

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 24, 2014
984 TUCKERTON ROAD, MARLTON, NJ
EVESHAM TOWNSHIP
2:00 PM**

Meeting of Fund Commissioners called to order by Richard Brevogel. 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
Scott Carew	Township of Moorestown	Present
Jack Layne	Township of Maple Shade	Present

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
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Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
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Claims Service	Qual Lynx Kathy Kissane
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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: October 27, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 27, 2014

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

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2015 Budget – Executive Director reported at the October Fund Meeting, the Board of Fund Commissioners introduced a Budget for 2015 in the amount of \$3,748,591 – representing a budget based on an increase of 2.89%. In accordance with the regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2015 BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2015 BUDGET

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

MOTION TO ADOPT THE 2015 BUDGET & CERTIFY ASSESSMENTS

Moved: Commissioner Carew
Second: Commissioner Layne
Vote: 3 Ayes, 0 Nays (Roll Call)

Elected Officials Training – Executive Director said this year’s elected officials training program will focus on Employment Practices. Sessions will be scheduled through Mr. Kearns office after the New Year. The on-line version will also be available.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2015 Fund Year.

MOTION TO ELECT SCOTT CAREW AS PMM’S 2015 MELJIF, RCFJIF AND EJIF REPRESENTATIVE

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

December Meeting: - The Executive Director advised that 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 14-21 authorizing this action is part of the agenda

MOTION TO APPROVE RESOLUTION 14-21 TO CANCEL DECEMBER'S MEETING

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

Risk Management Plan: - The Executive Director reported an error had been discovered in the risk management plan. The self-insured retention was listed as \$300,000 when in fact it is \$250,000. There was a claim that exceeded the \$250,000 by approximately \$40,000 and that will be reimbursed by the MEL.

MOTION TO APPROVE RESOLUTION 14-23 TO AMEND THE RISK MANAGEMENT PLAN

Moved: Commissioner Layne
Second: Commissioner Carew
Vote: 3 Ayes, 0 Nays (Roll Call)

Proactive Police Supervision: - The Executive Director distributed a description of the Proactive Police Supervision. The program is a three day seminar designed for sergeants and lieutenants assigned as patrol supervisors. The cost is \$275 per student. The Executive Director commented other JIFs have contributed \$100 towards the cost of the class for their attending students, and proposed the PMM JIF contribute as well. The Commissioners agreed.

MOTION TO SUBSIDIZE \$100 FOR ANY PMM JIF OFFICERS WHO ATTEND TRAINING

Moved: Commissioner Layne
Second: Commissioner Carew
Vote: 3 Ayes, 0 Nays (Roll Call)

Career Survival Training: - The Executive Director reported the Camden JIF is offering training for their new officers, 1-5 years experience. The training is being held in Blackwood and information will be distributed to the Commissioners in case they want to send any officers.

This training is presented by Keith Hummel, a retired Police Chief. Mr. Hummel also provides Command Staff Training for Supervisors. The Executive Director and Safety Director discussed the training and confirmed this information will be distributed to the Commissioners.

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 \$244,000 deficit, about \$40,000 will be returned to the JIF, due to the previously mentioned SIR correction. The deficit is attributable to the increase in required reserves due to the claims from the 2013-2014 winter.

Qual-Lynx's Claim Service representative Kathy Kissane discussed the details of the increase in required reserves with the Commissioners and to inform them the open cases are continuously reviewed.

The Executive Director then advised the Commissioners that the Loss Ratio is 71% and the targeted rate from the actuary was 40%. Last year around this time the JIF was trending around 50%. The JIF's accident frequency is 1.89, 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.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney distributed a revised litigation management plan to the Commissioners. He advised it had not been updated in years. The main revision is as the attorney's report on their ongoing cases they will distribute copies of the status to each town's Commissioner. The Fund Attorney asked if there were any questions, and asked for a motion to amend the policy.

MOTION TO ADOPT THE REVISED LITIGATION MANAGEMENT POLICY

Moved:	Commissioner Carew
Second:	Commissioner Layne
Vote:	3 Ayes, 0 Nays (Roll Call)

The Fund Attorney mentioned that during January's reorganization meeting there is typically a program. He has reached out to Jon-Henry Barr who is the president of the Municipal Prosecutor's Association. Mr. Barr is very involved in these Sovereign Citizen cases and will present a program on Sovereign Citizens at the January meeting. The Fund Attorney encouraged the commissioners to invite their Police Chiefs. A discussion ensued about Sovereign Citizens.

TREASURER:

Payment of November 2014 Vouchers Resolution 14-22

Fund Year 2014	\$ 34,973.87
Total	\$ 34,973.87

MOTION TO APPROVE RESOLUTION 14-22 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED

Moved:	Commissioner Carew
Second:	Commissioner Layne
Vote:	3 Ayes, 0 Nays (Roll Call)

The Executive Director advised that due to Mr. Cromie's imminent retirement the need may arise for another signer on the bank account. He suggested Commissioner Carew be added as a signer. The Treasurer advised he would get the forms and add Commissioner Carew. He noted that all of the Commissioners would need to sign again for authority.

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

2010	0.00
2011	9,577.13
2012	41,792.89
2013	43,866.94
2014	35,527.34
TOTAL	127,764.30

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 4 certificates issued for the period 09/19/14 to 10/20/14 and was included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities for the month of October. One item that did not make the Agenda is the Safety Director has a scheduled meeting with Lee Dawson of the Evesham Township DPW due to recent playground accidents. The Safety Director will report back at the next meeting.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: October report included for information. Report indicated 153 bills during the month totaling \$91,171.39 of that amount \$34,528.88 was paid for a savings of \$56,642.51 which is a 62.1% savings. There were 4 new injuries in the month of October.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said her report was for closed session only.

Report Part of Minutes.

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

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

MOTION TO RETURN TO OPEN SESSION:

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

**MOTION TO APPROVE CLAIM PAYMENTS FOR NOVEMBER AS DISCUSSED
IN EXECUTIVE SESSION**

Moved: Commissioner Carew
Second: Commissioner Layne
Vote: 3 Ayes, 0 Nays (Roll Call)

OLD BUSINESS:

NONE

NEW BUSINESS:

Commissioner Carew had a meeting with a property owner in his town who was interested in unloading 70 acres of open space. The property is not suitable for development. It contains a few houses and a barn and has wetlands issues. There is no benefit to the town purchasing the land. Commissioner Carew suggested there should be a JIF Policy to make a recommendation regarding members purchasing property, and specifically regarding open space purchases. The Executive Director will speak to the Underwriter regarding such a policy and specific underwriting guidelines.

Commissioner Brevogel mentioned the Safety Director put him in contact with Anthony Moriel regarding equipment operator training. They discussed the JIF's objectives and the goal to certify all operators.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

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

MEETING ADJOURNED: 2:58pm

**NEXT REGULAR MEETING: January 26, 2015
The Sensational Host 12:00pm**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY