

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JANUARY 26, 2015 (TELEPHONIC)
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM

Meeting of 2014 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.
 Open Public Meetings notice read into record.

ROLL CALL OF 2014 FUND COMMISSIONERS:

William Cromie, Chairman	Township of Evesham	Absent
Richard Brevogel, Secretary	Township of Willingboro	Present (phone)
Scott Carew	Township of Moorestown	Present (phone)
Jack Layne	Township of Maple Shade	Present (phone)

ALTERNATE FUND COMMISSIONERS:

Rosemary Flaherty	Township of Maple Shade	Absent
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SPECIAL FUND COMMISSIONERS:

Joanne Diggs	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
Treasurer	Thomas Tontarski (phone)
Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire (phone)
Claims Service	Qual Lynx Kathy Kissane (phone)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Underwriting Manager	Conner Strong & Buckelew Edward Scioli
Managed Care Organization	QualCare Aubrie Vanduyn (phone)

ALSO PRESENT:

APPROVAL OF MINUTES: November 24, 2014 - Open Minutes.

MOTION TO APPROVE OPEN MINUTES OF NOVEMBER 24, 2014

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: 3 Ayes, 0 Nays,

Meeting of 2014 Fund Commissioners closed by the Executive Director, Bradford C. Stokes.

Meeting of the 2015 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

ROLL CALL OF 2015 FUND COMMISSIONERS:

Scott Carew, Chairman	Township of Moorestown	Present (phone)
Richard Brevogel, Secretary	Township of Willingboro	Present (phone)
Thomas Czerniecki	Township of Evesham	Present (phone)
Jack Layne	Township of Maple Shade	Present (phone)

MOTION TO NOMINATE SCOTT CAREW TO SERVE AS CHAIRMAN FOR FUND YEAR 2015:

Moved: Commissioner Layne
Second: Commissioner Czerniecki

MOTION TO NOMINATE RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2015:

Moved: Commissioner Carew
Second: Commissioner Layne

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION SCOTT CAREW TO SERVE AS CHAIRMAN AND RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2015

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: 4 Ayes, 0 Nays, (Roll Call)

The Fund Attorney advised the Oaths of Office should be distributed to the Fund Commissioners and returned to his office.

EXECUTIVE DIRECTOR:

2015 Reorganization Resolutions

Fund Professionals & Professional Service Agreements: In August, the board authorized the advertisement of RFQ's for professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Enclosed with the reorganization resolutions is Resolution 15-1 reflecting appointments and establishing compensation for Fund Year 2015.

MOTION TO ADTOP RESOLUTION 15-1 REAPPOINTING CERTAIN PROFESSIONAL AND SERVICE ORGANIZATIONS

Moved: Commissioner Layne
Second: Commissioner Czerniecki
Vote: 4 Ayes, 0 Nays

MOTION TO ADOPT 15-2 ESTABLISHMENT OF PUBLIC MEETING PROCEDURES, AS AMENDED, 15-3 ESTABLISHMENT OF A FISCAL MANAGEMENT PLAN, 15-4 APPOINTING DEFENSE PANEL ATTORNEYS, 15-5 2015 RISK MANAGEMENT PLAN

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: 4 Ayes, 0 Nays

Residual Claims Fund 2015 Reorganization Meeting: The Residual Claims Fund's 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting.

E-JIF 2015 Reorganization Meeting: The E-JIF 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting.

There was a discussion regarding a case in Old Bridge Township regarding the EJIF and potential claim for remediation.

MEL 2015 Reorganization Meeting: The MEL 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting.

2015 Assessments: The 2015 Assessments were mailed to all member towns in mid December. First Installment payments were due to the Treasurer by January 15, 2015.

Special Fund Commissioner: With the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2015, Evesham has this privilege and will appoint this position at a later date.

Elected Officials Training: This year, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official who completes the course by May 31. The Fund along with Mr. Kearns office will be scheduling sessions in the coming months. The MEL is making available an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

Due Diligence Reports: Included in the agenda were the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

The Executive Director reported there is a \$174,000 deficit. The deficit is attributable to the increase in required reserves due to the claims from previous years.

The Executive Director then advised the Commissioners that the Loss Ratio is 92% and the targeted rate from the actuary was 65%. Last year around this time the JIF was trending around 53%. The JIF's accident frequency is 1.92, which is better than the state average.

The Executive Director advised his office was still working with Evesham Township Fire District regarding compliance for the Employment Practices to decrease their deductible to \$20,000 from \$100,000.

The Executive Director thanked the Commissioners for PERMA's Reappointment as Executive Director and concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney thanked the fund commissioners for his reappointed and stated he looks forward to continuing his work with the fund. The Fund Attorney confirmed that the speaker regarding Sovereign Citizens is available for the February meeting. He also advised the report he had put together regarding the defense attorneys will be emailed to the fund commissioners. The Fund Attorney noted that the speaker is the President of the Municipal Prosecutor's Association, he encourages the fund commissioners to invite their Prosecutors as well. The Fund Attorney asked if there were any questions, and then concluded his report.

TREASURER:

Payment of December 2014 Vouchers Resolution 14-23

Fund Year 2014	\$ 252,811.13
Total	\$ 252,811.13

Payment of January 2015 Vouchers Resolution 15-6

Fund Year 2013	\$ 367.95
Fund Year 2014	\$ 323,024.42
Total	\$ 323,392.42

MOTION TO APPROVE RESOLUTION 14-23 VOUCHER LIST FOR THE MONTH OF DECEMBER AND RESOLUTION 15-6 VOUCHER LIST FOR THE MONTH OF JANUARY AS SUBMITTED

Moved:	Commissioner Layne
Second:	Commissioner Brevogel
Vote:	4 Ayes, 0 Nays (Roll Call)

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of November 2014:

2010	0.00
2011	15,272.55
2012	9,148.01
2013	15,101.44
2014	47,790.63
TOTAL	87,312.63

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of December 2014:

2010	0.00
2011	28,957.70
2012	12,098.71
2013	30,816.55
2014	91,654.41
TOTAL	163,527.37

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 36 certificates issued for the period 09/1/14 to 12/31/14 and was included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director thanked the Fund Commissioners for the reappointment of JA Montgomery and advised included in his report is all the risk control activities for the months of November and December, as well as a list of MSI Training. Mr. Prince noted all the members have qualified for the SIP Program and each member will receive a plate for their perpetual plaque as well a \$2,500 Safety Award, which can be used to enhance your existing program. He thanked the Commissioners for all their hard work and asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: November and December report included for information. Report indicated 126 bills during the month of November totaling \$107,756.49 of that amount \$39,654.81 was paid for a savings of \$68,101.68 which is a 63.2% savings. Report indicated 113 bills during the month of December totaling \$92,887.22 of that amount \$37,811.89 was paid for a savings of \$55,075.33 which is a 59.3% savings. There were 6 new injuries in the month of November and 4 in December.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said her report was for closed session only, however, she did thank the Fund Commissioners for their reappointment.

Report Part of Minutes.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: 4 Ayes, 0 Nays

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Layne
Vote: 4 Ayes, 0 Nays

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: 4 Ayes, 0 Nays (Roll Call)

OLD BUSINESS:

NONE

NEW BUSINESS:

There was a discussion regarding the municipal policy for closing due to weather conditions. Commissioner Thomas Czerniecki advised he would email his policy to all the Fund Commissioners for reference.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: 4 Ayes, 0 Nays

MEETING ADJOURNED: 1:06pm

**NEXT REGULAR MEETING: February 23, 2015
Moorestown Town Hall 12:00pm**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY