

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 22, 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	Absent
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
Treasurer	Thomas Tontarski
Attorney	Kearns, Reale & Kearns, Esquires William Kearns, Esquire
Claims Service	Qual Lynx Kathy Kissane
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Aubrie Vanduyn (phone)

ALSO PRESENT:

**Joseph Hrubash, PERMA
Mary Lou Doner, PERMA
Tom Czerniecki, Evesham Twp**

APPROVAL OF MINUTES: JULY 28, 2014 - Open & Closed Minutes.

MOTION TO APPROVE OPEN MINUTES OF JULY 28, 2014:

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

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2015 Renewal Applications – Online Underwriting Database: The Executive Director reported the new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted in July, there were 3 webinars held after the logins were issued. Members were asked to review their underwriting data by September 26.

Membership Renewals – The Executive Director reported Willingboro’s membership is up for renewal at the end of the year. Renewal documents have been sent out.

Richard Brevogel advised the renewal was approved by that council at the meeting on the 16th.

2015 RFQ for Professional Services – RFQ’s were advertised and received by the Fund office on July 15th. A follow-up report was made at the meeting in Executive Session.

2015 Budget - The Executive Director reported the October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2015 Budget. The only part of the budget that is not concrete is the POL/EPL Policy.

The Underwriting Manager advised the 2015 expectation for the POL/EPL Policy is an increase in the 10% - 15% range with XL focusing in on members who have very high loss ratios, and possibly assessing a higher premium increase on those members. The premium on this particular policy has been flat for the last four years, and in this line of coverage there is typically a 10%-15% increase annually.

The Executive Director commented that in this particular JIF the increase is quite favorable compared to other JIFs across the state.

Residual Claims Fund (RCF) - The Residual Claims Fund met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Commissioner Carew’s report on the meeting. The Residual Claims Fund amended 2014 Budget and the proposed 2015 Budget was introduced. The public hearing on the RCF budget will be held on October 15, 2014 10:30 a.m. at the Forsgate Country Club.

EJIF - The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Commissioner Carew’s report on the meeting. The budget included in the agenda was introduced and will be adopted at the October 15th meeting.

MEL - The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed was a copy of Chairman Carew’s report. The MEL’s 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg NJ.

Safety Expo – 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.

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 July the surplus was at \$32,773, which is a reflection of 2013 and 2014 claims, which were previously discussed.

Executive Director reviewed the Expected Loss Ratio Analysis and said the actuary had us targeted at 30.44% and we are at 64.43% which is due to previous claims. Executive Director reviewed the Loss Time Accident Frequency and said the PMM JIF is at 2.20 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 Evesham Township Fire District are in compliance and he is working with the Fire District to resolve this. The Executive Director then concluded his report until Executive Session.

Executive Director's Report Made Part of Minutes.

ATTORNEY: The Fund Attorney reported he has 2 items to be discussed in closed session.

TREASURER:

Payment of August 2014 Vouchers Resolution 14-18

Fund Year 2013	\$ 9,000.00
Fund Year 2014	\$39,102.60
Total	\$48,102.60

Payment of September 2014 Vouchers Resolution 14-19

Fund Year 2014	\$39,947.23
Total	\$39,947.23

MOTION TO APPROVE RESOLUTION 14-18 VOUCHER LIST FOR THE MONTH OF AUGUST AS SUBMITTED AND RESOLUTION 14-19 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED

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

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager's report listed 6 certificates issued for the period 06/19/14 to 07/22/14 and 3 certificates issued for the period 07/23/2014 to 08/19/2014 were included in the agenda for review.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed the Safety Director report, which included the Safety Activities June through September. The Safety Director also reported the new 2015 course listing was included in this month's report. Any members who wish to host or attend any of the 2015 courses should contact the JA Montgomery or the Safety Director directly. Additionally, the Safety Director advised with school back in session, the Safety Director

Bulletin for Crossing Guards has been updated and should be distributed to all Crossing Guards. There is also a bulletin regarding the Ice Bucket Challenge, the Safety Director encourages the members read the bulletin and use good judgment when participating in any fundraising events.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: July and August report included for information. Report indicated 92 bills in the month of August totaling \$70,574.34. \$28,810.88 was approved for a savings of \$41,763.46 which is 59.2% savings. There were also 7 new injuries in the month of August.

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 Layne
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Layne
Second: Commissioner Brevogel
Vote: Unanimous

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

Moved: Commissioner Layne
Second: Commissioner Brevogel
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 Layne
Vote: Unanimous

MEETING ADJOURNED: 3:28pm

NEXT REGULAR MEETING: October 27, 2014

Evesham Township 2:00PM

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