Protecting children from abuse is a major challenge facing many community institutions including municipalities - a major source of recreation, daycare and other direct service programs for youth. MEL leaders are taking immediate action to provide needed policies, procedures and training...
Protecting children from abuse: The Essential Procedures

- Implement comprehensive background checks of all prospective employees and volunteers
- Require training for everyone including elected officials, managers, employees and volunteers
- Adopt a written protocol for notifying parents and guardians in case of emergencies of all kinds including, medical, behavioral, and natural disasters
- Require treatment authorization forms for all program participants
- Deny release of a child to anyone other than the parent, guardian, or authorized adult
- Prohibit staff and volunteers from transporting children in their own vehicles without written authorization. Ensure that police agencies adopt specific procedures for the transportation of minors
- Prohibit staff and volunteers from meeting with a child alone and in private
- Adopt guidelines that restrict images taken of children as part of a municipal sponsored activity to be shared on social media or any other platform without expressed parental or guardian consent
- Adopt policies that prohibit hazing and bullying behavior including cyberbullying
- Adopt procedures for monitoring bathroom facilities

NJ Dept of Children and Families
Hot Line for reporting child abuse:
1-877- NJ ABUSE (652-2873)
Local Government Responsibility to Prevent Child Abuse

Local leadership to prevent child abuse is essential. Government officials – employees and volunteers – are legally required to report suspected incidents of abuse. This includes neglecting a child’s basic needs or engaging in physical, emotional or sexual abuse with anyone under the age of 18. In cases of sexual abuse, the statute of limitation has been extended to age 55 or longer, depending on the circumstances. Officials can be held personally liable for decades after leaving office.

Your town or authority probably has made arrangements for your legal defense and indemnification; however, you should consult with the attorney to understand exactly how these procedures work.

Anyone under the age of 18 who is caused harm by a parent, guardian or any other person having custody or control of that minor is considered an abused or neglected child.

The risk is significant. In New Jersey, reports of abuse involving 80,000 children are filed each year with state authorities; by their 18th birthday, 37% of all children have been subjected to abuse. Of those cases, 75% involve neglect, 18% of the victims have been physically abused, and 7% have been psychologically mistreated.
Child sexual abuse is particularly troubling. By age 18, one in four girls and one in six boys have experienced sexual abuse.

Peer to peer abuse, in which a child sexually abuses or inappropriately touches another, is by far the most common. Legally, the abuser must be four years older than the victim to trigger the statute.

Adult to child abuse is thought out and planned – demanding access, privacy and control. Over 90% of juvenile sexual abuse victims know their abuser.

Protecting Children

To address this challenge, MEL has developed model policies and procedures for our members that ensure that programs include the safeguards and protections needed when providing services for children. These policies are now available on the MEL website.

Of equal importance is training. MEL has developed specific training programs for elected officials and for managers, supervisors and volunteers involved in programs serving children. Our goal: to reach more than 100,000 officials and staff members with these programs.

Training programs for police officers and EMS responders – who often are on the front line in responding to children’s needs – are also included. MEL sponsored training assists members in recognizing issues affecting children and understanding their responsibility to act in the child’s best interest. Training is available online as well as in traditional classroom settings.

MEL Efforts Provide Additional Safeguards

Protecting children has always been a major MEL priority.

For example, we mounted special efforts to address the risks faced by crossing guards – and the children they protect. The MEL and the NJ Association of Chiefs of Police along with Rutgers University and JA Montgomery Risk Control developed a comprehensive plan to protect school crossing guards. The program includes training, steps to reduce speeds in school zones, public awareness programs, and model medical examination protocols for crossing guards.

The MEL also provides an annual training program for camp counselors which includes vital information regarding the safe treatment and protection of children. The training is mandatory for all camp counselors and establishes best practices for part-time summer employees.

Our focus on our children is another major step forward in achieving our vision: a culture of safety in all of the communities and organizations we serve throughout New Jersey.

REPORTS OF ABUSE INVOLVING 80,000 CHILDREN ARE FILED EACH YEAR WITH STATE AUTHORITIES; BY THEIR 18TH BIRTHDAY, 37% OF ALL CHILDREN IN NEW JERSEY HAVE BEEN SUBJECTED TO ABUSE.

BY AGE 18, ONE IN FOUR GIRLS AND ONE IN SIX BOYS HAVE EXPERIENCED SEXUAL ABUSE. OVER 90% OF JUVENILE SEXUAL ABUSE VICTIMS KNOW THEIR ABUSER.

THE MEL GOAL IS TO PROVIDE MODEL POLICIES AND TRAINING TO MORE THAN 100,000 ELECTED OFFICIALS, MANAGERS, SUPERVISORS AND VOLUNTEERS TO ENSURE THAT PROGRAMS SERVING CHILDREN INCLUDE ESSENTIAL SAFEGUARDS AND PROTECTIONS.

Child Abuse is a Major Challenge
The MEL Approach Generates Positive Results

Over thirty years ago, MEL began a concerted effort to reduce accident rates by proactively providing safety training and education programs. The result: since 1991, MEL/JIF members have reduced lost time accidents by more than 60% and experience the lowest injury rate among public sector employees in the state.

Today, MEL members have access to comprehensive and easily-accessible training opportunities available online and in classroom settings and were attended last year by more than 53,000 MEL/JIF employees, their supervisors and volunteers.

The MEL website also provides a wide range of resources, and training that is compliant with NJ Department of Labor standards.

At the same time, MEL in collaboration with Rutgers University and local JIF leadership, has developed broad range of cyber security resources for its members at no cost. Model employment practices and risk control, online harassment training and risk management training are offered. Reduced deductibles for members meeting loss control standards are also available.

To increase access to these tools, the MEL Safety Institute Mobile App provides immediate online access to resources and training, and can be customized to meet specific member needs and interests.

MEL/JIF members also benefit from participation in the Residual Claims Fund, established to close out claims from prior years, and access to E-JIF, a national model for controlling environmental liability costs.

These services and resources are available because MEL/JIF members are actively involved in the governance of the organization and collaborate in the development and implementation of effective strategies to achieve a culture of safety that benefits all of us.

To date, MEL has saved NJ taxpayers more than $3 billion by reducing accident rates and maintaining the lowest non-claim cost of any JIF in the nation. Over $290 million has been paid in dividends to MEL members.
The MEL Safety Institute

The MEL Safety Institute (MSI) offers a wide range of training opportunities noted for their scope, quality and accessibility.

Over 1,100 instructor led courses addressing more than 50 major safety concerns are available at locations throughout the state. An additional 28 courses are available online, providing convenient and cost effective access to training.

More than 53,000 employees and volunteers of MEL/JIF members enrolled in MSI courses this year. Enrollment has been increasing 7% a year for the past five years driven by a 22% increase in online training participation.

MSI programs are designed to respond to the challenges facing local officials, and to anticipate their need for expertly prepared information and training that is timely, accessible, and available on demand. Key programs offered this year included:

- **Training and model policies**
  - to ensure the safe treatment and protection of minors have been developed and are now being offered as part of a major effort to ensure that youth programs include the safeguards and protections needed when providing services for children.

- **Model policies and training**
  - responsive to changes in federal regulations regarding holders of commercial drivers licenses scheduled to take effect in 2020 have been developed and are now available.

- **Designated Employer Representative Training**
  - is being provided in locations throughout the state to ensure that members are up to date on regulatory requirements regarding this important program related to mandated drug testing.

  And MSI is assisting its members to address the ongoing challenges facing them with programs and training that address PEOSHA and NJ Department of Labor requirements:

- **Cybersecurity risk control tools and training**
  - continue to be provided and deductible reimbursement is available to members who implement minimum risk control standards.

- **The Law Enforcement Initiative**
  - including training, consultation, autism education and awareness and the Below 100 Train the Trainer Program have been provided in locations throughout the state and a similar program for Fire Command staff is being developed.

“Collectively, we all share responsibility for protecting children from abuse. The MEL and RCF leadership are committed to providing local government agencies with the safeguards and training necessary to strengthen our prevention efforts.”

ROBERT LAW, CHIEF FINANCIAL OFFICER, CITY OF WOODBURY
A mandatory annual training program for camp counselors and summer employees continues to ensure that best practices are maintained.

- **Safety Fast tracks** – a one-day program offering a review of the most important regulatory issues facing members and an overview of best practices that can be employed to address them – is offered several times each year.

- **Online Safety Emergency Responder Vehicle Education (S:ERVE)** is available as well as land use liability training.

Special programs are conducted to ensure leadership understanding and improve management skills are also offered each year:

- An annual **Elected Officials Seminar** is conducted to ensure that MEL/JIF members receive updated information regarding safety challenges and available training and model policies—and receive a discount for participation. Over 1,800 local leaders participated this year.

- **Leadership Skills for Supervisors** offers an intensive development opportunity for managers to strengthen skills required to address emerging workforce challenges and improve communication, team building and decision-making. Over 500 supervisors have participated in this innovative program.

- **Accreditation training** is provided for risk management consultants serving MEL/JIF members.

MEL updates its **Model Employment Practices Risk Control Program** and manual and its anti-harassment training program regularly to ensure that its members received the most up-to-date information available regarding these essential topics.

In addition, instant access to critical information is available from two powerful sources:

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

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

MSI also offers an online Learning Management System (LMS) to MEL/JIF members. LMS includes online course registration, retention of individual training records and provides activity reports, schedules and transcripts needed by local members to manage and provide oversight for a cost-effective local training program that meets regulatory requirements.
TAXPAYER SAVINGS

How does MEL save taxpayers?

1985 – 2018

Lower Premiums $872,124,810
Retained Surplus $214,964,663
Dividends Paid $291,000,124

Safety generated savings: $1,769,355,239
MEL saved its members a total of $3,147,444,836.

COST OF CLAIMS MANAGEMENT

How does MEL compare with commercial insurance?

<table>
<thead>
<tr>
<th>COST PER $100 IN CLAIMS</th>
<th>COMMERCIAL INSURANCE</th>
<th>MEL/JIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Administration</td>
<td>31.60</td>
<td>15.50</td>
</tr>
<tr>
<td>Acquisition</td>
<td>22.70</td>
<td>7.70</td>
</tr>
<tr>
<td>Assessments</td>
<td>12.50</td>
<td>0.00</td>
</tr>
<tr>
<td>Taxes</td>
<td>9.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>$175.80</td>
<td>$125.20</td>
</tr>
</tbody>
</table>

MEL claims management costs are 29% less than commercial insurance.

DECEMBER 31, 2018

Balance Sheet Summary

<table>
<thead>
<tr>
<th></th>
<th>MEL/JIF</th>
<th>MEL/RCF</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents, Investments and Accrued Interest Receivable</td>
<td>$62,889,160</td>
<td>$75,102,914</td>
</tr>
<tr>
<td>Assessments Receivable</td>
<td>5,962,031</td>
<td>21,228,628</td>
</tr>
<tr>
<td>Receivables: Other</td>
<td>476,624</td>
<td>2,147,712</td>
</tr>
<tr>
<td>Investment in Joint Venture</td>
<td>4,900,755</td>
<td>–</td>
</tr>
<tr>
<td>Notes Receivable</td>
<td>2,283,370</td>
<td>–</td>
</tr>
<tr>
<td>Other Assets</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>76,511,940</td>
<td>98,479,254</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable and Other Liabilities</td>
<td>7,972,754</td>
<td>22,717</td>
</tr>
<tr>
<td>Fund Equity Dividends Payable</td>
<td>–</td>
<td>633,000</td>
</tr>
<tr>
<td>Loss Reserves</td>
<td>40,777,680</td>
<td>86,715,207</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>48,750,434</td>
<td>87,370,924</td>
</tr>
<tr>
<td><strong>NET POSITION (Unrestricted)</strong></td>
<td>$27,761,506</td>
<td>$11,108,330</td>
</tr>
</tbody>
</table>

LOST TIME ACCIDENT RATES

How does MEL compare per 100 employees?

<table>
<thead>
<tr>
<th>INDUSTRY</th>
<th>CASES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance and Insurance</td>
<td>0.30</td>
</tr>
<tr>
<td>MEL Members</td>
<td>1.8</td>
</tr>
<tr>
<td>Wholesale, Retail Trade</td>
<td>2.30</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.60</td>
</tr>
<tr>
<td>Mining</td>
<td>2.80</td>
</tr>
<tr>
<td>Construction</td>
<td>3.10</td>
</tr>
<tr>
<td>Transportation</td>
<td>4.00</td>
</tr>
<tr>
<td>State Government</td>
<td>4.30</td>
</tr>
<tr>
<td>All NJ Employees</td>
<td>2.65</td>
</tr>
</tbody>
</table>

How does MEL save taxpayers?

MEL members rate was 1.8 compared with all NJ employees 2.65.

WHERE DOES THE MONEY GO?

Workers Compensation 48%
Liability 24%
Property 14%
Public Officials/Employment Practices 11%
Environmental Liability 3%

MEL saved its members a total of $3,147,444,836.
COMMUNITY SAFETY LEADERSHIP

Officials Trained

MEL provides the training and information elected officials need to support their efforts to reduce accident rates and provide the leadership needed to create a safety culture in their communities.

The result: informed leadership, less injuries, lower cost.

---

MEL EMPLOYEES LOST TIME ACCIDENTS

Rates per 100 Employees

MEL programs have reduced lost time injuries 68% since 1991, and 31% in the past seven years. Employees in MEL member communities experience injury rates lower than the average for all NJ employees.

The result: less lost work time, lower cost, and safer workplaces.

---

MEL SAFETY INSTITUTE

Annual Enrollment

Since 2003, MEL has provided training that has radically reduced injury rates and met PEOSHA requirements. Since 2013, training has been available online as well as in classrooms state-wide.

The result: online availability dramatically increased access, reduced cost and made training convenient and available locally.
Health and safety must never be compromised. Your health and safety along with the health and safety of the public is our number one priority. We will achieve an accident-free environment through a health and safety culture built on:

**TRUST**
We respect each other’s opinions and decisions and will follow through on all health and safety concerns.

**CARE**
We approach each day with the determination to care for ourselves, co-workers and the community we serve.

**KNOWLEDGE**
We seek the education and skills to properly fulfill our responsibilities.

**COMMUNICATION**
We communicate with each other in a clear, open and honest manner. Because mutual respect is so important we cannot tolerate abuse, harassment or any other form of discrimination.

**THE MEL**
Committed to safety as a way of life at the workplace and in your community.
Atlantic County Municipal JIF
41 towns
Absecon
Avalon
Brigantine
Buena
Cape May
Cape May Point
Commercial Twp.
Corbin City
Deerfield
Dennis Twp.
Downe
Egg Harbor Twp.
Estell Manor
Folsom
Galloway
Hamilton
Linwood
Longport
Lower Twp.
Margate
Middle Twp.
Millville
Mullica
Newfield
Northfield
North Wildwood
Ocean City
Pleasantville
Sea Isle City
Somers Point
Stone Harbor
Upper Deerfield
Upper Twp.
Ventnor
Waterford
West Cape May
West Wildwood

Bergen County Municipal JIF
38 Towns
Allendale
Alpine
Bergenfield
Closter
Cresskill
Demarest
Demarest
Dumont
Dover
East Rutherford
Englewood
Englewood Cliffs
Fair Lawn
Franklin Lakes
Glen Rock
Harrington Park
Haworth
Hillsdale
Ho-Ho-Kus
Leonia
Mahwah
Midland Park
Montvale
New Milford
Northvale
Norwood
Oakland
Old Tappan
Oradell
Park Ridge
Ramsey
Ridgewood
River Edge
River Vale
Saddle River
Tenafly
Upper Saddle River
Waldwick
Washington Twp.
Westwood
Woodcliff Lake
Wyckoff

Burlington County Municipal JIF
27 Towns
Bass River
Beverly
Bordentown City
Bordentown Twp.
Chesterfield
Delanco
Delran Twp.
Fieldsboro
Florence
Edgewater Park
Hainesport Twp.
Lumberton Twp.
Mount Laurel
North Hanover
Palmyra
Pemberton
Pemberton Borough
Riverside Twp.
Shamong Twp.
Southampton
Springfield
Tabernacle Twp.
Westampton
Wrightstown
Woodland

Camden County Municipal JIF
37 Members
Audubon
Audubon Park
Barrington
Bellmawr
Berlin
Berlin Twp.
Brooklawn
Camden County
Parking Auth
Clementon
Collingswood
Gibbsboro
Gloucester City
Gloucester Township
Haddon
Haddonfield
Hi Nella
Laurel Springs
Lawnside
Lindenwold
Magnolia
Medford Lakes
Merchantville
Mt Ephraim
Oaklyn
Pine Hill
Pine Valley
Runnemede
Somerdale
Tavistock
 Voorhees
Winslow
Winslow Fire District #1
Woodlynne

Central Jersey
10 Towns
Belmar
Edison
Franklin
Hillsborough
Metuchen
Middlesex
Piscataway
Sayreville
South Amboy
Woodbridge

Gloucester, Salem,
Cumberland Counties
37 Towns
Alloway Twp.
Carney’s Point
Clayton
Deptford
East Greenwich
Elk Twp.
Elsinboro
Fairfield
Franklin Twp.
Glassboro
Greenwich
Harrison Twp.
Logan Twp.
Lower Alloways Creek
Mannington
Manus Twp.
Monroe
Oldmans Twp.

“The MEL vision is to create a culture of safety in the communities and organizations we serve. Providing training and resources to protect children is an important step in achieving that vision. Through the MEL we are setting an example that others should follow.”

JOHN CLARKE, EXECUTIVE DIRECTOR, NEW BRUNSWICK HOUSING AND REDEVELOPMENT AUTHORITY
Since 1985, the MEL has been a leader in providing public employee training and implementing best practices to address potential liabilities including child abuse. The MEL is absolutely dedicated to saving lives while generating $3.1 billion in taxpayer savings – an exceptional record of public service.

GREGORY S. FRANZ, ADMINISTRATOR, BOROUGH OF EDGEWATER

### Mid Jersey Municipal JIF
- 12 Towns
- Colts Neck
- Cranbury Twp.
- East Brunswick
- Holmdel
- Hopewell
- Montgomery Twp.
- Pennington
- Plainsboro
- Princeton
- Robbinsville
- Twp. Of Ocean
- West Windsor

### Morris County Municipal JIF
- 44 Towns
- Andover
- Bloomingdale
- Boonton Town
- Boonton Twp.
- Butler
- Chatham Borough
- Chatham Twp.
- Chester
- Denville
- Dover Town
- East Hanover
- Essex Fells
- Florham Park
- Frelinghuysen
- Hanover
- Hawthorne
- Hopatcong
- Kinnelon
- Lincoln Park
- Long Hill
- Madison
- Mendham Borough
- Mendham Township
- Millburn
- Montville
- Morris County
- Morris Plains
- Mount Arlington
- Mountain Lakes
- Mount Olive
- Netcong
- North Caldwell
- Pequannock

### Ocean County Municipal JIF
- 31 Towns
- Barnegat
- Barnegat Light
- Bay Head
- Beach Haven
- Beachwood
- Brick Twp.
- Eagleswood
- Harvey Cedars
- Island Heights
- Jackson
- Lacey
- Lakehurst
- Lakewood
- Lavallette
- Little Egg Harbor
- Long Beach
- Manchester
- Manchester
- Ocean
- Ocean Gate
- Pine Beach
- Plumsted
- Point Pleasant
- Point Pleasant Beach
- Seaside Heights
- Seaside Park
- Ship Bottom
- South Toms River
- Stafford
- Surf City
- Toms River
- Tuckerton

### Public Alliance Insurance Coverage Fund
- 22 Towns, 1 County
- Alpha
- Belvidere
- Bethlehem

### Urban Suburb Municipal JIF
- 10 Towns
- Bedminster
- Bernards Twp.
- Bernardsville
- Far Hills
- Harding Twp.
- Mountainside
- Scotch Plains

### NJ Municipal Self Insurer’s JIF
- 5 Members
- Burlington Twp.
- Burlington City
- Clark
- North Hudson Reg’l Fire & Rescue
- Paramus

### NJ Utility Authorities JIF
- 70 Members
- Bayshore Regional SA
- Beachwood Twp. S.A.
- Berkeley Twp. MJUA
- Berkeley Twp. SA
- Bernards Twp. SA
- Bordentown SA
- Brick Twp. UA
- Buena Borough MJUA
- Cape May Valley County MJUA
- Carlstadt SA
- Carney’s Point SA
- Cinnaminson SA
- Clinton SA
- Deptford Twp. MJUA
- East Windsor MJUA
- Eatontown MJUA
- Egg Harbor Twp. MJUA
- Evesham MJUA
- Franklin Twp. S.A.
- Hackettsstown MJUA
- Hamilton MJUA
- Hanover Twp. S.A.
- Hillsborough MJUA
- Jackson Twp. MJUA
- Jersey City MJUA
- Kearny MJUA
- Lacey MJUA
- Lakewood MJUA
- Lambertville MJUA
- Little Egg Harbor MJUA
- Logan Twp. MJUA
- Long Branch
- Sewerage Authority
- Lower Twp. MJUA
- Manasquan River Reg’l SA
- Mantua Twp. MJUA
- Merchantville-Pennsauken WC
- Monmouth Bayshore Outfall
- Monroe MJUA
- Mount Holly MJUA
- Musconetcong SA
- N. Arlington-Lyndhurst J Mtg
- North Bergen MJUA
- Northwest Bergen County UA
- Passaic Valley Water Comm
- Pennsauken SA
- Penns Grove SA
“The well-being of our children is dependent on our commitment to keeping them safe. Professionals, volunteers and elected officials must address this challenge head-on. The MEL is dedicated to this effort and is providing training and tools essential for its success.”

KEITH HUMMEL, ASSOCIATE DIRECTOR PUBLIC SECTOR, JA MONTGOMERY RISK CONTROL
The MEL/JIF System

The MEL/JIF system is a leader in providing coverage at reasonable rates and is valued for its ability to deliver effective safety education and accident prevention programs. Since its founding in 1985, the MEL/JIF system has saved New Jersey taxpayers $3 billion in lower premiums, retained surplus, dividends paid to members and savings realized from claims that were prevented.

The MSI Mobile App provides access to a broad range of important information for MEL members. Cybersecurity and land-use risk management coverages, risk management tools and reduced deductibles for members meeting loss control standards are available.

MEL/JIF members also benefit from participation in the Residual Claims Fund, established to close out claims from prior years, and access to E-JIF, a national model for controlling environmental liability costs.

THE MEL 10 POINT WORKPLACE SAFETY GAME PLAN

1. Revitalize your Safety Committee with new members from all levels in the organization and rotate its leadership.
2. Provide ongoing safety training and require all employees meet every training and recertification requirement.
3. Report regularly to the governing body regarding safety issues and achievements.
4. Encourage supervisors to meet daily with their staff and crews to focus on safety issues affecting the day’s work.
5. Invest in additional training to improve supervisor’s ability to communicate and lead performance that eliminates accidents and all forms of harassment, abuse and discrimination.
6. Use the online training and tools available through the MEL website and the MSI Learning Management System to provide training and strengthen communication.
7. Provide regular screening and physical examinations for all high risk positions, especially police, firefighters and crossing guards.
8. Install coordinated claims management systems to ensure oversight and referral of significant claims to the MEL medical case management system.
10. Provide ethics training for public officials and employees.
The MEL/JIF System Membership Benefits

- RESPONSIVE PROFESSIONAL SERVICE
- EFFECTIVE LOSS CONTROL
- STABLE, SECURE COVERAGE AT LOW COST
- PROACTIVE RISK MANAGEMENT
- SAFETY EDUCATION FOCUSED ON PREVENTION AND CLAIM REDUCTION
- ONLINE MANAGEMENT OF TRAINING RECORDS, REGISTRATION AND ENROLLMENT
- MEMBER CONTROL AND OWNERSHIP
- ENHANCED PERSONAL ACCESS TO NEEDED INFORMATION
- SPECIALIZED MEMBER PROGRAMS
- RESIDUAL CLAIMS FUND
- ENVIRONMENTAL JIF
- MEL SAFETY INSTITUTE AND LEARNING MANAGEMENT SYSTEM

For more information or to apply for membership in a local joint insurance fund that participates in MEL:

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive – Suite 216
Parsippany, NJ 07054

Phone       201-881-7632
Fax         201-881-7633
Email        mel@permainc.com
Website    www.njmel.org