETING ADJOURNED**

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## New Jersey Utility Authorities Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 23, 2025

Memo to: Executive Committee  
New Jersey Utility Authorities Joint Insurance Fund

From: Cathleen Kiernan

Subject: Executive Director's Report

❑ **MEL Bylaw Amendment:** Enclosed is correspondence from the MEL providing notice to the affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached is a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment.

❑ **Cyber JIF:** The Cyber JIF met on March 20, 2025; Commissioner Rutkowski's report was distributed at the March meeting.

D2 Cybersecurity recently sent emails to members in an attempt to provide a status of employee training – but noted due dates that are misleading. We are preparing a follow-up email to provide more clarification.

❑ **MEL Report:** The MEL met on March 21, 2025, at the DoubleTree Hilton; included in the agenda is Commissioner Rutkowski's report of the meeting for information.

❑ **EJIF Report:** The EJIF met on March 21, 2025, at the DoubleTree Hilton; Commissioner Rutkowski's report was distributed at the March meeting.

❑ **RCF Report:** The RCF met on March 21, 2025, at the DoubleTree Hilton; Commissioner Bigler's report was distributed at the March meeting.

❑ **Property Appraisal RFP:** The Board authorized the Fund to advertise Competitive Contract RFP for Property Appraisals, and they were due April 8th. Fund Office received five responses from Asset Works, Kroll, Integra Realty Resources, Wade Appraisal, LLC and Withum Smith & Brown. A meeting of the Finance Committee will be scheduled to review the responses.

❑ **Employment Practices Compliance Program:** During 2025, members will be asked to update their EPL Compliance. The updated Personnel Manuals and Employee Handbooks have been uploaded to the MEL webpage and all members were notified via email – along with information concerning training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training.

Enclosed is a copy of the memorandum, training materials and the helpline that have been emailed to all members. Memorandum includes the link to the MEL webpage where the model documents can be found.

❑ **2024/2025 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has now been uploaded into the MEL's Learning Management System. Attached are directions to access the program.

- ❑ **2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Enclosed is a copy of the email with registration link.
- ❑ **2025 Policies:** We have begun the process of generating coverage documents. Once completed, we will begin uploading member manuals and commercial policies to Origami.
- ❑ **Second Installment Billings:** The Fund office emailed the second installment billing statements in the beginning of April. The second installment due date is May 15, 2025.
- ❑ **Financial Disclosures:** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services has released Local Finance Notice 2025-07 containing filing instructions for local government officers. The JIF roster has been updated and emails with filing information have been sent to Fund Commissioners and Professionals. Please note the filing deadline is April 30th and the Local Finance Board has issued violations in the past for not filing.
- ❑ **Due Diligence Reports**
  - ❑ Financial Fast Track Report – *Distributed Quarterly*
  - ❑ Expected Loss Ratio – as of 2/28/2025 Page 20
  - ❑ Claim Activity Report- as of 2/28/2025 Page 21
  - ❑ Lost Time Accident Frequency Report – as of 2/28/2025 Page 22
  - ❑ Lost Days Report – as of 2/28/2025 Page 25
  - ❑ POL/EPL – Compliance Status List Page 27
  - ❑ RMC Resolution & Agreement Status List –as of 4/17/25 Page 29
  - ❑ Regulatory Compliance Check List - as of 4/17/25 Page 30



**Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

*Tel (201) 881-7632 - Fax (201) 881-7633*

**Date:** April 2, 2025

**To:** Executive Committee  
MEL Affiliated Local Joint Insurance Fund

**From:** Chairman Paul Tomasko  
Joseph Hrubash, Executive Director  
Municipal Excess Liability Joint Insurance Fund

**Subject:** Public Hearing – Bylaw Amendment

The Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund adopted a resolution at their March meeting introducing proposed amendments to the Fund's Bylaws. Resolution also waived the requirement that public hearing be held within 45 days from introduction – since the MEL's next regularly scheduled meeting is not until June.

The Public Hearing has been scheduled for June 9, 2025 at 10:30 am in the Forsgate Country Club, 375 Forsgate Drive, Monroe NJ.

Proposed Change language is included in the attached copy of the Resolution.

Please mark your calendars accordingly.

## **RESOLUTION #24-25**

### **The Municipal Excess Liability Joint Insurance Fund**

#### **Resolution to Amend the By-laws and Schedule a Public Hearing**

**Whereas:** NJAC 11:15-2.26 (a) provides that "No servicing organization of a fund, or producer that may be appointed pursuant to N.J.A.C. 11:15-2.6(c) 10, or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of that fund or be an employee, officer or director of the administrator, unless notice of such interest has been provided to the fund commissioners and members."

**Whereas:** The MEL's current bylaws are more restrictive in that they preclude any organization connected to the administrator to act as "Producer for the Placement of Excess and Reinsurance."

**Whereas:** The Board of Fund Commissioners believes it is in the MEL's interests to conform the bylaws to the state regulations because this would allow the MEL to combine the position of "Producer for the Placement of Excess and Reinsurance" with the position of "Underwriting Manager."

**NOW BE IT RESOLVED BY THE BOARD OF FUND COMMISSIONERS that:**

(Note: Underlined text is the amendment)

1. The Article III, Organization subsection 3d shall be amended to read as follows: "No individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund, including its employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Fund unless notice of such interest has been provided to the fund commissioners and members."
2. Article III, Organization subsection 3e shall be amended to read as follows: "No administrator of the Fund, or its employees, officers or directors shall have either a direct or indirect financial interest in any individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund unless notice of such interest has been provided to the fund commissioners and members."
3. In accordance with the bylaws, the public hearing on this bylaw amendment shall take place on Monday, June 9, 2025 at 10:30 AM at 375 Forsgate Dr, Monroe Township, NJ. As part of the previously scheduled meeting of the MEL Board of Fund Commissioners.

#### **STATEMENT**

Periodically, the MEL releases RFQs for all positions and will undergo this process in the fall of 2025. As part of the process, the Executive Director and the Fund Attorney review the contracts and update as appropriate. This year, an update of the bylaws is needed make the bylaws consistent with the State Regulations and actual practice. This change is recommended by the MEL Board of Fund Commissioners and the MEL Fund Attorney.

Note: The MEL's bylaws provide that:

1. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
2. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Fund Commissioners of the hearing date and shall send all Fund Commissioners a copy of the proposed amendment.
3. The amendment is adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment.
4. If adopted, the amendment shall not take effect until approved by the Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

#### Timeline

March	Introduction on First Reading
June 9:	Hearing and adoption on second reading
September 8:	Ratification and submission to DOBI and DCA
November 1:	Approval by DOBI and DCA and release of RFQ
December 1:	Receipt of RFQ
January 9:	Contract award

Adopted this 21<sup>st</sup> of March 2025

  
Paul Tomasko, MEL Chairman

  
John Clarke, MEL Secretary



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
Tel (201) 881-7632 - Fax (201) 881-7633

**Date:** Friday March 21, 2025

**To:** Executive Committee  
New Jersey Utility Authorities Joint Insurance Fund

**From:** Commissioner Bernard Rutkowski

**Subject:** March Report of the MEL JIF Meeting

**Bylaw Amendment:** Fund Attorney and Executive Director provided proposed wording for a bylaw amendment impacting contracts during Executive Session. In Open Session, the board adopted a resolution, including a provision to waive the requirement that public hearing be held within 45 days of introduction, given that next MEL meeting is in June.

The Board scheduled a public hearing on the bylaw amendment for:

June 9, 2025 at 10:30 am.  
Forsgate Country Club  
375 Forsgate Drive  
Monroe Township, NJ 08831

**MEL, EJIF and RCF Meeting Schedules:** Submitted for information was a revised meeting notice modifying the location for three meetings of the MEL, EJIF and RCF during 2025.

**Safety & Education Committee:** Committee met on February 28, 2025 at 11:00AM; copies of the meeting minutes were submitted for information.

- **Police Accreditation** - Representatives from PERMA and J.A. Montgomery met with Benchmark Analytics to kick off the 2<sup>nd</sup> phase of the police accreditation study. Safety Director is working with the firm to review the data, develop questions related to police operations and is also collaborating with the NJ State Association of Chiefs of Police (NJSACOP)

**Risk Mgmt. Information System (RMIS)** - The current contract with Origami Risk is set to expire and a competitive contract was issued on February 28<sup>th</sup> with responses due by March 20<sup>th</sup>. Qualified Purchasing Agent (QPA) confirmed only one response from the incumbent firm was received and submitted fee increases of 7%, 10% and 8% over a three-year contract period. Response will be provided to the Evaluation Committee for review and scoring.

**Legislative Committee:** Committee met on February 14, 2025 at 11:00AM; submitted for information were the minutes of the meeting. Committee is scheduled to meet next on April 4, 2025 at 11:00AM.

Submitted for information was a copy of proposed legislation A-2145 (Moen) which provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Also submitted was a copy of the League Article written by Chairman Tomasko and David Grubb concerning this bill; the article notes the MEL's opposition to this bill as it is completely unnecessary and will only serve to open the workers' compensation system to lawsuits that include civil fines and attorney fees. Executive



Director, Chairman Tomasko and David Grubb recently met with Assemblywoman Swain for a productive discussion and plan to continue discussions on with Senator Beach on this matter.

**Annual Retreat Ad-hoc Committee:** Commissioners Nolan, Criscuolo and Franz met on January 10, 2025; submitted for information were the meeting minutes. The ad-hoc committee recommended each MEL committee annually provide the Board with a summary written report on their activities in March of the following year.

**Claims Committee:** This committee last met on January 6, 2025; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee met the morning of March 21<sup>st</sup>.

**2024/2025 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has now been uploaded into the MEL's Learning Management System. Directions to access the programs were submitted for information.

**2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25<sup>th</sup> and Friday May 2<sup>nd</sup> from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice to all members and risk managers including a registration link was sent via email on February 19, 2025 and has been posted to the MEL website.

The keynote speaker for Friday April 25<sup>th</sup> is Michael Chertoff, former US Secretary of Homeland Security. Enclosed was the latest in the series of Power of Collaboration advertisement published in the League of Municipalities magazine which highlights the educational seminar.

**Employment Practices Compliance Program:** During 2025, members will be asked to update their Personnel Manuals and complete training. Drafts of the expected modifications to the manual are being reviewed and the Fund office is on target to distribute the changes to members in April which will include information on training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training.

**Residual Claims Fund (RCF):** The RCF conducted its 2025 Reorganization meeting on January 6, 2025; submitted for information was a copy of Commissioner Clarke's report on the meeting.

**NJ Cyber JIF:** The NJ Cyber JIF conducted its 2025 Reorganization on January 16, 2025. Submitted for information was a copy of the report on the meeting.

The Cyber JIF met on March 20<sup>th</sup> and a verbal report on the major discussion items was provided. For 2025, the Underwriting Manager will focus on historical cyber claim experience as well as develop an information campaign to highlight basic security controls for members. Lastly, discussions will be held with the cyber carriers and vendors to obtain greater understand the cause of cyber claims.

**Stormwater Management Program:** In January, the MEL Board of Fund Commissioners adopted a resolution to create a procedure to support MEL members with stormwater management claims. As previously reported, the MEL's commercial carriers have agreed to provide funding for assistance with design immunity to reduce the risk of stormwater claims being filed against members. The law firm of Methfessel and Werbel will provide up to 3 hours of professional time to members requesting assistance including sub-contracting with an engineering firm. The program is no cost to the MEL or its members.

Fund Attorney reported a task force met to review the procedure and draft applicable documents to be distributed to

MEL members as part of the Stormwater Professional Assistance Program. In addition, Methfessel and Werbel conducted a presentation for the local JIF Executive Directors on the anticipated services to be provided including registration process, which if used will be subject to attorney-client privileges. Mr. Grubb said an effective defense against these claims is design immunity, but noted important records are often misplaced or lost over time. The documents to be distributed to MEL members will include a model resolution evoking scarce resources defense, which ties into new regulations introduced by the NJ Department of Environmental Protection.

**Protecting our Children:** Submitted for information was a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care. It was noted there are currently 135 sexual molestation claims in the MEL-wide system with a total incurred of approximately \$2 million.

**2025 Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Government Services will distribute a notice in March including filing instructions with a deadline to file by April 30<sup>th</sup>.

**2025 Post-Renewal Webinar:** The Underwriting Manager held a webinar on March 14, 2025 to detail the successes marketing the program and coverage changes to be aware of for 2025. There were 122 attendees; copies of the presentation may be obtained from the Fund office or downloaded from MEL Coverage Bulletin #25-02.

**Excess Workers' Compensation Claims:** Fund Attorney said for 2025, efforts continue to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991-2002 via the special counsel authorized by the MEL Board during October 2024.

**Next Meeting:** The next meeting of the MEL JIF is scheduled for Monday June 9, 2025 10:30AM at the Forsgate Country Club in Monroe, NJ



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
Tel (201) 881-7632  
Fax (201) 881-7633

To: Members - Municipal Excess Liability Joint Insurance Fund  
(Municipalities and Utility Authorities)

From: Joseph P. Hrubash, Executive Director

Date: April 15, 2025

Re: **2025-2026 Employment Practices Liability (EPL) Program & Training Requirements**

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**Please allow this memorandum to serve as official notice that the 2025-2026 Employment Practices Liability Program has begun.**

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents. If your handbook is current, the proposed changes can be accomplished by an amendment and corresponding resolution authorizing same.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

**Please visit the MEL webpage – [www.njmel.org](http://www.njmel.org) - for downloadable copies of the revised model documents OR Click this link to the program: <https://njmel.org/insurance-and-claims/#public-officials-employment-practices>**

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2025** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

**Members with adverse EPL claims experience:** Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

### **Required Elements for the Incentive**

- 1. Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
- 2. Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
- 3. Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – [njmel.org](http://njmel.org))
- 4. Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – [njmel.org](http://njmel.org).
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – [njmel.org](http://njmel.org).
- 6. Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.

- a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. Attached is a memorandum with the schedule to date – with a link to register.
7. **Police Chief, Captains and Lieutenants Training:** Since Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment practices training that takes into consideration the Attorney General's guidelines for police operations.
  - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
  - a. The non-supervisory training video has been uploaded to the MEL website. Attached are the directions to complete.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

**Attachments:**

- **Synopsis of Changes**
- **Checklist**
- **Flyer – Non Supervisory Training**
- **Manager & Supervisors Training Schedule**
- **MEL Helpline**

MATTHEW J. GIACOBBE, Partner  
[mgiacobbe@cgajlaw.com](mailto:mgiacobbe@cgajlaw.com)

Reply to: Oakland Office

To: Member Entities

From: Matthew J. Giacobbe, Esq.  
Nicholas DelGaudio, Esq.  
Fred Semrau, Esq.

Date: March 13, 2025

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

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The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Below is a brief explanation of the changes that have been made.

- Additions to the Americans with Disabilities Policy to include language relating to the federal Pregnant Workers Fairness Act which was passed in 2023 and had regulations issued in 2024
- Additions to the Policy Against Harassment to include language about hostile work environments arising from conduct occurring outside of the workplace and even in non-work related contexts if it affects the workplace, which was contained in guidance issued by the EEOC in 2024
- Change in language to the Vacation Leave Policy in order to be more in line with the Comptroller’s Report/State Law regarding carrying over vacation leave for one year only and only when it cannot be used due to business demands.
- Addition of an Acknowledgement of Receipt page at the end of each manual and handbook

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

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**Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601**  
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601  
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

[www.cgajlaw.com](http://www.cgajlaw.com)

## EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: \_\_\_\_\_

### **SECTION ONE:**

- ☐ Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

### **SECTION TWO:**

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check \_\_\_ General Counsel or \_\_\_ Employment Attorney) of (member name) \_\_\_\_\_ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

**To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or [kread@permainc.com](mailto:kread@permainc.com)) as soon as possible. Members submitting this form by November 1, 2025 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**





# NO TOLERANCE (EMPLOYEE PRACTICES)

Every employee has a right to a safe workplace free of discrimination, violence, harassment, and conflicts of interest. This on-demand program (available in English and Spanish) identifies what types of conduct are unacceptable when interacting with fellow employees.

Compliance is essential for both your own protection and to ensure that others are not subjected to conduct that might create a hostile environment.

Click the button to access this online training through the MEL Safety Institute Learning Management System (MSI LMS).

## MSI LMS System

1. **Log into the MSI LMS System.**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username and/or password, ask your Senior Reporting Manager to send an LMS activation email or call the MSI Helpline at 866-661-5120.
2. Once logged into the MSI LMS, go to the [Request Training](#) button for a list of online courses.
3. Select the course you wish to complete and scroll down to click the [Submit](#) button.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning transcripts are automatically updated in the MSI LMS and show in the Completed section of your homepage.

### Questions?

**Call:** 866-661-5120

**Email:** [MSI@jamontgomery.com](mailto:MSI@jamontgomery.com)

For additional MSI information and resources go to the [MEL Safety Institute](#).



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
*Tel (201) 881-7632 - Fax (201) 881-7633*

APRIL 15, 2025

As part of the Employment Practices Compliance Program, the MEL has developed a Model Managers & Supervisors training program that is available as a Live Webinar through the MEL Safety Institute.

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Below is a listing of the webinar classes schedule to date. If necessary, more classes will be schedule and will be posted to the MSI Live Schedule (link below).

5/20/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
5/22/25	MEL Risk Management for Managers & Supervisors - Evening	6:30 - 8:00 pm
6/17/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
6/25/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am

To register, please follow the link below.

[MSI LIVE Schedule](#)

# Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

**Who can use the EPL Helpline?** MEL member municipalities will select and approve two individuals to use the helpline.

**What hours is the EPL Helpline available?** The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

**What kinds of issues can be addressed?** Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

**What are the MEL EPL Helpline numbers?** MEL members can choose to call any of the MEL EPL Helpline firms listed below.

**MEL EPL HELPLINE:**

**973-845-6700**

Victoria A. Holmes  
Cleary Jacobbe Alfieri Jacobs LLC  
955 State Route 34, Suite 200  
Matawan, NJ 07747955

**MEL EPL HELPLINE:**

**609-522-5599**

David S. DeWeese  
The DeWeese Law Firm  
3200 Pacific Avenue  
Wildwood, New Jersey 08260

**MEL EPL HELPLINE:**

**973-334-1900**

Fred Semrau  
Dorsey & Semrau  
714 Main Street  
Boonton, NJ 07005

**What happens after the call?** The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



# 2024-2025 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



# MEL



This seminar will discuss how municipal leaders can protect their communities and themselves from lawsuits. Municipal elected officials, authority commissioners, and a member's chief operating officer (i.e., municipal manager/administrator or executive director) who completes this course by May 2025 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2025 assessment.

## Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2024-2025 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have any questions or need assistance, contact the **MSI Help Line** at **(866) 661-5120**.



**From:** Jaine Testa  
**Sent:** Wednesday, February 19, 2025 2:49 PM  
**Subject:** 15th Annual MEL MRHIF NJCE Education Seminar- Information & Registration Link

To:

**MEL Affiliated Joint Insurance Funds:**

Fund Commissioners, Fund Professionals and Risk Management Consultants (*bcc'd*)

## **15th Annual MEL, MRHIF & NJCE Educational Seminar**

**FRIDAY, APRIL 25 9:00 AM -NOON (Link to register is below)**

- Keynote Address:  
Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.
- Ethics
- Benefits Issues

**FRIDAY, MAY 2 9:00 AM — NOON (Link to register is below)**

- 1<sup>ST</sup> Amendment Claims Against Local Government
- 1<sup>st</sup> Amendment Audits
- Emerging Claims Issues

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

**The seminar is expected to be eligible for the following continuing education credits:**

- CFO/CMFO; Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

**TO REGISTER CLICK THE BELOW LINK THEN COMPLETE AND SUBMIT THE REGISTRATION FORM:**

[https://permainc.zoom.us/webinar/register/WN\\_S3XQdLJoRtG\\_eKG9PCrTOQ](https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ)

**or contact Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)**

**NJ Utility Authorities Joint Insurance Fund  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	50 Actual 28-Feb-25	MONTH TARGETED	49 Actual 31-Jan-25	MONTH TARGETED	38 Actual 29-Feb-24	MONTH TARGETED
PROPERTY	452,468	366,977	81.11%	100.00%	81.21%	100.00%	81.30%	100.00%
GEN LIABILITY	777,479	673,477	86.62%	96.23%	86.62%	95.99%	76.50%	91.38%
AUTO LIABILITY	152,869	97,592	63.84%	93.27%	63.84%	92.93%	71.28%	88.30%
WORKER'S COMP	2,402,699	3,344,600	139.20%	99.52%	139.20%	99.46%	138.08%	98.43%
TOTAL ALL LINES	3,785,515	4,482,646	118.42%	98.65%	118.43%	98.55%	115.95%	96.76%
NET PAYOUT %	\$3,631,108		95.92%					

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	38 Actual 28-Feb-25	MONTH TARGETED	37 Actual 31-Jan-25	MONTH TARGETED	26 Actual 29-Feb-24	MONTH TARGETED
PROPERTY	518,026	613,531	118.44%	100.00%	119.35%	100.00%	87.02%	100.00%
GEN LIABILITY	749,147	233,847	31.22%	91.38%	31.22%	90.78%	34.40%	81.65%
AUTO LIABILITY	161,563	506,940	313.77%	88.30%	313.16%	87.77%	190.53%	78.92%
WORKER'S COMP	2,539,971	2,745,400	108.09%	98.43%	109.61%	98.27%	99.54%	94.80%
TOTAL ALL LINES	3,968,707	4,099,718	103.30%	96.89%	104.37%	96.65%	89.31%	92.35%
NET PAYOUT %	\$3,134,855		78.99%					

**FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	26 Actual 28-Feb-25	MONTH TARGETED	25 Actual 31-Jan-25	MONTH TARGETED	14 Actual 29-Feb-24	MONTH TARGETED
PROPERTY	591,679	1,105,858	186.90%	100.00%	174.14%	100.00%	147.79%	96.03%
GEN LIABILITY	745,776	172,444	23.12%	81.65%	23.13%	80.55%	30.22%	64.20%
AUTO LIABILITY	152,064	55,213	36.31%	78.92%	36.31%	77.72%	26.68%	56.96%
WORKER'S COMP	2,738,303	2,681,580	97.93%	94.80%	94.37%	94.20%	67.38%	74.88%
TOTAL ALL LINES	4,227,822	4,015,095	94.97%	92.63%	90.88%	92.01%	70.61%	75.31%
NET PAYOUT %	\$2,369,820		56.05%					

**FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	14 Actual 28-Feb-25	MONTH TARGETED	13 Actual 31-Jan-25	MONTH TARGETED	2 Actual 29-Feb-24	MONTH TARGETED
PROPERTY	700,858	1,356,797	193.59%	96.03%	195.67%	95.63%	18.00%	13.00%
GEN LIABILITY	789,174	237,050	30.04%	64.20%	31.86%	62.24%	2.95%	2.50%
AUTO LIABILITY	188,700	69,111	36.62%	56.96%	36.73%	54.16%	0.64%	2.50%
WORKER'S COMP	3,200,434	3,125,418	97.66%	74.88%	94.92%	70.13%	2.68%	2.00%
TOTAL ALL LINES	4,879,166	4,788,376	98.14%	75.50%	96.94%	71.90%	4.85%	3.68%
NET PAYOUT %	\$2,897,888		59.39%					

**FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	2 Actual 28-Feb-25	MONTH TARGETED	1 Actual 31-Jan-25	MONTH TARGETED	-10 Actual 29-Feb-24	MONTH TARGETED
PROPERTY	787,609	97,978	12.44%	13.00%	6.49%	6.00%	N/A	N/A
GEN LIABILITY	769,215	57,950	7.53%	2.50%	1.22%	1.00%	N/A	N/A
AUTO LIABILITY	216,330	3,000	1.39%	2.50%	0.46%	1.00%	N/A	N/A
WORKER'S COMP	3,741,705	79,090	2.11%	2.00%	0.56%	0.50%	N/A	N/A
TOTAL ALL LINES	5,514,859	238,018	4.32%	3.66%	1.50%	1.37%	N/A	N/A
NET PAYOUT %	\$45,710		0.83%					

**NJ Utility Authorities Joint Insurance Fund**  
**CLAIM ACTIVITY REPORT**  
**AS OF 02/28/25**

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2021	2022	2023	2024	2025	TOTAL
January-25	5	21	18	50	6	100
February-25	5	19	17	47	8	96
NET CHGE	0	-2	-1	-3	2	-4
Limited Reserves						<b>\$7,602</b>

Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$17	\$35,030	\$108,021	\$738,577	\$39,457	\$921,102
February-25	\$17	\$23,537	\$183,845	\$446,077	\$76,351	\$729,826
NET CHGE	\$0	(\$11,494)	\$75,824	(\$292,501)	\$36,894	(\$191,276)
Ltd Incurred	\$366,977	\$613,531	\$1,105,858	\$1,356,797	\$97,978	\$3,541,141

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2021	2022	2023	2024	2025	TOTAL
January-25	6	6	4	34	3	53
February-25	6	5	3	33	14	61
NET CHGE	0	-1	-1	-1	11	8
Limited Reserves						<b>\$5,734</b>

Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$92,292	\$79,480	\$19,300	\$139,553	\$8,191	\$338,816
February-25	\$91,227	\$74,977	\$19,264	\$120,031	\$44,249	\$349,747
NET CHGE	(\$1,065)	(\$4,504)	(\$36)	(\$19,523)	\$36,058	\$10,931
Ltd Incurred	\$673,477	\$233,847	\$172,444	\$237,050	\$57,950	\$1,374,768

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2021	2022	2023	2024	2025	TOTAL
January-25	1	2	3	15	1	22
February-25	1	2	3	13	3	22
NET CHGE	0	0	0	-2	2	0
Limited Reserves						<b>\$13,146</b>

Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$3,366	\$242,955	\$29,986	\$49,800	\$1,000	\$327,108
February-25	\$3,366	\$206,959	\$29,986	\$45,900	\$3,000	\$289,211
NET CHGE	\$0	(\$35,997)	\$0	(\$3,900)	\$2,000	(\$37,897)
Ltd Incurred	\$97,592	\$506,940	\$55,213	\$69,111	\$3,000	\$731,857

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2021	2022	2023	2024	2025	TOTAL
January-25	34	23	43	63	12	175
February-25	34	22	43	57	18	174
NET CHGE	0	-1	0	-6	6	-1
Limited Reserves						<b>\$23,998</b>

Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$759,371	\$701,765	\$1,327,438	\$1,253,340	\$20,623	\$4,062,536
February-25	\$756,929	\$659,391	\$1,412,179	\$1,278,481	\$68,708	\$4,175,688
NET CHGE	(\$2,443)	(\$42,374)	\$84,741	\$25,141	\$48,085	\$113,152
Ltd Incurred	\$3,344,600	\$2,745,400	\$2,681,580	\$3,125,418	\$79,090	\$11,976,087

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

Year	2021	2022	2023	2024	2025	TOTAL
January-25	46	52	68	162	22	350
February-25	46	48	66	150	43	353
NET CHGE	0	-4	-2	-12	21	3
Limited Reserves						<b>\$15,707</b>

Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$855,046	\$1,059,230	\$1,484,746	\$2,181,270	\$69,270	\$5,649,562
February-25	\$851,538	\$964,863	\$1,645,275	\$1,890,488	\$192,308	\$5,544,473
NET CHGE	(\$3,508)	(\$94,367)	\$160,529	(\$290,782)	\$123,038	(\$105,090)
Ltd Incurred	\$4,482,646	\$4,099,718	\$4,015,095	\$4,788,376	\$238,018	\$17,623,854

**NJ Utility Authorities JOINT INSURANCE FUND**  
**2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

		DATA VALUED AS OF February 28, 2025					
MEMBER ID	MEMBER	** * # CLAIMS FOR 2/28/2025	Y.T.D. LOST TIME ACCIDENTS	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE 2025 - 2023
1	214 Bayshore Regional Sewerage Authority	0	0	0.00	2.82	0.00	1 Bayshore Regional Sewerage Authority 1.31
2	215 Berkeley Township Municipal Utility Authority	0	0	0.00	0.00	0.00	2 Berkeley Township Municipal Utility Authority 0.00
3	216 Berkeley Township Sewerage Authority	0	0	0.00	0.00	0.00	3 Berkeley Township Sewerage Authority 0.00
4	217 Bernards Township Sewerage Authority	0	0	0.00	10.00	0.00	4 Bernards Township Sewerage Authority 4.62
5	218 Bordentown Sewerage Authority	0	0	0.00	11.43	0.00	5 Bordentown Sewerage Authority 5.12
6	219 Brick Township Utility Authority	0	0	0.00	1.50	0.00	6 Brick Township Utility Authority 0.66
7	220 Borough Of Buena Municipal Utilities Authority	0	0	0.00	0.00	0.00	7 Borough Of Buena Municipal Utilities Authority 0.00
8	221 Cape May County Municipal Utilities Authority	0	0	0.00	1.82	4.31	8 Cape May County Municipal Utilities Authority 2.82
9	222 Carlstadt Sewerage Authority	0	0	0.00	0.00	0.00	9 Carlstadt Sewerage Authority 0.00
10	223 Carney's Point Sewerage Authority	0	0	0.00	0.00	0.00	10 Carney's Point Sewerage Authority 0.00
11	224 Cinnaminson Sewerage Authority	0	0	0.00	0.00	0.00	11 Cinnaminson Sewerage Authority 0.00
12	225 Clinton Township Sewerage Authority	0	0	0.00	0.00	0.00	12 Clinton Township Sewerage Authority 0.00
13	227 Toms River Municipal Utilities Authority	0	0	0.00	2.17	2.22	13 Toms River Municipal Utilities Authority 2.03
14	228 Eatontown Sewerage Authority	0	0	0.00	0.00	0.00	14 Eatontown Sewerage Authority 0.00
15	230 Egg Harbor Township Municipal Utilities Authority	0	0	0.00	0.00	0.00	15 Egg Harbor Township Municipal Utilities Authority 0.00
16	231 Evesham Municipal Utility Authority	0	0	0.00	0.00	0.00	16 Evesham Municipal Utility Authority 0.00
17	232 Hamilton Municipal Utilities Authority	0	0	0.00	5.13	0.00	17 Hamilton Municipal Utilities Authority 2.37
18	233 Hanover Sewerage Authority	0	0	0.00	0.00	0.00	18 Hanover Sewerage Authority 0.00
19	235 Hillsborough Municipal Utilities Authority	0	0	0.00	0.00	0.00	19 Hillsborough Municipal Utilities Authority 0.00
20	238 Lacey Municipal Utilities Authority	0	0	0.00	3.77	0.00	20 Lacey Municipal Utilities Authority 1.74
21	239 Lakewood Municipal Utilities Authority	0	0	0.00	0.00	2.56	21 Lakewood Municipal Utilities Authority 1.15
22	240 Lambertville Municipal Utilities Authority	0	0	0.00	0.00	0.00	22 Lambertville Municipal Utilities Authority 0.00
23	241 Little Egg Harbor Municipal Utilities Authority	0	0	0.00	0.00	0.00	23 Little Egg Harbor Municipal Utilities Authority 0.00
24	242 Logan Township MUA	0	0	0.00	0.00	0.00	24 Logan Township MUA 0.00
25	243 Manasquan River Reg'L Sewerage Authority	0	0	0.00	0.00	0.00	25 Manasquan River Reg'L Sewerage Authority 0.00
26	244 Merchantville-Pennsauken Water Commission	0	0	0.00	0.00	0.00	26 Merchantville-Pennsauken Water Commission 0.00
27	245 Monroe Municipal Utilities Authority	0	0	0.00	0.00	5.33	27 Monroe Municipal Utilities Authority 2.45
28	248 Mount Holly Municipal Utilities Authority	0	0	0.00	0.00	0.00	28 Mount Holly Municipal Utilities Authority 0.00
29	249 Musconetcong Sewerage Authority	0	0	0.00	9.09	0.00	29 Musconetcong Sewerage Authority 4.18
30	250 Two Rivers Water Reclamation Auth	0	0	0.00	0.00	0.00	30 Two Rivers Water Reclamation Auth 0.00
31	251 North Arlington - Lyndhurst Joint Meeting	0	0	0.00	0.00	0.00	31 North Arlington - Lyndhurst Joint Meeting 0.00
32	252 Northwest Bergen County Utilities Authority	0	0	0.00	2.02	0.00	32 Northwest Bergen County Utilities Authority 0.94
33	254 Penns Grove Sewerage Authority	0	0	0.00	0.00	0.00	33 Penns Grove Sewerage Authority 0.00
34	255 Pennsauken Sewerage Authority	0	0	0.00	9.09	3.92	34 Pennsauken Sewerage Authority 5.86
35	256 Pennsville Sewerage Authority	0	0	0.00	0.00	0.00	35 Pennsville Sewerage Authority 0.00
36	257 Pine Hill Borough Municipal Utilities Authority	0	0	0.00	0.00	0.00	36 Pine Hill Borough Municipal Utilities Authority 0.00
37	258 Plainfield MUA	0	0	0.00	***	0.00	37 Plainfield MUA 0.00
Totals:		2	2	0.51	1.94	1.74	1.74

Frequency = ((Y.T.D. LOST TIME ACCIDENT \* 200,000) / ADJUSTED HOURS WORKED)

\* Member does not participate in the FUND for Workers' Comp coverage

\*\* Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report

\*\*\* MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2024 Loss Time Accident Frequency as of February 28, 2024 1.32



**NJ Utility Authorities JOINT INSURANCE FUND**  
**2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

		DATA VALUED AS OF			February 28, 2025					
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2025 LOST TIME	2024 LOST TIME	2023 LOST TIME		TOTAL RATE	
MEMBER_ID	MEMBER	*	2/28/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2025 - 2023	
38	259 Plainfield Area Regional Sewerage Authority		0	0	0.00	0.00	0.00	38 Plainfield Area Regional Sewerage Authority	0.00	
39	260 Readington - Lebanon Sewerage Authority		0	0	0.00	0.00	0.00	39 Readington - Lebanon Sewerage Authority	0.00	
40	261 Riverside Sewerage Authority		0	0	0.00	0.00	0.00	40 Riverside Sewerage Authority	0.00	
41	262 Rockaway Valley Regional Sewerage Authority		0	0	0.00	5.56	0.00	41 Rockaway Valley Regional Sewerage Authority	2.55	
42	263 Secaucus Municipal Utilities Authority		0	0	0.00	3.70	0.00	42 Secaucus Municipal Utilities Authority	1.77	
43	266 Stony Brook Reg'L Sewerage Authority		0	0	0.00	2.15	4.30	43 Stony Brook Reg'L Sewerage Authority	2.96	
44	267 Township Of Middletown Sewerage Authority		0	0	0.00	2.86	0.00	44 Township Of Middletown Sewerage Authority	1.30	
45	268 Union County Utilitites Authority		0	0	0.00	0.00	0.00	45 Union County Utilitites Authority	0.00	
46	269 Wanaque Valley Regional Sewerage Authority		0	0	0.00	0.00	0.00	46 Wanaque Valley Regional Sewerage Authority	0.00	
47	270 Western Monmouth Utilities Authority		0	0	0.00	0.00	0.00	47 Western Monmouth Utilities Authority	0.00	
48	273 Woodstown Sewerage Authority		0	0	0.00	0.00	0.00	48 Woodstown Sewerage Authority	0.00	
49	387 Deptford Township MUA		0	0	0.00	7.27	3.64	49 Deptford Township MUA	5.02	
50	391 Twp. Of Ocean Sewerage Authority		0	0	0.00	0.00	0.00	50 Twp. Of Ocean Sewerage Authority	0.00	
51	450 Beachwood Sewerage Authority		0	0	0.00	0.00	0.00	51 Beachwood Sewerage Authority	0.00	
52	453 Kearny MUA		0	0	0.00	15.38	0.00	52 Kearny MUA	7.64	
53	469 So Monmouth Regional Sewer		0	0	0.00	2.99	5.80	53 So Monmouth Regional Sewer	4.12	
54	470 Warren County Pequest River MUA		0	0	0.00	0.00	0.00	54 Warren County Pequest River MUA	0.00	
55	484 Mantua Township MUA		0	0	0.00	0.00	0.00	55 Mantua Township MUA	0.00	
56	524 Washington Township MUA		0	0	0.00	0.00	6.90	56 Washington Township MUA	3.11	
57	534 Franklin Twp Sewerage Authority		0	0	0.00	8.51	0.00	57 Franklin Twp Sewerage Authority	3.99	
58	535 Monmouth County Bayshore Outfall Authority		0	0	0.00	0.00	0.00	58 Monmouth County Bayshore Outfall Authority	0.00	
59	556 North Bergen Municipal Utilities Authority		0	0	0.00	2.76	3.97	59 North Bergen Municipal Utilities Authority	3.12	
60	563 Pompton Lakes MUA		0	0	0.00	0.00	6.45	60 Pompton Lakes MUA	2.86	
61	571 Hackettstown MUA		0	0	0.00	0.00	0.00	61 Hackettstown MUA	0.00	
62	597 Lower Twp MUA		0	0	0.00	3.33	0.00	62 Lower Twp MUA	1.57	
63	646 East Windsor MUA		0	0	0.00	0.00	0.00	63 East Windsor MUA	0.00	
64	653 Long Branch Sewerage Authority		0	0	0.00	4.44	8.89	64 Long Branch Sewerage Authority	6.15	
65	658 Washington Twp (Gloucester) MUA		0	0	0.00	5.71	0.00	65 Washington Twp (Gloucester) MUA	2.64	
66	665 Raritan Township MUA		0	0	0.00	3.70	0.00	66 Raritan Township MUA	1.75	
67	683 Jersey City MUA		0	0	0.00	2.40	5.49	67 Jersey City MUA	3.59	
68	699 Wrightstown MUA		0	0	0.00	0.00	0.00	68 Wrightstown MUA	0.00	
69	700 Linden Roselle Sewerage Authority		0	0	0.00	2.25	2.35	69 Linden Roselle Sewerage Authority	2.11	
70	725 Atlantic City MUA		0	0	0.00	0.00	3.01	70 Atlantic City MUA	1.40	
71	729 Beverly Sewerage Authority		0	0	0.00	0.00	0.00	71 Beverly Sewerage Authority	0.00	
72	736 Delanco Sewerage Authority		0	0	0.00	0.00	***	72 Delanco Sewerage Authority	0.00	
73	737 Willingboro MUA		0	0	0.00	6.25	***	73 Willingboro MUA	5.14	
74	740 Cumberland County Improvement Authority		0	0	0.00	***	***	74 Cumberland County Improvement Authority	0.00	
75	236 Jackson Township Municipal Utilities Authority		1	1	11.11	0.00	0.00	75 Jackson Township Municipal Utilities Authority	0.83	
76	554 Somerset-Raritan Valley Sewerage Authority		1	1	14.63	0.00	0.00	76 Somerset-Raritan Valley Sewerage Authority	1.17	
77	590 Passaic Valley Water Commission	**	0	0	0	***	***	77 Passaic Valley Water Commission	0.00	
78	716 Middlesex County Utilities Authority	**	0	0	0	***	***	78 Middlesex County Utilities Authority	0.00	
Totals:			2	2	0.51	1.94	1.74		1.74	

Frequency = ((Y.T.D. LOST TIME ACCIDENT \* 200,000) / ADJUSTED HOURS WORKED)

\* Member does not participate in the FUND for Workers' Comp coverage

\*\* Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report

\*\*\* MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

## 2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

February 28, 2025

FUND	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE * 2025-2023
Camden County	0.00	0.83	1.30	0.98
Professional Municipal Management	0.00	1.25	1.95	1.47
Suburban Municipal	0.00	1.27	1.23	1.15
Ocean County	0.09	1.47	1.50	1.37
Monmouth County	0.24	0.84	0.67	0.72
Gloucester, Salem, Cumberland Counties Municipal JIF	0.37	1.95	1.47	1.61
Bergen County	0.45	1.18	1.42	1.23
NJ Utility Authorities	0.51	1.94	1.74	1.74
Morris County	0.74	1.28	1.73	1.45
Suburban Metro	0.83	1.73	1.52	1.57
Burlington County Municipal JIF	0.87	1.84	1.30	1.52
Central New Jersey	0.87	1.83	2.35	1.97
Atlantic County Municipal JIF	0.92	2.16	2.28	2.13
NJ Public Housing Authority	0.99	1.43	1.74	1.54
South Bergen County	1.13	1.63	2.44	1.97
AVERAGE	0.54	1.51	1.64	1.49

\* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

# NJ Utility Authorities JOINT INSURANCE FUND

LOST DAYS REPORT valued as of

February-25

FUND YEAR 2023			
Member	# OF Claims	Lost Days	Average Per Emp
Pompton Lakes MUA	1	513	33.10
Stony Brook Reg'L Sewerage Authority	2	438	9.42
North Bergen Municipal Utilities Authority	3	568	7.52
Long Branch Sewerage Authority	2	119	5.29
Pennsauken Sewerage Authority	1	114	4.47
Linden Roselle Sewerage Authority	1	170	4.00
Cape May County Municipal Utilities Authority	7	626	3.85
Washington Township MUA	1	51	3.52
Jersey City MUA	13	816	3.44
Monroe Municipal Utilities Authority	2	122	3.25
Lakewood Municipal Utilities Authority	1	116	2.97
Atlantic City MUA	2	137	2.06
Deptford Township MUA	1	42	1.53
So Monmouth Regional Sewer	2	21	0.61
Toms River Municipal Utilities Authority	1	0	0.00
<b>Totals</b>	<b>40</b>	<b>3853</b>	<b>1.68</b>

FUND YEAR 2024			
	# OF Claims	Lost Days	Average Per Emp
Bordentown Sewerage Authority	2	729	41.66
Kearny MUA	1	130	20.00
Franklin Twp Sewerage Authority	2	345	14.68
Bernards Township Sewerage Authority	1	133	13.3
Pennsauken Sewerage Authority	2	286	13.00
Musconetcong Sewerage Authority	1	140	12.73
Long Branch Sewerage Authority	1	204	9.07
Hamilton Municipal Utilities Authority	1	167	8.56
Secaucus Municipal Utilities Authority	1	199	7.37
Willingboro MUA	3	352	7.33
Toms River Municipal Utilities Authority	1	252	5.48
Bayshore Regional Sewerage Authority	1	157	4.42
Lacey Municipal Utilities Authority	1	100	3.77
Washington Twp (Gloucester) MUA	2	131	3.74
Rockaway Valley Regional Sewerage Authority	2	118	3.28
Deptford Township MUA	2	83	3.02
Jersey City MUA	6	680	2.72
Linden Roselle Sewerage Authority	1	101	2.27
Stony Brook Reg'L Sewerage Authority	1	90	1.94
Cape May County Municipal Utilities Authority	3	282	1.71
North Bergen Municipal Utilities Authority	2	76	1.05
So Monmouth Regional Sewer	1	27	0.81
Lower Twp MUA	1	12	0.40
Brick Township Utility Authority	2	44	0.33
Township Of Middletown Sewerage Authority	1	11	0.31
Northwest Bergen County Utilities Authority	1	0	0.00
Raritan Township MUA	1	0	0
<b>Totals</b>	<b>44</b>	<b>4849</b>	<b>2.14</b>

FUND YEAR 2025			
	# OF Claims	Lost Days	Average Per Emp
Jackson Township Municipal Utilities Authority	1	28	0.52
Somerset-Raritan Valley Sewerage Authority	1	14	0.34
<b>Totals</b>	<b>2</b>	<b>42</b>	<b>0.02</b>

\* Counts do not include lost days for MEDICAL ONLY claims. Lost days are allocated back to the year of claim occurrence.

\*\* FT Emps = 1, PT EMPS = .5, VOL EMPS = .1





















NJ Utility Authorities JOINT INSURANCE FUND			
LOST DAYS REPORT valued as of		February-25	
THREE YEAR AVERAGE			
	# OF Claims	Lost Days	Average Per Emp
Bordentown Sewerage Authority	2	729	13.38
Pompton Lakes MUA	1	513	10.36
Kearny MUA	1	130	7.03
Pennsauken Sewerage Authority	3	400	5.76
Franklin Twp Sewerage Authority	2	345	5.07
Long Branch Sewerage Authority	3	323	4.79
Bernards Township Sewerage Authority	1	133	4.43
Musconetcong Sewerage Authority	1	140	4.18
Stony Brook Reg'L Sewerage Authority	3	528	3.68
Willingboro MUA	3	352	3.20
North Bergen Municipal Utilities Authority	5	644	2.89
Hamilton Municipal Utilities Authority	1	167	2.85
Secaucus Municipal Utilities Authority	1	199	2.52
Linden Roselle Sewerage Authority	2	271	2.03
Jersey City MUA	19	1496	2.01
Cape May County Municipal Utilities Authority	10	908	1.87
Toms River Municipal Utilities Authority	2	252	1.85
Deptford Township MUA	3	125	1.50
Bayshore Regional Sewerage Authority	1	157	1.48
Lacey Municipal Utilities Authority	1	100	1.26
Washington Twp (Gloucester) MUA	2	131	1.25
Washington Township MUA	1	51	1.12
Monroe Municipal Utilities Authority	2	122	1.11
Rockaway Valley Regional Sewerage Authority	2	118	1.07
Lakewood Municipal Utilities Authority	1	116	0.96
Atlantic City MUA	2	137	0.69
So Monmouth Regional Sewer	3	48	0.49
Jackson Township Municipal Utilities Authority	1	28	0.17
Lower Twp MUA	1	12	0.13
Somerset-Raritan Valley Sewerage Authority	1	14	0.12
Brick Township Utility Authority	2	44	0.11
Township Of Middletown Sewerage Authority	1	11	0.10
Northwest Bergen County Utilities Authority	1	0	0.00
Raritan Township MUA	1	0	0.00
Totals	86	8744	1.27

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>					
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - NJ Utility Authorities Joint Insurance Fund</b>					
<b>Data Valued As of :</b>		<b>April 15, 2025</b>			
<b>Total Participating Members</b>		<b>77</b>			
Complaint		<b>67</b>			
Percent Compliant		87.01%			
			01/01/25	2025	
	Checklist Submitted	Compliant	EPL	POL	Co-Insurance
Member Name	*		Deductible	Deductible	01/01/25
ATLANTIC CITY MUA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BAYSHORE REGIONAL SEWERAGE AUTHORITY	Yes	Yes	\$ 10,000	\$ 10,000	0%
BEACHWOOD SEWERAGE AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
BERKELEY TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 10,000	\$ 10,000	0%
BERKELEY TOWNSHIP SEWERAGE AUTHORITY	Yes	Yes	\$ 10,000	\$ 10,000	0%
BERNARDS TOWNSHIP SEWERAGE AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	0%
BEVERLY SEWERAGE AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN SEWERAGE AUTHORITY	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
BOROUGH OF BUENA MUNICIPAL UTILITIES AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BRICK TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAPE MAY COUNTY MUNICIPAL UTILITIES AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CARLSTADT SEWERAGE AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
CARNEYS POINT SEWERAGE AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CINNAMINSON SEWERAGE AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
CLINTON TOWNSHIP SEWERAGE AUTHORITY	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil for EPL/0% for POL
CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K
DELANCO SEWERAGE AUTHORITY	No	No	\$ 2,500	\$ 2,500	0%
DEPTFORD TOWNSHIP MUA	Yes	Yes	\$ 2,500	\$ 2,500	0%
EAST WINDSOR MUA	Yes	Yes	\$ 2,500	\$ 2,500	0%
EATONTOWN SEWERAGE AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EGG HARBOR TOWNSHIP MUNICIPAL UTILITIES AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
EVESHAM MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
FRANKLIN TWP SA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HACKETTSTOWN MUA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAMILTON MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
HANOVER SEWERAGE AUTHORITY	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil for EPL/0% for POL
HILLSBOROUGH MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
JACKSON TOWNSHIP MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	0%
JERSEY CITY MUA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
KEARNY MUA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LACEY MUNICIPAL UTILITY AUTHORITY	No	No	\$ 100,000	\$ 2,500	20% of 1st 2Mil for EPL/0% for POL
LAKEWOOD MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
LAMBERTVILLE MUNICIPAL UTILITIES AUTHORITY	Yes	Yes	\$ 10,000	\$ 10,000	0%
LINDEN ROSELLE SA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K POL
LITTLE EGG HARBOR MUNICIPAL UTILITY AUTHORITY	Yes	Yes	\$ 2,500	\$ 2,500	0%
LOGAN TOWNSHIP MUA	Yes	Yes	\$ 2,500	\$ 2,500	0%
LONG BRANCH SEWERAGE AUTH	Yes	Yes	\$ 2,500	\$ 2,500	0%
* Member does NOT participate in EPL coverage					



2025 Risk Management Agreements Business Registration Certificates			
MUA	RMC	Contract Expiration Date	Business Registration Certificate Received
ATLANTIC CITY MUA	FAIRVIEW ASSOCIATES	12/31/2027	✓
BAYSHORE REGIONAL SA	CONNER STRONG	1/31/2026	✓
BEACHWOOD SA	CONNER STRONG & BUCKELEW	2/17/2026	✓
BERKELEY TWP SA	J. MICHAEL HILL AGENCY	1/18/2025	✓
BERKELEY TWP. MUA	J. MICHAEL HILL AGENCY	2/24/2025	✓
BERNARDS SA	RSC INSURANCE BROKERAGE	1/31/2027	✓
BEVERLY SEWERAGE AUTHORITY	HARDENBERGH INSURANCE GROUP	1/8/2026	✓
BORDENTOWN SA	BARCLAY GROUP	3/1/2026	✓
BRICK TWP MUA	IMAC INSURANCE AGENCY	1/31/2026	✓
BUENA BOROUGH MUA	BCA Insurance Group	12/31/2026	✓
CAPE MAY COUNTY MUA	MARSH & McLENNAN	12/31/2025	✓
CARLSTADT SA	PROFESSIONAL INSURANCE ASSOCIATES	2/28/2026	✓
CARNEY'S POINT TWP. SA	CONNER STRONG & BUCKELEW	2/17/2026	✓
CINNAMINSON SA	BARCLAY GROUP	2/10/2028	✓
CLINTON TWP SA	BORDEN PERLMAN	3/5/2026	✓
CUMBERLAND COUNTY IMPROVEMENT AUTH	MINTS INSURANCE		
DELANCO SEWERAGE AUTHORITY	BARCLAY INSURANCE GROUP	12/31/2025	✓
DEPTFORD TOWNSHIP MUA	HARDENBERGH INSURANCE GROUP	1/31/2026	✓
EAST WINDSOR MUA	RUE INSURANCE	12/31/2026	✓
EATONTOWN SA	CONNER STRONG & BUCKELEW	12/31/2025	✓
EGG HARBOR TOWNSHIP MUA	CJ ADAMS COMPANY	2/28/2026	✓
EVESHAM MUA	HARDENBERGH INSURANCE GROUP	1/31/2026	✓
FRANKLIN TWP SA	BUSINESS & GOVERNMENTAL INSURANCE	12/31/2025	✓
HACKETTSTOWN MUA	OTTERSTEDT AGENCY	12/31/2008	✓
HAMILTON TOWNSHIP MUA	HARDENBERGH INSURANCE GROUP	12/31/2025	✓
HANOVER TOWNSHIP SA	UNAPPOINTED	N/A	N/A
HILLSBOROUGH MUA	DANSKIN INSURANCE AGENCY	2/28/2026	✓
JACKSON TWP MUA	CONNER STRONG & BUCKELEW	12/31/2025	✓
JERSEY CITY MUA	BROWN AND BROWN METRO	12/31/2025	✓
KEARNY MUA	BROWN AND BROWN METRO	12/31/2025	✓
LACEY MUA	CONNER STRONG & BUCKELEW	2/4/2026	✓
LAKEWOOD MUA	CONNER STRONG & BUCKELEW	12/31/2025	✓
LAMBERTVILLE MUA	BORDEN PERLMAN CBIZ	3/1/2026	✓
LINDEN ROSELLE SEWERAGE AUTHORITY	CBIZ INSURANCE SERVICES	3/1/2026	✓
LITTLE EGG HARBOR MUA	CONNER STRONG & BUCKELEW	12/31/2025	✓
LOGAN TOWNSHIP MUA	CONNER STRONG & BUCKELEW	12/31/2025	✓
LONG BRANCH SEWERAGE AUTHORITY	BROWN & BROWN	2/19/2026	✓
LOWER TOWNSHIP MUA	MARSH & McLENNAN	2/1/2026	✓
MANASQUAN RIVER REG'L SA	CONNER STRONG & BUCKELEW	12/31/2025	✓
MANTUA TOWNSHIP MUA	HARDENBERGH INSURANCE GROUP	1/31/2026	✓
MERCHANTVILLE-PENNSAUKEN MUA	CONNER STRONG & BUCKELEW	6/30/2025	✓
MIDDLESEX COUNTY MUA	ACRISURE	12/31/2023	✓
MONMOUTH COUNTY OUTFALL AUTHORITY	DANSKIN AGENCY	2/3/2026	✓
MONROE MUA	JAMES O'DONNELL	2/17/2027	✓
MOUNT HOLLY MUA	INSURANCE AGENCY MANAGEMENT INC	2/13/2026	✓
MUSCONETCONG SA	PROFESSIONAL INSURANCE ASSOCIATES	1/31/2025	✓
N.ARLINGTON-LYNDHURST JOINT SEWER MTG	PROFESSIONAL INSURANCE ASSOCIATES	1/31/2026	✓
NORTH BERGEN MUA	BROWN AND BROWN METRO	12/31/2025	✓
NORTHWEST BERGEN COUNTY UTILITIES AUTH.	ALAMO INSURANCE GROUP	2/15/2023	✓
PASSAIC VALLEY WATER COMMISSION	FAIRVIEW ASSOCIATES	3/8/2025	✓
PENNS GROVE SA	CONNER STRONG & BUCKELEW	12/31/2025	✓
PENNSAUKEN SA	CONNER STRONG & BUCKELEW	12/31/2025	✓
PENNSVILLE SA	HARDENBERGH INSURANCE GROUP	2/15/2026	✓
PINE HILL BORO MUA	HARDENBERGH INSURANCE GROUP	2/3/2026	✓
PLAINFIELD AREA REGL SA	STANFORD RISK MANAGEMENT	12/31/2022	✓
POMPTON LAKES MUA	DAVID M HUNDERTMARK AGENCY, INC	12/31/2025	✓
RARITAN TOWNSHIP MUA	MCPHERSON & NEWLAND	12/31/2025	✓
READINGTON-LEBANON MUA	UNAPPOINTED	N/A	N/A
RIVERSIDE SEWERAGE AUTHORITY	BARCLAY GROUP	2/13/2023	✓
ROCKAWAY VALLEY REGIONAL SA	BROWN & BROWN INSURANCE	12/31/2025	✓
SECAUCUS MUA	ALAMO INSURANCE GROUP	12/31/2025	✓
SOMERSET RARITAN VALLEY REG'L SA	BROWN & BROWN METRO	12/31/2025	✓
SOUTH MONMOUTH REGIONAL SA	DANSKIN AGENCY	2/13/2026	✓
STONY BROOK REG'L S.A.	BROWN & BROWN METRO	12/31/2025	✓
TOMS RIVER MUA	CONNER STRONG & BUCKELEW	12/31/2025	✓
TOWNSHIP OF MIDDLETOWN S.A.	IMAC INSURANCE AGENCY	12/31/2025	✓
TOWNSHIP OF OCEAN SA	CONNER STRONG & BUCKELEW	12/31/2025	✓
TWO RIVERS WATER RECLAMATION	GOVERNMENTAL RISK MGNMT	12/31/2024	✓
UNION COUNTY UA	BUSINESS & GOVERNMENTAL INSURANCE	2/21/2025	✓
WANAQUE VALLEY REGIONAL SA	SKYLANDS RISK MANAGEMENT	3/1/2026	✓
WARREN COUNTY PEQUEST MUA	OTTERSTEDT AGENCY	10/15/2025	✓
WASHINGTON TWP MUA	PIA	1/31/2026	✓
WASHINGTON TWP MUA (GLOUCESTER COUNTY)	BARCLAY GROUP	1/31/2026	✓
WESTERN MONMOUTH MUA	DANSKIN AGENCY	1/31/2025	✓
WILLINGBORO MUA	CORPORATE EMPLOYEE BENEFITS LLC	12/31/2025	✓
WOODSTOWN SA	BARCLAY GROUP	2/1/2025	✓
WRIGHTSTOWN MUA	BARCLAY GROUP	2/19/2026	✓

**New Jersey Utility Authorities Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2025 as of April 17, 2025**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
 <b>Budget</b>	<b>Filed 1/28/2025</b>
 <b>Actuarial Certification</b>	<b>Filed 1/28/2025</b>
 <b>Reinsurance Policies</b>	<b>File by 5/10/2025</b>
 <b>Fund Commissioners</b>	<b>Filed 2/27/2025</b>
 <b>Fund Officers</b>	<b>Filed 2/27/2025</b>
 <b>Bylaw Amendments</b>	<b>N/A</b>
 <b>Renewal Resolutions</b>	<b>Renewing Members - Filed 2/27/2025</b>
 <b>Indemnity and Trust</b>	<b>Renewing Members - Filed 2/27/2025</b>
 <b>New Members</b>	<b>Cumberland County Improvement Auth</b>
 <b>Withdrawals</b>	<b>None</b>
 <b>2025 Risk Management Plan</b>	<b>Filed 2/27/2025</b>
 <b>2025 Risk Manager Contracts</b>	<b>In Progress</b>
 <b>State Comptroller Audit Filing</b>	<b>File by 6/26/2025</b>
 <b>Unaudited Financials</b>	<b>File by 2/28/2025</b>
 <b>Annual Audit</b>	<b>File by 6/30/2025</b>
 <b>Ethic Filings</b>	<b>Online</b>
 <b>Budget Changes</b>	<b>Seminar Credits</b>
 <b>Transfers</b>	<b>N/A</b>
 <b>Dividends</b>	<b>N/A</b>
 <b>Additional Assessments</b>	<b>None</b>

<b>Professionals</b>	<b>Contract</b>	<b>Insurance</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>	<b>Bio Data</b>
Administrator	<input type="checkbox"/>	✓	✓	✓		✓
Safety	<input type="checkbox"/>	✓		✓		✓
Attorney	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		✓
Treasurer	<input type="checkbox"/>	N/A	✓	N/A		✓
Actuary	✓	<input type="checkbox"/>		✓		✓
Claims	<input type="checkbox"/>	✓	✓	✓	✓	✓
Underwriter	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		✓
Auditor	<input type="checkbox"/>	✓		✓		✓
Asset Manager	<input type="checkbox"/>	<input type="checkbox"/>	✓	✓		✓
MCO	<input type="checkbox"/>	✓		✓		✓
Int Auditor	✓	N/A		N/A		✓
<input type="checkbox"/> Indicates that requirement has expired and requires renewal by Fund Professional						



# NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 19-25

APRIL 2025

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the New Jersey Utility Authority Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

## FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RCF	2024 ASSESSMENT FOR CY 2020 04/25	812,636.10
		<b>812,636.10</b>
	<b>Total Payments FY CLOSED</b>	<b>812,636.10</b>

## FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BUSINESS & GOVERNMENTAL INS. AGENCY	RMC- 2024 UNION CTY UA INV 195057 04/25	3,281.00
		<b>3,281.00</b>
READINGTON-LEBANON S/A	RMC- 1ST AND 2ND INSTALL 2024 04/25	3,602.00
		<b>3,602.00</b>
WARREN COUNTY MUA	RETURN OF 2024 RMC FEE	3,942.00
		<b>3,942.00</b>
NORTHWEST BERGEN COUNTY UA	RMC FEE- 2ND HALF 2024 04/25	14,665.00
		<b>14,665.00</b>
WALTER S. BARCLAY AGENCY INC.	RMC- 2024 WOODSTON SEWERAGE 04/25	1,496.64
		<b>1,496.64</b>
	<b>Total Payments FY 2024</b>	<b>26,986.64</b>

## FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	MAN. CARE SERVICES INV 10338956 04/25	11,165.62
		<b>11,165.62</b>
QUAL-LYNX	CLAIM ADJ. SERVICES inv QL25-0328 4/25	22,210.76
		<b>22,210.76</b>
THE SOURCING GROUP, LLC	144 TWO TONED CAPS INV 682607 3/25	2,002.00
		<b>2,002.00</b>
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 04/25	18,095.32
J.A. MONTGOMERY RISK CONTROL	NJUA KICKOFF- PAULS AWARDS INV 3424	940.54
		<b>19,035.86</b>
PERMA	POSTAGE 03/25	162.98
PERMA	ADMIN FEES 04/25	33,515.90
		<b>33,678.88</b>
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES 04/25	3,254.10
		<b>3,254.10</b>
BERRY, SAHRADNIK, KOTZAS & BENSON	LEGAL SERVICES-W COMP. FOR 03/24	1,791.74
BERRY, SAHRADNIK, KOTZAS & BENSON	ATTORNEY RETAINER 04/25	1,988.75
BERRY, SAHRADNIK, KOTZAS & BENSON	LEGAL SERVICES- LIABILITY CLAIMS 03/25	2,718.76

		<b>6,499.25</b>
STUART NEUHOF	TREASURER FEE 04/25	2,035.82
STUART NEUHOF	REIMB SHIP TO AUDITOR 04/25	43.30
		<b>2,079.12</b>
EDGEWOOD PARTNERS INSURANCE CENTER	UNDERWRITING MGR 04/25	9,367.00
		<b>9,367.00</b>
GARY VACCARO	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
JILL PLESNARSKI	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
RICHARD BRAND	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
THOMAS HORN	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
FRANK PESTANA	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
BRIAN BIGLER	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
JUSTIN FLANCAUM	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	300.00
		<b>300.00</b>
PETER CANAL	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
STEPHEN BLANKENSHIP	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
BERNARD RUTKOWSKI	EXEC.COMM.- MTG. ATTENDANCE Q1 2025	450.00
		<b>450.00</b>
DADDIOS GRILLE	CATER MEETING ON 1/16/25	250.00
		<b>250.00</b>
NEWTECH SERVICES INC.	WEB MAINT/ WEB SERV. INV 60019 4/25	175.00
		<b>175.00</b>
FOUNDATION RISK PARTNERS, CORP.	RMC 1ST OF 2 2025 ATLANTIC CITY MUA	15,040.00
		<b>15,040.00</b>
ACCESS	INV 11368534 DEPT 412 1/31/25	120.47
		<b>120.47</b>

CONNER STRONG & BUCKELEW	RMC- 1ST HALF 25- MERCHANTVILLE 4/25	8,795.00
CONNER STRONG & BUCKELEW	RMC 1ST HALF 25- LACEY MUA 4/25	4,683.00
CONNER STRONG & BUCKELEW	RMC 1ST HALF 25-PENNS GROVE SA 4/25	1,445.00
CONNER STRONG & BUCKELEW	RMC 1ST HALF 25- BAYSHORE REG SA 4/25	10,162.00
CONNER STRONG & BUCKELEW	RMC 1ST HALF 25- BEACHWOOD SA 4/25	675.00
CONNER STRONG & BUCKELEW	RMC 1ST HALF 25- CARNEYS PT SA 4/25	2,065.00
		<b>27,825.00</b>
HARDENBERGH INSURANCE GROUP	RMC 1ST HALF 25- PINE HILL MUA 04/25	1,824.66
HARDENBERGH INSURANCE GROUP	RMC 1ST HALF 25- PENNSVILLE SA 04/25	2,230.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST HALF 25 BEVERLY SA 04/25	1,560.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST HALF 25- DEPTFORD MUA 04/25	5,906.00
HARDENBERGH INSURANCE GROUP	RMC 1ST HALF 25- MANTUA MUA 04/25	2,216.52
		<b>13,737.18</b>
HAMILTON TOWNSHIP MUA	RMC FEE 1ST INSTALL 2025 04/25	3,590.00
		<b>3,590.00</b>
	<b>Total Payments FY 2025</b>	<b>174,380.24</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,014,002.98</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

April 11, 2025

To the Members of the Executive Board  
NJ Utility Authorities  
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the period ending March 31, 2025 for Closed Fund Years 2017 through 2020 and Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.  
A summary of the contents of these statements is presented below.

- BILL LIST FOR THE MONTH OF APRIL:

Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for March totaled \$34,336.72. This generated an average annual yield of 3.76%. The yield excluding an unrealized gain of \$2,505.08 is 3.49%.

- RECEIPT ACTIVITY FOR MARCH:

Assessments	\$364,288.00
Subrogation/Reimb.	26,938.40
<u>Total Receipts</u>	<u>\$391,226.40</u>

- CLAIM ACTIVITY FOR MARCH:

The enclosed report shows claim activity during the month for claims paid by the fund.

Direct Loss Payments	\$470,670.46
Claim Expenses	13,913.76
Legal Defense Costs	3,690.05
<u>Total Claims</u>	<u>\$488,274.27</u>

- CASH ACTIVITY FOR MARCH:

The enclosed report shows that during the reporting month the fund’s “Cash Position” changed from an opening balance of \$11,508,520.14 to a closing balance of \$10,388,725.35 showing a decrease of \$1,119,794.79.

The information contained in this report is a summary of the attached schedules.

Sincerely,

Stuart Neuhof  
Treasurer

**NJ UTILITY AUTHORITIES JOINT INSURANCE FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2025 Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(3,580,636.07)	3,144,761.41	(344,176.46)	3,348,569.08	(380,049.60)	(110,916.35)	335,044.59	0.01	8,877,271.33	218,652.07	11,508,520.01
RECEIPTS											
Assessments	141,014.31	39,169.33	0.00	71,753.85	14,914.70	4,689.09	12,778.17	0.00	78,567.69	1,400.84	364,288.00
Refunds	31,072.85	0.00	0.00	5,536.78	0.00	0.00	0.00	0.00	0.00	0.00	36,609.63
Invest Pymnts	152.73	6,662.99	0.00	7,913.87	0.00	0.00	0.00	0.00	18,867.51	463.27	34,060.37
Invest Adj	1.24	54.06	0.00	64.21	0.00	0.00	0.00	0.00	153.08	3.75	276.34
Subtotal Invest	153.97	6,717.05	0.00	7,978.08	0.00	0.00	0.00	0.00	19,020.59	467.02	34,336.71
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9,671.23)	0.00	(9,671.23)
TOTAL	172,241.13	45,886.38	0.00	85,268.71	14,914.70	4,689.09	12,778.17	0.00	87,917.05	1,867.86	425,563.11
EXPENSES											
Claims Transfers	63,691.91	64,633.83	812.50	355,523.33	0.00	0.00	0.00	0.00	0.00	0.00	484,661.57
Expenses	20,087.75	72,303.83	0.00	254,036.04	397,984.00	0.00	0.00	0.00	316,284.72	0.00	1,060,696.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	83,779.66	136,937.66	812.50	609,559.37	397,984.00	0.00	0.00	0.00	316,284.72	0.00	1,545,357.91
END BALANCE	(3,492,174.60)	3,053,710.13	(344,988.96)	2,824,278.43	(763,118.90)	(106,227.25)	347,822.76	0.01	8,648,903.66	220,519.93	10,388,725.21

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2025									
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(2,905,006.07)	607,599.17	0.00	1,554,459.51	(196,805.19)	119,202.09	324,835.73	0.00	1,679,301.35	35,749.16	1,219,335.75
RECEIPTS											
Assessments	141,014.31	39,169.33	0.00	71,753.85	14,914.70	4,689.09	12,778.17	0.00	78,567.69	1,400.84	364,288.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	1,287.36	0.00	3,293.53	0.00	0.00	0.00	0.00	3,558.04	75.74	8,214.67
Invest Adj	0.00	10.45	0.00	26.72	0.00	0.00	0.00	0.00	28.87	0.61	66.65
Subtotal Invest	0.00	1,297.81	0.00	3,320.25	0.00	0.00	0.00	0.00	3,586.91	76.35	8,281.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9,671.23)	0.00	(9,671.23)
TOTAL	141,014.31	40,467.14	0.00	75,074.10	14,914.70	4,689.09	12,778.17	0.00	72,483.37	1,477.19	362,898.09
EXPENSES											0.00
Claims Transfers	10,141.14	9,516.16	0.00	23,784.90	0.00	0.00	0.00	0.00	0.00	0.00	43,442.20
Expenses	20,087.75	72,303.83	0.00	254,036.04	397,984.00	0.00	0.00	0.00	280,478.72	0.00	1,024,890.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	30,228.89	81,819.99	0.00	277,820.94	397,984.00	0.00	0.00	0.00	280,478.72	0.00	1,068,332.54
END BALANCE	(2,794,220.65)	566,246.32	0.00	1,351,712.68	(579,874.49)	123,891.19	337,613.90	0.00	1,471,306.00	37,226.35	513,901.30

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2024									
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(65,142.24)	1,037,745.27	(23,210.91)	347,097.16	(373,050.18)	(230,119.44)	10,208.85	0.00	1,803,483.19	63,313.12	2,570,324.82
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	14,503.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,503.12
Invest Pymnts	0.00	2,198.73	0.00	735.42	0.00	0.00	0.00	0.00	3,821.15	134.15	6,889.45
Invest Adj	0.00	17.84	0.00	5.97	0.00	0.00	0.00	0.00	31.00	1.09	55.90
Subtotal Invest	0.00	2,216.57	0.00	741.39	0.00	0.00	0.00	0.00	3,852.15	135.24	6,945.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,503.12	2,216.57	0.00	741.39	0.00	0.00	0.00	0.00	3,852.15	135.24	21,448.47
EXPENSES											
Claims Transfers	52,317.74	52,730.62	0.00	249,325.80	0.00	0.00	0.00	0.00	0.00	0.00	354,374.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,806.00	0.00	35,806.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	52,317.74	52,730.62	0.00	249,325.80	0.00	0.00	0.00	0.00	35,806.00	0.00	390,180.16
END BALANCE	(102,956.86)	987,231.22	(23,210.91)	98,512.75	(373,050.18)	(230,119.44)	10,208.85	0.00	1,771,529.34	63,448.36	2,201,593.13

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2023									
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(584,615.90)	543,583.52	(10,315.44)	1,447,796.75	203,387.01	1.00	0.01	0.01	125,131.64	29,267.25	1,754,235.85
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	10,517.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,517.26
Invest Pymnts	0.00	1,151.72	0.00	3,067.53	0.00	0.00	0.00	0.00	265.12	62.01	4,546.38
Invest Adj	0.00	9.34	0.00	24.89	0.00	0.00	0.00	0.00	2.15	0.50	36.88
Subtotal Invest	0.00	1,161.06	0.00	3,092.42	0.00	0.00	0.00	0.00	267.27	62.51	4,583.26
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,517.26	1,161.06	0.00	3,092.42	0.00	0.00	0.00	0.00	267.27	62.51	15,100.52
EXPENSES											
Claims Transfers	1,158.03	1,070.25	0.00	66,049.14	0.00	0.00	0.00	0.00	0.00	0.00	68,277.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,158.03	1,070.25	0.00	66,049.14	0.00	0.00	0.00	0.00	0.00	0.00	68,277.42
END BALANCE	(575,256.67)	543,674.33	(10,315.44)	1,384,840.03	203,387.01	1.00	0.01	0.01	125,398.91	29,329.76	1,701,058.95

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2022										
Month Ending:		March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	(97,955.12)	671,857.34	(246,786.11)	385,785.67	(27,238.65)	0.00	0.00	0.00	(27,709.87)	35,116.89	693,070.15	
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	6,052.47	0.00	0.00	5,536.78	0.00	0.00	0.00	0.00	0.00	0.00	11,589.25	
Invest Pymnts	0.00	1,423.50	0.00	817.39	0.00	0.00	0.00	0.00	0.00	74.40	2,315.29	
Invest Adj	0.00	11.55	0.00	6.63	0.00	0.00	0.00	0.00	0.00	0.60	18.78	
Subtotal Invest	0.00	1,435.05	0.00	824.02	0.00	0.00	0.00	0.00	0.00	75.00	2,334.07	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	6,052.47	1,435.05	0.00	6,360.80	0.00	0.00	0.00	0.00	0.00	75.00	13,923.32	
EXPENSES												
Claims Transfers	75.00	1,316.80	812.50	2,797.21	0.00	0.00	0.00	0.00	0.00	0.00	5,001.51	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	75.00	1,316.80	812.50	2,797.21	0.00	0.00	0.00	0.00	0.00	0.00	5,001.51	
END BALANCE	(91,977.65)	671,975.59	(247,598.61)	389,349.26	(27,238.65)	0.00	0.00	0.00	(27,709.87)	35,191.89	701,991.96	

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2021										
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	72,083.26	283,976.11	(63,864.00)	(386,570.01)	13,657.41	0.00	0.00	0.00	45,390.28	55,205.65	19,878.70
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	152.73	601.68	0.00	0.00	0.00	0.00	0.00	0.00	96.17	116.97	967.55
Invest Adj	1.24	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.78	0.95	7.85
Subtotal Invest	153.97	606.56	0.00	0.00	0.00	0.00	0.00	0.00	96.95	117.92	975.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	153.97	606.56	0.00	0.00	0.00	0.00	0.00	0.00	96.95	117.92	975.40
EXPENSES											
Claims Transfers	0.00	0.00	0.00	13,566.28	0.00	0.00	0.00	0.00	0.00	0.00	13,566.28
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	13,566.28	0.00	0.00	0.00	0.00	0.00	0.00	13,566.28
END BALANCE	72,237.23	284,582.67	(63,864.00)	(400,136.29)	13,657.41	0.00	0.00	0.00	45,487.23	55,323.57	7,287.82

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,251,674.74	0.00	5,251,674.74
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,127.03	0.00	11,127.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.28	0.00	90.28
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,217.31	0.00	11,217.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,217.31	0.00	11,217.31
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,262,892.05	0.00	5,262,892.05



Month	March
Current Fund Year	2025

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CURRENT MONTH	March
CURRENT FUND YEAR	2025

	<b>Description:</b> <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>	OPERATING	CASH MGMNT	INVEST ACCT	ASSET MGR	CLAIMS	EXPENSE
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$11,508,520.14	5,696,713.01	1,153,600.81	4,142,078.68	-	490,399.78	25,727.86
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$276.36	\$0.00	\$0.00	\$276.36	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$31,555.28	\$19,715.03	\$0.00	\$7,869.81	\$0.00	\$2,479.79	\$1,490.65
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized / UnRealized / Unrealized Gain (Loss)	\$2,505.08	\$0.00	\$0.00	\$2,505.08	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$34,336.72	\$19,715.03	\$0.00	\$10,651.25	\$0.00	\$2,479.79	\$1,490.65
9 Deposits - Purchases	\$1,851,922.74	\$391,226.40	\$0.00	\$0.00	\$0.00	\$400,000.00	\$1,060,696.34
10 (Withdrawals - Sales)	-\$3,006,054.25	-\$1,460,696.34	\$0.00	\$0.00	\$0.00	-\$484,661.57	-\$1,060,696.34
Ending Cash & Investment Balance	\$10,388,725.35	\$4,646,958.10	\$1,153,600.81	\$4,152,729.93	\$0.00	\$408,218.00	\$27,218.51
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$838,235.81	\$0.00	\$0.00	\$0.00	\$0.00	\$212,799.52	\$625,436.29
(Less Deposits in Transit)	-\$846.03	-\$846.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$11,226,115.13	\$4,646,112.07	\$1,153,600.81	\$4,152,729.93	\$0.00	\$621,017.52	\$652,654.80



Statement of Change in Net Assets  
Market Value

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

MX6F39132302 - NJ UTIL AUTHORITY

03/31/2025

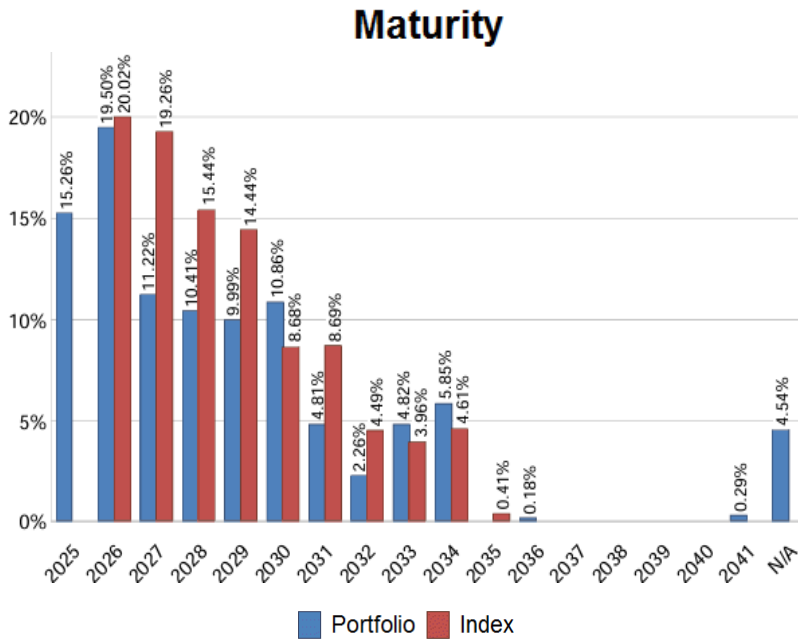
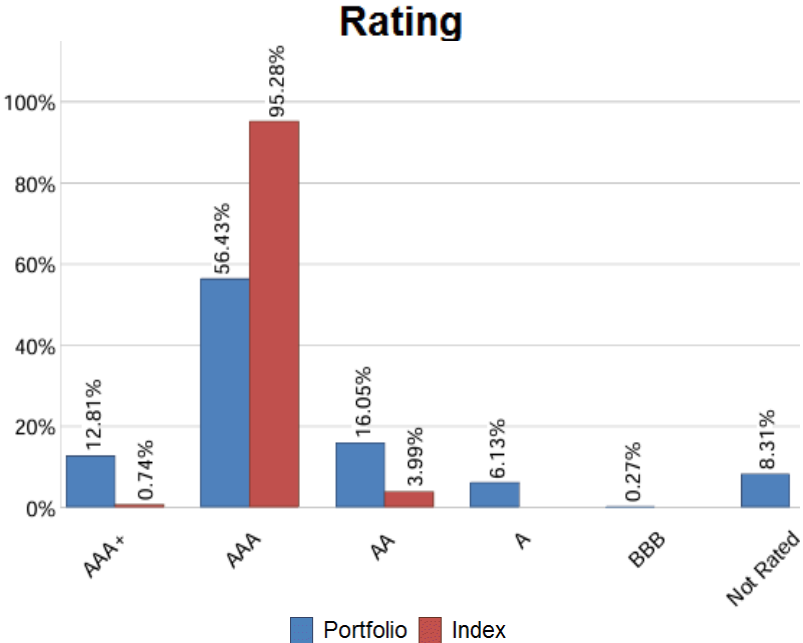
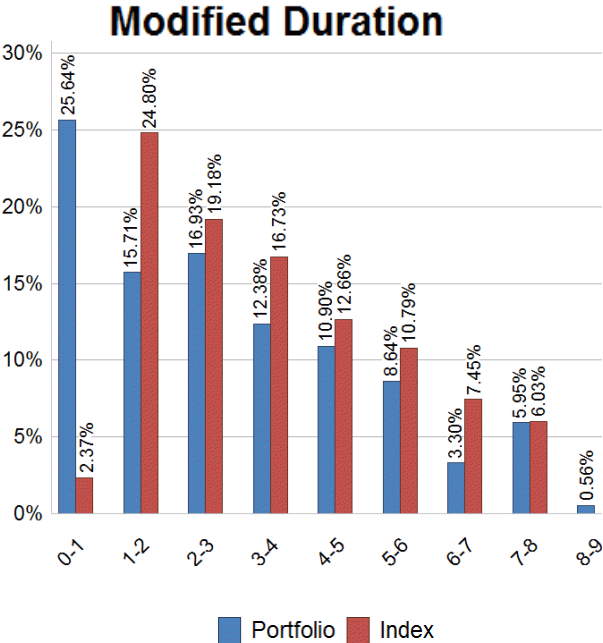
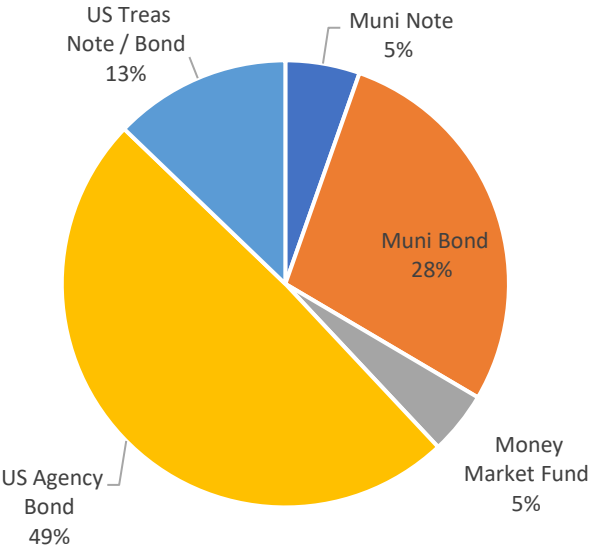
	Current Period		Fiscal Year To Date	
	03/01/2025	03/31/2025	01/01/2025	03/31/2025
NET ASSETS - BEGINNING OF PERIOD		4,142,078.71		8,075,348.03
		<u>4,142,078.71</u>		<u>8,075,348.03</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	8,510.14		25,364.30	
REALIZED GAIN/LOSS	38.41		5,768.39	
REALIZED GAIN/LOSS- LONG	0.00		-5,729.98	
UNREALIZED GAIN/LOSS-INVESTMENT	2,466.67		54,385.52	
ACCRETION/AMORTIZATION	276.36		791.08	
TOTAL INVESTMENT INCOME		<u>11,291.58</u>		<u>80,579.31</u>
TOTAL RECEIPTS		<u>11,291.58</u>		<u>80,579.31</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	103.84		309.81	
INVESTMENT ADVISORY FEES	432.65		2,577.76	
CONSULTING	103.84		309.81	
TOTAL ADMINISTRATIVE EXPENSES		<u>640.33</u>		<u>3,197.38</u>
DISTRIBUTION TO PLAN ADMINISTRATOR				
	0.00		4,000,000.00	
TOTAL DISTRIBUTION TO PLAN ADMINISTRATOR		<u>0.00</u>		<u>4,000,000.00</u>
TOTAL DISBURSEMENTS		<u>640.33</u>		<u>4,003,197.38</u>
NET ASSETS - END OF PERIOD		<u><u>4,152,729.96</u></u>		<u><u>4,152,729.96</u></u>

# Muni Excess Liability Joint Insurance Fund

As of 3/31/2025	
Portfolio Total Par	\$ 353,197,000
Principal Market Value	\$ 324,118,291
Accrued Interest	\$ 7,923,332
Market Value Plus Accrued	\$ 332,041,623
Total Revenue YTD	\$ (2,673,683)
NAV	\$ 10.2512
Average Maturity (yrs)	3.43
Modified Duration	2.86
Book Yield	2.60%
Yield to Maturity / Call	4.23%
Projected Coupon Income	\$ 7,945,222

As of 3/31/2025	QTD	1YR	Since Inception*
MEL (Gross)	2.02%	5.30%	4.15%
Bloomberg Govt Intermediate	2.48%	5.35%	3.65%

\*account funding inception 2/3/23





NJUA JIF  
SAVINGS AND PENETRATION SUMMARY

2025	# of Bills	# In Network	# Out of Network	Network Utilization	Charges	Approved for Payment	Savings	% Of Savings	Total Intakes	Treatment Required	Record Only
January	186	181	5	97%	\$ 650,605.21	\$ 145,692.49	\$ 504,912.72	78%	62	39	23
February	163	162	1	99%	\$ 162,898.65	\$ 58,694.57	\$ 104,204.08	64%	19	10	9
March	271	266	5	98%	\$ 1,277,413.03	\$ 209,349.82	\$ 1,068,063.21	84%	34	23	11
	186	181	5	97%	\$ 650,605.21	\$ 145,692.49	\$ 504,912.72	78%	115	39	23

2024	# Of Bills	# In Network	# Out of Network	Network Utilization	Charges	Approved for Payment	Savings	% Of Savings	Total Intakes	Treatment Required	Record Only
JANUARY	137	131	6	96%	\$ 400,885.21	\$ 67,760.24	\$ 333,124.97	83%	26	21	5
FEBRUARY	242	230	12	95%	\$ 674,462.30	\$ 252,137.40	\$ 422,324.90	63%	9	7	2
MARCH	309	298	11	96%	\$ 1,113,375.34	\$ 213,458.76	\$ 899,916.58	81%	11	7	4
APRIL	159	152	7	96%	\$ 394,235.89	\$ 111,261.87	\$ 282,974.02	72%	10	9	1
MAY	198	196	2	99%	\$ 555,390.63	\$ 349,655.21	\$ 205,735.42	37%	15	14	1
JUNE	44	44	0	100%	\$ 64,818.12	\$ 24,903.00	\$ 40,725.12	63%	19	18	1
JULY	38	38	0	100%	\$ 13,519.42	\$ 4,547.94	\$ 9,025.48	67%	13	10	3
AUGUST	341	340	1	99%	\$ 321,098.00	\$ 125,993.00	\$ 195,105.00	83%	19	10	9
SEPT	351	351	0	100%	\$ 410,592.30	\$ 131,275.45	\$ 279,316.85	68%	14	7	7
OCT	124	120	4	97%	\$ 467,671.56	\$ 258,146.86	\$ 209,524.70	45%	54	31	23
NOV	309	303	6	98%	\$ 357,932.57	\$ 160,454.60	\$ 197,477.97	55%	19	15	4
DEC	378	370	8	98%	\$ 1,023,142.56	\$ 288,910.38	\$ 734,232.18	72%	25	16	9
TOTALS	2630	2573	57	98%	\$ 5,797,123.90	\$ 1,988,504.71	\$ 3,809,483.19	66%	234	165	69

2023	# Of Bills	# In Network	# Out of Network	Network Utilization	Charges	Approved for Payment	Savings	% Of Savings	Total Intakes	Treatment Required	Record Only
JANUARY	202	193	9	96%	\$ 749,622.78	\$ 227,230.34	\$ 522,392.44	70%	12	9	3
FEBRUARY	149	140	9	94%	\$ 119,805.44	\$ 49,910.01	\$ 69,895.43	58%	9	8	1
MARCH	195	184	11	94%	\$ 171,340.67	\$ 58,537.70	\$ 112,802.97	66%	16	12	4
APRIL	134	128	6	96%	\$ 208,417.02	\$ 111,691.75	\$ 96,725.27	46%	21	18	3
MAY	164	150	14	91%	\$ 159,210.53	\$ 57,901.00	\$ 101,309.53	64%	13	10	3
JUNE	133	128	5	96%	\$ 204,505.07	\$ 69,343.88	\$ 135,161.19	66%	19	17	2
JULY	143	133	10	93%	\$ 690,607.07	\$ 92,048.01	\$ 598,559.06	87%	8	5	3
AUGUST	209	198	11	95%	\$ 326,323.05	\$ 75,349.24	\$ 250,973.81	77%	19	13	6
SEPT	175	167	8	95%	\$ 246,263.10	\$ 60,301.48	\$ 185,961.62	76%	19	14	5
OCT	122	120	2	98%	\$ 118,271.14	\$ 39,564.40	\$ 78,706.74	67%	10	10	0
NOV	200	187	13	94%	\$ 245,489.61	\$ 95,574.00	\$ 149,915.61	61%	14	10	4
DEC	144	139	5	97%	\$ 365,180.29	\$ 102,490.35	\$ 262,689.94	72%	9	4	5
TOTALS	1970	1867	103	95%	\$ 3,605,035.77	\$ 1,039,942.16	\$ 2,565,093.61	71%	169	130	39



**NJUA JIF**  
**Top 10 Providers**  
**By Charges**  
**PAR/NonPAR/MCCI**

<u>Provider Name</u>	<u>Specialty</u>	<u># of Bills</u>	<u>Charges</u>	<u>Approved For Payment</u>	<u>Savings</u>	<u>% of Savings</u>
<b>PARTICIPATING</b>						
AHS HOSPITAL CORP	Ortho/Neuro	4	\$ 371,729.31	\$ 64,762.11	\$ 306,967.20	83%
GARDEN STATE ORTHOPAEDIC ASSOC PA	Ortho/Neuro	5	\$ 314,161.34	\$ 11,738.81	\$ 302,422.53	96%
Garden State Surgical Center	Ortho/Neuro	1	\$ 135,526.01	\$ 16,715.50	\$ 118,810.51	88%
KENNEDY UNIVERSITY HOSPITAL INC.	Ortho/Neuro	2	\$ 85,272.57	\$ 19,123.01	\$ 66,149.56	78%
NEUROSURGICAL & SPINAL SPECIALISTS	Ortho/Neuro	4	\$ 71,500.00	\$ 10,137.44	\$ 61,362.56	86%
GARDEN STATE MEDICAL CENTER	Ortho/Neuro	2	\$ 51,700.00	\$ 2,219.58	\$ 49,480.42	96%
IVYREHAB NETWORK, INC - NJ SOUTH	Physical Medicine & Rehabilitation	66	\$ 37,603.00	\$ 7,310.00	\$ 30,293.00	81%
KESSLER INSTITUTE	Ortho/Neuro	41	\$ 34,876.53	\$ 11,355.46	\$ 23,521.07	67%
BERGENFIELD SURGICAL CENTER	Ortho/Neuro	1	\$ 32,512.00	\$ 4,500.00	\$ 28,012.00	86%
TWIN BORO PHYSICAL THERAPY	Physical Medicine & Rehabilitation	65	\$ 26,434.00	\$ 5,195.00	\$ 21,239.00	80%
		<b>191</b>	<b>\$ 1,161,314.76</b>	<b>\$ 153,056.91</b>	<b>\$ 1,008,257.85</b>	<b>81%</b>



# **NJUA JIF** **Charges/Savings by Specialty**

Specialty/In Network	# of Bills	Charges	Approved For Payment	Savings	% of Savings
Ortho/Neuro	90	\$ 1,126,832.65	\$ 153,765.36	\$ 973,067.29	86%
Physical Medicine & Rehabilitation	142	\$ 73,993.00	\$ 16,008.63	\$ 57,984.37	78%
Urgent Care	10	\$ 25,272.64	\$ 11,070.12	\$ 14,202.52	56%
Anesthesiology/Pain Management	4	\$ 17,525.00	\$ 12,851.31	\$ 4,673.69	27%
DME	5	\$ 10,308.62	\$ 6,968.03	\$ 3,340.59	32%
Anesthesiology	3	\$ 10,216.00	\$ 3,774.52	\$ 6,441.48	63%
MRI/Radiology	5	\$ 6,928.32	\$ 1,365.82	\$ 5,562.50	80%
Occupational medicine	4	\$ 4,235.34	\$ 1,648.73	\$ 2,586.61	61%
Emergency Medicine	2	\$ 1,027.46	\$ 859.56	\$ 167.90	16%
Transport	4	\$ 1,000.00	\$ 1,000.00	\$ -	
		<b>\$ 1,277,339.03</b>	<b>\$ 209,312.08</b>	<b>\$ 1,068,026.95</b>	<b>84%</b>



**NJUA JIF**  
**Top 10 Claimants By Charges**

Claim #	DOL	Age Range	Mechanism of Injury	Body Part	Charges	Approved For Payment	Savings	% Savings
2024338465	6/17/2024	40-50	STRAIN/INJURY BY LIFTING	Shoulders	\$ 476,940.64	\$ 46,062.42	\$ 430,878.22	90%
2024310622	7/28/2023	50-60	FALL, SLIP, TRIP, NOC	Multiple	\$ 260,868.68	\$ 14,091.97	\$ 246,776.71	95%
2024332909	4/5/2024	60-70	FALL,SLIP,TRIP FROM SAME LEVEL	Lower back	\$ 121,107.21	\$ 54,379.83	\$ 66,727.38	55%
2024314311	9/19/2023	60-70	FALL,SLIP,TRIP FROM LIQUID	Multiple	\$ 82,962.34	\$ 12,441.78	\$ 70,520.56	85%
1257772	9/23/2016	60-70	FALL,SLIP,TRIP FROM LADDER	Knee	\$ 82,549.81	\$ 17,679.95	\$ 64,869.86	79%
2024334563	5/7/2024	40-50	STRUCK/INJ-HAND TOOL/MACHINE	Head	\$ 52,060.32	\$ 2,288.10	\$ 49,772.22	96%
2024334012	5/2/2024	60-70	STRAIN/INJURY BY TWISTING	Foot	\$ 48,503.52	\$ 7,440.00	\$ 41,063.52	85%
2024337676	6/7/2024	40-50	STRAIN/INJURY BY TWISTING	Ankle	\$ 23,611.00	\$ 5,225.34	\$ 18,385.66	78%
2025339344	7/1/2024	50-60	FALL, SLIP, TRIP, NOC	Knee	\$ 22,372.80	\$ 8,316.31	\$ 14,056.49	63%
2025356957	1/23/2025	40-50	STRUCK/INJ BY MOTOR VEHICLE	Multiple	\$ 18,285.82	\$ 4,923.06	\$ 13,362.76	73%



# SAFETY DIRECTOR REPORT

## New Jersey Utility Authorities Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Brian Maitland, JIF Safety Director

**DATE:** April 23, 2025

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Brian Maitland, CSP, ARM, CPSI, CIT Safety Director Cell # 848-231-9017 Office # 732-660-5037 <a href="mailto:bmaitland@jamontgomery.com">bmaitland@jamontgomery.com</a>	Matt Genna, CSP, CIT, CPSI Associate Director Cell # 609-947-7563 Office # 732-736-5265 <a href="mailto:mgenna@jamontgomery.com">mgenna@jamontgomery.com</a>	Liam Callahan, CSP, CPSI Senior Risk Control Consultant Cell # 609-578-0744 Office # 732-660-5020 <a href="mailto:llcallahan@jamontgomery.com">llcallahan@jamontgomery.com</a>
Mike Thomson, CPSI Risk Control Consultant Cell # 973-670-6046 Office # 973-659-6444 <a href="mailto:mthomson@jamontgomery.com">mthomson@jamontgomery.com</a>	George Lewis Risk Control Consultant Cell # 908-334-5174 <a href="mailto:glewis@jamontgomery.com">glewis@jamontgomery.com</a>	Brendan Hirsh Risk Control Consultant Cell # 609-760-3326 Office # 856-267-0869 <a href="mailto:bhirsh@jamontgomery.com">bhirsh@jamontgomery.com</a>
Danielle Sanders Senior Account Manager Office #: 856-552-6898 <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a>	Mailing Address: 231 Main Street P. O. Box 2017 Toms River, NJ 08754 <a href="mailto:njuajif@jamontgomery.com">njuajif@jamontgomery.com</a>	

### LOSS CONTROL SURVEYS

- Bayshore Regional SA on March 14, 2025
- Bernards Twp. SA on March 11, 2025
- Buena Borough MUA on March 13, 2025
- Cape May County MUA on March 25, 2025
- Hackettstown MUA on March 27, 2025
- Jackson MUA on March 26, 2025
- Middlesex County UA on March 7, 2025
- Mount Holly MUA on March 11, 2025
- North Bergen MUA on March 11, 2025
- Northwest Bergen County UA on March 6, 2025
- Pompton Lakes MUA on March 25, 2025
- Two Rivers Water RA on March 6, 2025
- Wrightstown MUA on March 3, 2025

***J. A. MONTGOMERY CONSULTING ACTIVITIES***

<b>AUTHORITY</b>	<b>DATE VISITED</b>	<b>HOURS</b>
Wrightstown MUA	3.3.25	8.0
Northwest Bergen County UA	3.6.25	8.0
Two Rivers Water RA	3.6.25	8.0
Middlesex County UA	3.7.25	8.0
Bernards Twp. SA	3.11.25	8.0
Mount Holly MUA	3.11.25	8.0
North Bergen MUA	3.11.25	8.0
Buena Borough MUA	3.13.25	8.0
Bayshore Regional SA	3.14.25	8.0
Cape May County MUA	3.25.25	8.0
Pompton Lakes MUA	3.25.25	8.0
Jackson MUA	3.26.25	8.0
Hackettstown MUA	3.27.25	8.0
Executive Committee Meeting,	3.26.25	7.0
Confined Space Demo Train-the-Trainer	3.28.25	6.0
NJUA Report Review		10.0
	<b>TOTAL</b>	<b>127</b>
	<b>PRIOR</b>	<b>206</b>
	<b>TOTAL</b>	<b>333</b>

***MEETINGS ATTENDED***

- Executive Committee Meeting on March 26, 2025
- Confined Space Demo Train-the-Trainer on March 28, 2025

***MEL SAFETY INSTITUTE (MSI)***

All MSI communications will be distributed exclusively through the NJ MEL app and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

***MSI SAFETY DIRECTOR***

- Avian Influenza (Bird Flu) Best Practices
- Landscape Material Combustible Mulch
- Scissor Lift & Vertical Mast Elevated Work Platforms Best Practices
- Good Housekeeping Best Practices
- Confined Spaces - Permit-Required Best Practices

### **MSI NOW**

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

MSI NOW	
Authority	Number of Videos
Berkeley Twp. MUA	1
Buena Borough MUA	1
Egg Harbor Twp. MUA	1
Evesham MUA	2
Hamilton MUA	7
Hanover SA	4
Hillsborough MUA	6
Jackson Twp. MUA	13
Jersey City MUA	13
Lakewood MUA	1
Lambertville MUA	1
Logan Twp. MUA	1
Merchantville-Pennsauken WC	8
Pine Hill MUA	1
Rockaway Valley RSA	4
Secaucus MUA	1
South Monmouth RSA	1
Toms River MUA	5
Two Rivers WRA	2
Twp. of Ocean SA	1
Willingboro MUA	8

### **MSI LIVE**

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration, please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question-and-answer activities during the class.

The MSI maintains these records to document our compliance with the State agency. If you need assistance using the MSI Learning Management System, please call the MSI Helpline at 866-661-5120 or email [MSI@jamontgomery.com](mailto:MSI@jamontgomery.com).

**NOTE:** We need to keep our list of MSI Training Administrators up to date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please call the MSI Helpline at 866-661-5120 or email [MSI@jamontgomery.com](mailto:MSI@jamontgomery.com)

# **Appendix I**

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
MARCH 26, 2025  
TOMS RIVER MUA  
10:30 AM**

Meeting of Executive Committee called to order by Thomas Horn, Secretary. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE** – Secretary Horn led Commissioners in the Pledge of Allegiance

**ROLL CALL OF 2025 EXECUTIVE COMMITTEE:**

Justin Flancbaum, Chairman	Lakewood MUA	Absent
Thomas Horn, Secretary	Lambertville MUA	Present
Bernard Rutkowski	Toms River MUA	Present
Frank Pestana	North Bergen MUA	Present
Brian Bigler	Secaucus MUA	Present
Richard Brand	East Windsor MUA	Present
Jill Plesnarski	Readington-Lebanon SA	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Gary Vaccaro, Alt #1	Brick MUA	Present
Peter Canal, Alt#2	Bayshore Regl SA	Present
Joseph Aldighieri, Alt#3	Passaic Valley Water Commission	Absent
Stephen Blankenship, Alt#4	Lower Township MUA	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	Perma Risk Management <b>Cathleen Kiernan</b>
Attorney	Berry, Sahradnik, Kotzas & Benson, P.C. <b>Robert Budesza</b>
Claims Service	Qual-Lynx <b>Chris Roselli</b>
Safety Director	JA Montgomery Risk Control <b>Brian Maitland, Brendan Hirsch</b>
Managed Care	QualCare <b>Nicole Longacre</b>
Underwriting Manager	Epic Insurance Brokers & Consultants <b>Jon Ziman</b>
MEL Underwriting Manager	Conner Strong & Buckelew

Treasurer

Stuart Neuhof

**FUND COMMISSIONERS AND ALTERNATES PRESENT:**

Andrew Wallace, Cape May County MUA  
James Mackie, Willingboro MUA  
Ralph Strano, Linden Roselle SA  
Richard Guerra, Linden Roselle SA  
Ronald Anastasio, Somerset Raritan Valley SA

**ALSO PRESENT:**

Charles Casagrande, Danskin Insurance  
Patti Fahy, Acrisure  
Karen Waters, IMAC  
Thomas Fitzpatrick, Fairview Insurance  
Dominic Cinelli, Brown & Brown  
Katie Walters, Conner Strong & Buckelew  
Curtis Lackland, Corporate Employees Benefits, LLC  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** February 26, 2025 Open Minutes.

**MOTION TO APPROVE FEBRUARY 26, 2025 OPEN MINUTES.**

Moved:	Commissioner Brand
Second:	Commissioner Pestana
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**REPORTS:**

**EXECUTIVE DIRECTOR'S REPORT:** Monthly report submitted to Executive Committee including monthly Fast-track Accident Frequency, Claim Activity Report, Claims Management Exception Report, Monthly Loss Ratio by fund year and line of coverage and Monthly and Annual Regulatory Checklist. Executive Director reviewed the Loss Ratio report which shows paid and case reserves are either at or near the actuary's target except for fund year 2021 where 118% of our budget has already been incurred. Executive Director noted that the Loss Ratio report does not include Incurred But Not Reported/Reserved (IBNR). Lost Time Accident Frequency through January 31, 2025, stands at 0.00 which means they have not lost any time claims yet and a likely result of a fairly light winter. POL EPL Compliance Report shows what authority has their paperwork in place and this will begin the new period to complete those items and become compliant. Any member that has \$100,000 in their deductible did not complete their paperwork for the EPL POL compliance last period. The RMC Agreement list shows the agreements received so far and if they have not been submitted, please send them in so the RMC fee can be paid to the Risk Management consultant.

**Property Appraisal:** In January, the board authorized the issuance of a Competitive Contract for Property Appraisal services. The Competitive Contract has been advertised March 21<sup>st</sup> and response are due April 8<sup>th</sup> at 10:00am. The Finance Committee will score the results and recommendations will be made at the April meeting. Executive Director said not every location will be appraised on the locations with a combined building and content value of \$500,000 or greater over a three-year period. The expectation is that it will be an ongoing property appraisal schedule appraising one third of the properties every year so our values are always up to date.

**Risk Management Plan:** The Underwriting Manager has modified the Risk Management Plan to note the JIF's deductible for Contractors Equipment is \$25,000 (member deductible is \$1,000). Attached is an excerpt from the revised Risk Management Plan.

**Employment Practices Compliance Program:** During 2025, members will be asked to update their Personnel Manuals and complete training. We have already received a draft of the expected modification to the manual and are on target to distribute information in April. Executive Director said there should only be about three updates to the manual.

**NJ Cyber JIF:** They Cyber JIF is scheduled to meet virtually on March 20<sup>th</sup> at 3:30pm; a report will be distributed at the meeting. Executive Director said a survey went out to members that if you are providing IT services to another entity you may have a professional liability exposure. We received about 100 responses and 10-15 responses were that they did provide IT services and only about six members bought the policy. A reminder will go out periodically and it is about a \$6,000 cost for the policy. An appeal process is going to be put together in cases where a member feels they are meeting the requirements for the Cyber Risk Program but the Underwriting Office does not agree, so an appeal process will be implemented.

**MEL/EJIF and RCF Meeting Schedules:** Enclosed is a copy of the revised meeting notices modifying the location for several of the meeting of the MEL, EJIF and RCF.

**2025 MEL/RCF/EJIF March 21<sup>st</sup> Meetings:** The MEL, RCF and EJIF are scheduled to hold their regular March meetings on March 21<sup>st</sup> at the DoubleTree by Hilton. If available reports will be distributed separately.

**2024/2025 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL's Learning Management System. Attached are directions to access the program.

**2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25<sup>th</sup> and Friday May 2<sup>nd</sup> from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).



Agenda included a copy of the invitation, along with directions to register, that has been emailed to Fund Commissioners, Risk Management Consultants and Fund Professionals.

**NJ-GMIS Seminar:** NJ GMIS asked us to distribute information on their Educational Conference – scheduled for April 9<sup>th</sup>. NJ-GMIS is a professional association of New Jersey government technology professionals and a state chapter of GMIS International. Executive Director submitted another copy of the information we have distributed to members.

**Protecting our Children:** A copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million jury award resulting from the sexual abuse of a child in foster care distributed for information.

**Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal-related positions that require filing. We have been asked by the Division of Local Government Services to update the 2025 Fund Commissioner roster and expect a notice to be issued shortly.

**TREASURER:**

**VOUCHER PAYMENTS (BILL LIST)**

2024	\$ 35,806.20
2025	\$ 1,024,890.34

**CONFIRMATION OF CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF FEBRUARY 2025:**

Closed:	\$ .00
2021:	\$ 3,507.64
2022:	\$ 55,746.11
2023:	\$ 13,557.49
2024:	\$ 305,915.39
2025:	\$ 32,485.90
TOTAL:	\$ 456,212.53

**MOTION TO APPROVE MARCH BILLS LISTS, CONFIRM CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF FEBRUARY 2025 CLAIMS AND ACCEPT TREASURER'S REPORT:**

Moved:	Commissioner Bigler
Second:	Commissioner Brand
Roll Call Vote:	7 Ayes, 0 Nays

Treasurer's Report Attached & Made Part of Minutes.

**ATTORNEY: NONE**

**MANAGED CARE:**

**MONTHLY REPORT:** Report submitted and reviewed by Ms. Longacre.

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Monthly report submitted and reviewed by JA Montgomery Risk Control Safety Director Brian Maitland. The Executive Safety Committee meeting will be held next week at Brick Township MUA with a train the trainer confined space demonstration.

.Report Made Part of Minutes.

**UNDERWRITING MANAGER: NONE**

**MEL UNDERWRITING MANAGER:** MEL Underwriting Managers report was distributed to members. Executive Director reviewed the JIF Cyber Compliance Report. Members should have a log in to go on the Cyber webpage in order to find all the information and requirements and documents.

**CLAIMS:** Claims Manager said there are 11 claims to be discussed in Executive Session.

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO GO INTO EXECUTIVE SESSION**

Moved:	Commissioner Brand
Second:	Commissioner Pestana
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION**

Moved:	Commissioner Bigler
Second:	Commissioner Brand
Vote:	Unanimous

**MOTION TO APPROVE PAYMENT AUTHORIZATION AS AMENDED.**

Moved:	Commissioner Pestana
Second:	Commissioner Bigler
Roll Call Vote:	7 Ayes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Commissioner Bigler
Second:	Commissioner Rutkowski
Vote:	Unanimous

**MEETING ADJOURNED: 11:18 am**  
**NEXT REGULAR MEETING: April 23, 2025**  
Karen A. Read, Assisting Secretary  
For  
Thomas Horn, SECRETARY  
**Date Prepared: - April 14, 2025**