

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – MARCH 24, 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

**SPECIAL FUND COMMISSIONERS:**

Joanne Diggs	Township of Willingboro	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Karen A. Read</b>
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Treasurer	<b>Thomas Tontarski</b>
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Attorney	Kearns, Reale & Kearns, Esquires <b>William Kearns, Esquire</b>
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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Safety Director	J.A. Montgomery Risk Control <b>Joanne Hall</b>
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Managed Care Organization	QualCare <b>Aubrie Vanduyne</b>
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Underwriting Manager	Conner Strong & Buckelew
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**APPROVAL OF MINUTES:** FEBRUARY 24, 2014 - Open & Closed Minutes.

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2014:**

Moved:	Commissioner Brevogel
Second:	Commissioner Carew
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**EXECUTIVE DIRECTOR:**

**EMPLOYMENT PRACTICES LIABILITY 2014/2015 PROGRAM** – There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – [www.njmel.org](http://www.njmel.org) and work with your municipal attorney to complete the Attorney Certification from by the deadline of May 1, 2014. We have included a listing of Police Training scheduled in the area for the Professional Municipal Management JIF and the Camden County Municipal JIF. One session is being held in Maple Shade and if need be we can add another to make it more convenient for our members.

Executive Director said Attorney Kearns is willing to come out to the member towns to conduct the Managers & Supervisors training in the next month or so. We will send an email with a few dates to coordinate this training.

Personnel Manuals – Please visit the MEL webpage – [njmel.org](http://njmel.org) – for the updates to personnel policies & procedures manuals.

Executive Director said once all members have completed their training and updates to their personnel manuals we will need the completed Checklist signed by your municipal attorney. All Checklists are due back to the Fund office by May 1, 2014.

**2013/2014 PUBLIC OFFICIALS/ELECTED ON-LINE TRAINING SEMINARS** – Executive Director said as a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL placed an online version on [www.njmel.org](http://www.njmel.org). To date, 135 MEL member officials have already used this option. The deadline is May 1<sup>st</sup>. Access instructions were included on page 10 of the agenda. In response to Commissioner Cromie, Executive Director said the Elected Officials training is held every year to receive the \$250 credit on your annual assessment.

**2014 MEL & MRHIF EDUCATIONAL SEMINAR:** Executive Director said the 4th annual seminar is scheduled for Friday, April 11<sup>th</sup>, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 13 of the agenda. Executive Director said attendance is filling up so if members would like to attend please return the registration form as soon as possible.

**RCF MEETING** – Executive Director reported the RCF met on Wednesday, March 5, 2014 at 10:30 am. Enclosed in Appendix II is Commissioner Carew's report on the meeting.

**EJIF MEETING** – Executive Director reported the EJIF met on Wednesday, March 5, 2014 at 10:50 am. Enclosed in Appendix II is Commissioner Carew's report on the meeting. Commissioner Carew said the most interesting topic was with the contamination problem in North Bay. Executive Director said will not affecting the PMM JIF.

Commissioner Brevogel said he has not really heard from the new EJIF contact. Executive Director said nothing should change from what was done in the past. They will contact you regarding the routine visit to your public works department. Executive Director said he will send an email to Christopher Gulics at T&M Associates the EJIF Environmental Engineer and will copy Commissioner Brevogel to get things moving along.

**MEL MEETING** – Executive Director reported the MEL met on Wednesday, March 5, 2014 at 11:15 am. Enclosed in Appendix II is Commissioner Carew’s report on the meeting.

**Online Underwriting Database:** Executive Director said the MEL released RFQs for an Online Exposure Database and based on interviews and evaluations appointed Exigis. An online exposure database would allow members to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Each affiliated JIF will be presented the opportunity to participate in the contract. Executive Director said we will be getting more information to members as we move along in the renewal season. This is going to be a good way to keep track of your inventory as well and as completing the renewal application. The MEL has paid for this and is a good step into

**MEL Cyber Liability Study:** Executive Director said enclosed is a memorandum outlining the Research Project just approved by the MEL Board. Project is to conduct a Cyber Liability study to research and develop “Best Practices” that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of “technology” in local government activities. Members will be contacted by the MEL’s Advisory/Focus Group. **(Page 14)**. This project is being spearheaded by Marc Pfeiffer from DCA who has retired and moved on Rutgers. Attorney Kearns said he will be on the panel for this study.

**FINANCIAL DISCLOSURE FORM** – Executive Director said enclosed you will find a copy of the statement release from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014 and will be announcing an extension of its filing deadline. There will be a demonstration at the Municipal Clerk’s Association of NJ Conference, scheduled March 26, 2014. Attorney Kearns said he spoke with Tom Neff of DCA and he said the information will be released soon and no one should file anything until the procedures are released.

**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 Financial Fast Track is not included in the agenda this month because PERMA is in the midst of the audit. Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 3.18% the we are at 9.40% where which is a little high due to property claims that is driving that number. Executive Director said workers’ comp has not caught up to us yet but we are doing fairly well with today’s claims as we only have two.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:**

Fund Attorney said he has noticed a massive increase in the amount of property damage claims arising out of the snow storms but nothing involving personal injury which is good.

**TREASURER:**

**Payment Of March 2014 Vouchers Resolution 14-9**

Fund Year 2013	6,033.65
Fund Year 2014	250,516.89
Fund Year Closed	116.45
<b>Total</b>	<b>256,666.99</b>

**MOTION TO APPROVE RESOLUTION 14-9 VOUCHER LIST FOR THE MONTH OF MARCH AS SUBMITTED**

Motion: Commissioner Layne  
 Second: Commissioner Brevogel  
 Vote: 4 Ayes – 0 Nays

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

<b>2010</b>	2,027.20
<b>2011</b>	14,304.98
<b>2012</b>	23,258.77
<b>2013</b>	59,985.28
<b>2014</b>	24,028.73
<b>TOTAL</b>	<b>123,604.96</b>

Treasurer's Report Made Part of Minutes.

Executive Director said we should be receiving some information from the MEL on the banking situation. The MEL was looking into different methods of how we can pool our money together. Some of the JIFs have now joined with Wells Fargo with a different scenario for their banking needs and they are going to be reaching out to the different JIFs to see if they would like to join and hopefully for a better interest rate and yield. We are still with TD now but something may be developing with Wells Fargo and it so we will advise Treasurer Tontarski. Mr. Tontarski said he has been following this and we have been getting hit with some excess bank analysis fees recently so it is probably time to take a good hard look at other banking options.

**UNDERWRITNG MANAGER REPORT:** Executive Director said the Underwriting Manager’s report listed 3 certificates issued for the period 01/20/14 to 02/20/14 included in the agenda for review.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director reviewed the Safety Director report and said Glenn Prince will be meeting with Captain Reinholt in Evesham to work with the police department and he will also be meeting with Mary Ann Knell in Moorestown for a Safety Committee meeting later in the week. We are currently running a management training program through the MEL and we are pleased to say that Jason Anderson and Lee Dawson have been attending from Evesham Township.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** February report included for information. Report indicated 3 new injury requiring medical management and a savings of 54% for February.

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 Layne
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Moved:	Chairman Brevogel
Second:	Commissioner Layne
Vote:	Unanimous

**MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE  
SESSION:**

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

Commissioner Carew said Moorestown is currently negotiating a CWA and FOP contract. The first contract since Chapter 78, so healthcare is a big component of the discussion. Commissioner Carew said to our benefit, since we are able to negotiate health benefit packages that are better for the township, one thing that came up during the negotiations is as the personal benefits become less has there been any experience that employees are getting hurt at home and dragging themselves to work because their benefits are not as good as they once were and then claiming they were hurt on the job. Attorney Kearns there has always been the situation that someone that has gotten hurt while working at home on the weekend will come in on Monday and slip and fall and say they were hurt on the job. Executive Director said we have not seen anymore of these cases than we have seen in the past. Claims Manager said that your supervisors should be very cognoscente on Monday morning when employees arrive to work or after they have been off for a few days to just pay attention to see if they are noticeably limping. There have been some cases like this in the past but we have not seen an increase. It is no different that it has ever been.

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN MEETING:**

Moved:	Commissioner Carew
Second:	Commissioner Brevogel
Vote:	Unanimous

**MEETING ADJOURNED: 3:15pm**

**NEXT REGULAR MEETING: May 19, 2014**

**Evesham Township 2:00PM**

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