

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 23, 2015
111 WEST 2ND STREET
MOORESTOWN TOWNSHIP
1:00 PM**

Meeting of 2015 Fund Commissioners called to order by Chairman Carew. Open Public Meetings notice read into record.

ROLL CALL OF 2015 FUND COMMISSIONERS:

Scott Carew, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
Thomas Czerniecki	Township of Evesham	Absent
Joseph Andl	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	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	Tom Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx (via telephone) Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Steve McNamara
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Underwriting Manager	Conner Strong & Buckelew
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APPROVAL OF MINUTES: OCTOBER 26, 2015 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 26, 2015:

Moved:	Commissioner Brevogel
Second:	Commissioner Andl
Vote:	3 Ayes – 0 Nays

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2016 Budget –The Executive Director reported at the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2016 in the amount of \$3,812,363 – representing a budget based on an average increase of 1.95 %. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2016 BUDGET

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2016 BUDGET

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

MOTION TO ADOPT THE PUBLIC HEARING AND CERTIFY THE ASSESSMENTS

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: 3 Ayes – 0 Nays

EPL/POL Renewal – The Executive Director reported the Underwriting Manager had been negotiating the Public Officials/Employment Practices renewal for 2016. The incumbent, XL Insurance had indicated a 15% increase in the program whereas QBE North America quoted 5%. It is their recommendation that MEL Member JIFs move the EPL/POL Program to QBE North America. Summit Risk Services will remain the claims adjusters.

MOTION TO AUTHORIZE THE UW MANAGER TO MOVE THE FUND’S EPL/POL PROGRAM TO QBE NORTH

Moved: Commissioner Andl
Second: Commissioner Brevogel
Vote: 3 Ayes – 0 Nays

Claims Sweep for Public Officials/Employment Practice Claims - The Executive Director reported it is imperative that any existing POL/EPL claims and/or facts or circumstances be reported to the current carrier prior to the policy’s expiration on December 31, 2015.

MEL Report - The Executive Director reported the MEL met on October 21, 2015 at the Forsgate Country Club to introduce the 2016 Budget. Enclosed in the agenda was a copy of Commissioner Carew’s report. The MEL Investment Committee issued a Joint RFP for Banking & Asset Management and made its recommendation to the MEL Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust. Local Affiliated JIFs can participate in this program with the same terms. The MEL also met on November 18th in Atlantic City and adopted its 2016 Budget.

E-JIF Report - The Executive Director reported the EJIF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to review the proposed 2015 Budget. Enclosed in the agenda was a copy of Commissioner Carew's report on the meeting. The EJIF also met on November 18th in Atlantic City and adopted its 2016 budget.

RCF Report - The Executive Director reported the RCF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to adopt the amended 2015 Budget and the 2016 Budget. Enclosed in the agenda was a copy of Chairman Carew's report on the meeting.

MEL, RCF & EJIF Representative - The Executive Director advised the fund should elect its representative to the MEL, RCF & EJIF for the 2016 Fund Year.

MOTION TO ELECT SCOTT CAREW AS THE PROFESSIONAL MUNICIPAL MANAGEMENT JIF'S 2016 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JIF, THE RESIDUAL CLAIMS FUND JIF AND THE ENVIRONMENTAL JIF.

Moved:	Commissioner Andl
Second:	Commissioner Brevogel
Vote:	3 Ayes – 0 Nays

Elected Officials Training: The Executive Director advised this year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. A session was held at the League of Municipalities Conference last week in Atlantic City. We will schedule a few sessions with Mr. Kearns after the holidays. The on-line version is available at njmel.org. This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

December Meeting – The Executive Director advised traditionally, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 15-27** authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 15-27 CANCELLING THE DECEMBER MEETING

Moved:	Commissioner Andl
Second:	Commissioner Brevogel
Vote:	3 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.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Closed session only.

TREASURER:

Payment of November 2015 Vouchers Resolution 15-28

Fund Year Closed	281,953.63
Fund Year 2014	4,800.00
Fund Year 2015	35,960.73
Total	322,714.36

MOTION TO APPROVE RESOLUTION 15-28 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED

Motion: Commissioner Brevogel
Second: Commissioner Andl
Vote: 3 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of October 2015:

2011	0.00
2012	11,942.51
2013	140,914.47
2014	12,140.02
2015	25,535.41
TOTAL	190,532.41

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: The Underwriting Manager reported there were 4 certificates issued for the period 09/24/15 to 10/20/15 included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the month of October, as well as a list of MSI Training and Fast Track training information. The Safety Director advised included in the report were two safety director bulletins, Safety Director's Alert – Recent Crossing Guard Accidents and Leaf Collection Time. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Steve McNamara advised October's reports were distributed. Mr. McNamara reported there were 111 bills during the month of October totaling \$56,796.68, of that amount \$23,790.96 was paid for a savings of \$33,005.72 which is a 58.1% savings. There were 8 new injuries in the month of October.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager advised the report was for closed session.

Report Part of Minutes.

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

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

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

Moved: Commissioner Brevogel
Second: Commissioner Andl
Roll Call Vote: 3 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

MEETING ADJOURNED: 2:08pm

**NEXT REGULAR MEETING: January 25, 2016
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY