

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 28, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

Meeting of Fund Commissioners called to order by Chair William Cromie. Open Public Meetings notice read into record.

ROLL CALL OF 2014 FUND COMMISSIONERS:

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

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
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Treasurer	Thomas Tontarski (phone)
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Claims Service	Qual Lynx Kathy Kissane/Tracey Loreaux
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Aubrie Vanduyn (phone)
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ALSO PRESENT:

APPROVAL OF MINUTES: JUNE 23, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN MINUTES OF JUNE 23, 2014:

Moved:	Commissioner Brevogel
Second:	Commissioner Layne
Vote:	3 ayes, 0 nays, 1 abstention

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

2015 RENEWAL APPLICATIONS – ONLINE UNDERWRITING DATABASE –

Executive Director said the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars have been scheduled throughout the state to training Risk Management Consultants and Fund Commissioners on the new program. This seminar was combined with the Underwriting Managers review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

MEMBERSHIP RENEWALS – Executive Director said Willingboro’s membership is up for renewal at the end of the year. Renewal documents will be sent out in August.

2015 RFQ for PROFESSIONAL SERVICES – Executive Director said the RFQ’s were advertised and were received by the Fund office on July 15th. A report was made at the meeting.

2014 COVERAGE MANUALS – Executive Director said the fund office has started to distribute the 2014 Coverage Manuals to all Fund Commissioners and Risk Managers via email.

REGULATORY AFFAIRS – Executive Director said PERMA filed the 2013 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper.

SAFETY EXPO – Executive Director said for the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information.

AUGUST MEETING CANCELLATION – Executive Director said historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 14-16** authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 14-16 CANCEL AUGUST MEETING AND PROCESS ANY NECESSARY CLAIM PAYMENTS AND PROFESSIONAL FEES FOR THE MONTH

Motion:	Commissioner Carew
Second:	Commissioner Layne
Vote:	4 ayes, 0 nays

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.

Executive Director said the statutory surplus for the month of June the surplus was at \$9,676, which is a reflection of 2011 claims and 2013 claims, which was previously discussed.

Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 18.40% and we are at 44% which is due to previous claims. Executive Director reviewed the Loss Time Accident Frequency and said the PMM JIF is at 2.48 which is an improvement over last month. He also stated that the Employment Practices Compliance Status Report, included in the Agenda, shows all members except the Evesham Township Fire District are in compliance and he is working with the Fire District to resolve this.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney reported the Litigation Management policy will be ready for September's meeting for adoption and approval. He will send the policy to the Commissioners prior to the meeting and asked that he be contacted directly with any questions prior to the September meeting.

TREASURER:

Payment of July 2014 Vouchers Resolution 14-17

Fund Year 2013	\$ 954,73
Fund Year 2014	\$96,521.90
Total	\$97,476.63

MOTION TO APPROVE RESOLUTION 14-17 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED

Motion: Commissioner Brevogel
Second: Commissioner Layne
Vote: 3 ayes, 0 nays, 1 abstention

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 10 certificates issued for the period 05/20/14 to 06/18/14 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report and pointed out the list of training available through the months of July, August and September. Included in his report were the dates of the Fast Track to Safety Training, held annually. The Safety Director also reported on July 3, 2014 he was able to conduct a loss control visit in Moorestown where a construction situation presented itself. A temporary certificate of occupancy was requested to be issued by the township in a construction zone where a telephone pole was placed in the apron in the driveway of a planned Senior Citizens Rehabilitation Center. It was advised that the certificate of occupancy not be requested/issued until the telephone pole had been removed. The telephone pole has been removed, all other concerns were addressed and the certificate of occupancy was issued. In addition, the Safety Director advised that any member wishing to host MSI training in 2015 to contact the Safety Office in order to do so. The Safety Director reported that Camden County has training for command/management

staff and if there are new command staff officers in PMM that would benefit from this training that can be arranged. Also, there is a new program discussing case law and previous incidents for officers with 1-5 years experience in order to avoid these types of incidents in the future. The Safety Director asked if there were any questions/concerns and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: June report included for information. Report indicated 113 bills in the month of June totaling \$160,108.79. \$48,496.25 was approved for a savings of \$111,612.54 which is 69.7% savings. There were also 7 new injuries in the month of June. Aubrey asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager's said her report was for closed session to discuss four payment authorization requests.

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Carew
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Chairman Carew
Second: Commissioner Brevogel
Vote: Unanimous

**MOTION TO APPROVE CLAIM PAYMENTS FOR JUNE AS DISCUSSED IN
EXECUTIVE SESSION AND REAFFIRMING THE APPROVAL OF MAY CLAIM
PAYMENTS:**

Moved: Commissioner Carew
Second: Commissioner Brevogel
Roll Call Vote: 4 Ayes – 0 Nays

OLD BUSINESS:

Commissioner Brevogel reported that the incident discussed last meeting regarding a canine injuring an officer has been resolved as the canine was returned the next day from the organization it was purchased from and has been replaced with a new canine.

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

MEETING ADJOURNED: 2:37pm

NEXT REGULAR MEETING: September 22, 2014

Evesham Township 2:00PM

Karen A. Read, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY