

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – SEPTEMBER 28, 2015  
111 WEST 2<sup>ND</sup> 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 (telephonically) |
| Thomas Czerniecki           | Township of Evesham     | Present (arrived 1:18pm) |
| Joseph Andl                 | Township of Maple Shade | Present                  |

**SPECIAL FUND COMMISSIONERS:**

|                 |                     |        |
|-----------------|---------------------|--------|
| Thomas Shanahan | Township of Evesham | Absent |
|-----------------|---------------------|--------|

**APPOINTED OFFICIALS PRESENT:**

|                                  |  |
|----------------------------------|--|
| Executive Director/Administrator | PERMA Risk Management Services<br><b>Bradford C. Stokes,</b><br><b>Karen A. Read</b><br><b>Rachel Chwastek</b> |
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|           |                      |
|-----------|----------------------|
| Treasurer | <b>Tom Tontarski</b> |
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|          |  |
|----------|--|
| Attorney | Kearns, Reale & Kearns, Esquires<br><b>William Kearns, Esquire</b> |
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|         |                  |
|---------|------------------|
| Auditor | Bowman & Company |
|---------|------------------|

|                |   |
|----------------|---|
| Claims Service | Qual Lynx (via telephone)<br><b>Kathy Kissane</b> |
|----------------|---|

|                 |   |
|-----------------|---|
| Safety Director | J.A. Montgomery Risk Control<br><b>Glenn Prince</b> |
|-----------------|---|

|                           |  |
|---------------------------|--|
| Managed Care Organization | QualCare<br><b>Steve McNamara</b><br><b>Jugruup Hundal</b> |
|---------------------------|--|

|                      |  |
|----------------------|--|
| Underwriting Manager | Conner Strong & Buckelew<br><b>Edward Scioli</b> |
|----------------------|--|

**APPROVAL OF MINUTES: JULY 27, 2015 - Open & Closed Minutes.**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 27, 2015:**

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

**CORRESPONDENCE:** Kathy Kissane informed the Commissioners Guy Buonpane from Qual-Lynx passed away. A memo was included in the agenda.

**EXECUTIVE DIRECTOR:**

**RCF JIF Membership Renewal** – The JIF’s three-year membership in the Residual Claims Fund is scheduled to expire on December 31, 2015. Enclosed in the agenda was Resolution #15-21 renewing the membership term effective January 1, 2016 through December 31, 2018.

**EJIF Membership Renewal** – The JIF’s three-year membership in the New Jersey Municipal Environmental Risk Management Fund is scheduled to expire on December 31, 2015. Enclosed in the agenda was Resolution #15-22 renewing the membership term effective January 1, 2016 through December 31, 2018.

**MOTION TO RENEW THE PMM JIF’S MEMBERSHIP IN THE RESIDUAL CLAIMS FUND FOR A THREE-YEAR TERM EFFECTIVE JANUARY 1, 2016 AND RENEW THE PMM JIF’S MEMBERSHIP IN THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR A THREE-YEAR TERM EFFECTIVE JANUARY 1, 2016**

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

**Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 2, 2015 at 10:30 am 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 2015 Budget and the proposed 2016 Budget was introduced. The public hearing on the RCF budget will be held on October 21, 2015 10:30 a.m. at the Forsgate Country Club.

**EJIF** - The EJIF met on September 2, 2015 at 10:50 am at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report on the meeting. The 2016 budget was introduced and will be adopted at the October 21st, 2015 meeting.

**MEL** - The MEL met on September 2, 2015 at 11:15 am at the Forsgate Country Club in Jamesburg, NJ; enclosed in the agenda was a copy of Commissioner Carew’s report. The MEL’s 2016 budget introduction is scheduled for October 21, 2015 at the Forsgate Country Club in Jamesburg NJ.

**2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Members received an email advising that the database had been set up and was ready for members to begin the 2016 underwriting renewal. The deadline was September 1<sup>st</sup>.

**2015 Coverage Manuals** – The fund office has distributed the 2015 Coverage Manuals to all Fund Commissioners via email.

**State Examination** – The New Jersey Department of Banking and Insurance recently completed an examination of all MEL JIF’s throughout the State. We are pleased to report that all of the JIF’s including PMM received favorable reviews with no recommendations or deficiencies.

**2016 Budget** - The October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2016 Budget.

**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 the July Financial Fast Track shows the fund has a \$290,000 surplus. The Loss Ratio Analysis from the actuary pegged the fund at 30%, the fund is currently at 35%, which is a better trend than last year, when the fund was trending at 64%. The Fund's Lost Time Accident Frequency is 3.84, with 4 new loss time accidents report last month.

The Executive Director asked if there were any questions and Commissioner Carew began a discussion regarding the MEL's interest in bringing in an Urban Centers JIF, i.e. Trenton, Atlantic City and Camden.

The Executive Director then concluded his report.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:**

Fund Attorney advised as of October 1, 2015 they will be part of a new law firm, which will not change PMM's services, but with nonetheless be an exciting new endeavor. The Fund Attorney prepared Resolution 15-25 to amend the contract for services.

**MOTION TO APPROVE RESOLUTION 15-25**

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

**TREASURER:**

**Payment of August 2015 Vouchers Resolution 15-23**

|                |                  |
|----------------|------------------|
| Fund Year 2015 | 38,564.61        |
| <b>Total</b>   | <b>38,564.61</b> |

**Payment of September 2015 Vouchers Resolution 15-24**

|                |                  |
|----------------|------------------|
| Fund Year 2015 | 36,216.10        |
| <b>Total</b>   | <b>36,216.10</b> |

**MOTION TO APPROVE RESOLUTION 15-23 AND 15-24 VOUCHER LIST FOR THE MONTH OF AUGUST AND SEPTEMBER AS SUBMITTED**

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

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

|             |          |
|-------------|----------|
| <b>2011</b> | 4,744.16 |
|-------------|----------|

|              |                   |
|--------------|-------------------|
| <b>2012</b>  | 35,969.16         |
| <b>2013</b>  | 5,865.78          |
| <b>2014</b>  | 33,042.77         |
| <b>2015</b>  | 30,992.10         |
| <b>TOTAL</b> | <b>110,613.97</b> |

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

|              |                   |
|--------------|-------------------|
| <b>2011</b>  | 3,934.27          |
| <b>2012</b>  | 138,536.70        |
| <b>2013</b>  | 3,904.70          |
| <b>2014</b>  | 28,521.85         |
| <b>2015</b>  | 32,848.57         |
| <b>TOTAL</b> | <b>207,746.09</b> |

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER REPORT:** The Underwriting Manager reported 1 certificate issued for the period 06/22/15 to 07/20/15 included in the agenda for review and 4 certificates issued for the period 07/21/15 to 08/19/15 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 August, as well as a list of MSI Training and Fast Track training information. The Safety Director advised his office had distributed a crossing guard memo back in August, with school returning to session it was important to ensure all crossing guards are properly trained. The Safety Director advised included in the report was a safety director bulletins, School Crossing Safety Program and the 4 E's. The Safety Director completed his quarterly SIP Review and reported that all members are actively participating. 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 August's reports were included in the agenda. Mr. McNamara reported there were 114 bills during the month of August totaling \$53,791.53 of that amount \$21,338.48 was paid for a savings of \$32,403.05 which is a 60.2% savings. There were 6 new injuries in the month of August.

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 Czerniecki  
Second: Commissioner Andl  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Moved: Commissioner Czerniecki  
Second: Commissioner Andl  
Vote: Unanimous

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

Moved: Commissioner Andl  
Second: Commissioner Czerniecki  
Roll Call Vote: 4 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Czerniecki  
Second: Commissioner Andl  
Vote: Unanimous

**MEETING ADJOURNED: 2:02pm**

**NEXT REGULAR MEETING: October 26, 2015  
Moorestown Town Hall 1:00PM**

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Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**