

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MAY 22, 2017
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

Meeting of 2017 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2017 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONERS:

Nelson Wiest	Township of Maple Shade	Present
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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 Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Stephen McNamara
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

George Gravenstine, AJM Insurance
 Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: MARCH 27, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MARCH 27, 2017

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

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Aggregate Loss Fund Contingency – As you recall, beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program billing member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. This Resolution documents prior authorization for the creation of an aggregate loss fund contingency account and the transfer of the funding collected with the 2016 and 2017 assessments.

Each year at budget time, the JIF will decide how much to fund and transfer to this account. Documenting this change was a recent recommendation in the MEL’s internal audit. Resolution 17-11 was included in the agenda.

MOTION TO ADOPT RESOLUTION 17-11 DOCUMENTING THE CREATION OF THE AGGREGATE LOSS FUND CONTINGENCY ACCOUNT

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

National Flood Insurance Program --Many municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the included resolution and pass it onto members for their action as well.

MOTION TO ADOPT RESOLUTION 17-12

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

MEL Risk Management Consultant Accreditation Program -- The MEL is instituting a program to recognize the MEL’s numerous experienced RMCs and train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period.

Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

2017 Financial Disclosure Forms – The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Central JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; the filing deadline has been extended to May 30th.

Safety Expo – The MEL continues to work 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 June 23rd at the Middlesex County Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information will be mailed to members shortly.

2017 Coverage Documents – The Fund office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email within the next few weeks.

2017 2nd Assessment Bills: Statements of Account were mailed out to members with a due date of May 30th.

Auditor & Actuary Year-End Reports: The financial audit for the period ending December 31, 2016 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

2018 Renewal Online Underwriting Database: Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year’s renewal will still be conducted in the Exigis system.

Due Diligence Reports: The Executive Director advised both the FFT for December showed the fund’s surplus at over 2 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund at 5.5% and the fund is actually trending at 12.7%, which is driven by a few loss time accidents. The Loss Time Accident Frequency for the JIF is 2.79 in March, which is also driven by those loss time accidents. The Fire District is very close to completing their manual which would put all fund members in compliance for employment practices.

Professional Contracts: The Executive Director advised all professional contracts expire at the end of the year, and the office would like authorization to advertise for these positions and get started on the paperwork.

MOTION TO AUTHORIZE THE ADVERTISEMENT OF PROFESSIONAL CONTRACTS FOR THE PMM JIF

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

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Nothing to report in open session.

TREASURER:

Payment of April 2017 Vouchers Resolution 17-13

Fund Year 2016	10,000.00
Fund Year 2017	423,073.80
Total	433,073.80

MOTION TO RATIFY RESOLUION 17-13 VOUCHER LIST FOR THE MONTH OF APRIL AS SUBMITTED

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

Payment of May 2017 Vouchers Resolution 17-14

Fund Year 2017	39,612.34
Total	39,612.34

MOTION TO APPROVE RESOLUION AND 17-14 VOUCHER LIST FOR THE MONTH OF MAY 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 March 2017:

2013	3,013.16
2014	11,859.98
2015	2,484.50
2016	27,206.00
2017	29,676.04
Closed	0.00
TOTAL	74,239.68

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2017:

2013	9,754.72
2014	3,975.99
2015	14,619.29
2016	18,749.73
2017	50,082.74
Closed	0.00
TOTAL	97,182.47

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 7 certificates that were issued from 2/22/2017 to 3/21/2017 and 2 certificates that were issued from 3/22/2017 to 4/21/2017.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the months of March and April, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised he had met with Evesham's golf pro at Indian Springs to let him know of the resources available through JA Montgomery Risk Control and offer assistance and/or training shall it be needed. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised April's reports were included in the agenda. Mr. McNamara reported there were 76 bills during the month of April totaling \$44,271.09; of that amount \$17,633.34 was paid for a savings of \$26,637.75 which is a 60.2% savings.

Monthly Activity Report Part of Minutes.

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

Motion: Commissioner Andl
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Brevogel
Second: Commissioner Andl
Vote: Unanimous

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

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

OLD BUSINESS: NONE

NEW BUSINESS: A discussion ensued regarding NJ Transit installing bus shelters on township property.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Andl

Vote:

Unanimous

MEETING ADJOURNED: 1:48pm

NEXT REGULAR MEETING: June 26, 2017

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY