

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 27, 2017
MOORESTOWN TOWN HALL
111 WEST 2ND STREET
MOORESTOWN, NJ 08057 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	Absent
Thomas Merchel	Township of Moorestown	Present
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	Helmer, Conley & Kasselmann, P.A. William Kearns, Esquire John Shields, 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: OCTOBER 23, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 23, 2017

Moved: Commissioner Wiest
Second: Commissioner Czerniecki
Vote: 3 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2018 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2018 in the amount of \$3,938,404. There was slight decrease of \$38.00 on the MEL Premium since introduction, so the revised amount is \$3,938,366. 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 2018 BUDGET

Moved: Commissioner Andl
Second: Commissioner Wiest
Vote: 4 Ayes, 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2018 BUDGET

Moved: Commissioner Andl
Second: Commissioner Wiest
Vote: 4 Ayes, 0 Nays

MOTION TO ADOPT BUDGET & CERTIFY ASSESSMENTS

Moved: Commissioner Andl
Second: Commissioner Wiest
Vote: 4 Ayes, 0 Nays

RCF Report: The RCF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed in the agenda was a copy of Commissioner Czerniecki’s report.

EJIF Report: The EJIF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed in the agenda was a copy of Commissioner Czerniecki’s report. The EJIF also met on November 15th at the League.

MEL Report: The MEL met on October 18, 2017 at the Forsgate Country Club to introduce the 2018 Budget. Enclosed is a copy of Commissioner Czerniecki’s report. The MEL also met on November 15th and adopted the 2018 Budget.

MEL, RCF & EJIF Representative - The fund elected its representative to the MEL, RCF & EJIF for the 2018 Fund Year.

Motion to elect Thomas Czerniecki as the Professional Municipal Management Joint Insurance Fund's 2018 representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Fund Joint Insurance Fund and the Environmental Joint Insurance Fund.

Moved: Commissioner Merchel
Second: Commissioner Andl
Vote: 3 Ayes, 0 Nays, 1 Abstention

Elected Officials Training: This year's elected officials training program will focus on "Land Use Liability and Technology Risk Management". Sessions will be scheduled after the New Year through the office of Mr. Kearns. The on-line version will also be available.

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.

League Magazine – Enclosed on Page 4 are articles on cyber security that appeared in the New Jersey League of Municipalities magazine written by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

December Meeting – For the past several years, 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 17-24 authorizing this action is part of the agenda. (Page 7)

MOTION TO CANCEL DECEMBER MEETING

Moved: Commissioner Andl
Second: Commissioner Wiest
Vote: 4 Ayes, 0 Nays

Due Diligence Reports: The Executive Director advised the FFT for September showed the fund's surplus over 2 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund at 45% and the fund is actually trending at 48%. The Loss Time Accident Frequency for the JIF is 1.72 in October, which is driven by loss time accidents and there were two in this report. The Executive Director advised he spoke with the Evesham Fire Chief and he has promised they are very close to be complaint with the EPL/POL guidelines to drop the deductible.

The Executive Director advised with next year's meeting schedule, the fund typically meets in March, but not April, and the Executive Director has a conflict in March and requests for next year the fund meet in April instead of March. This meeting is typically the fund's luncheon. The commissioners and fund professionals did not think that would be an issue. His office will circulate dates.

The Executive Director advised the MEL has launched a new website an app that you can download and choose which information you'd like the app to alert you to.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised he has nothing to report this month.

TREASURER: The Treasurer reviewed his reports included in the agenda.

Payment of November 2017 Vouchers Resolution 17-25

Fund Year 2017	38,487.65
Total	38,487.65

MOTION TO RATIFY RESOLUTUION 17-25 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED

Moved: Commissioner Merchel
Second: Commissioner Wiest
Vote: Unanimous

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

2013	0.00
2014	6,368.26
2015	43,509.22
2016	9,295.95
2017	24,065.25
Closed	0.00
TOTAL	83,238.68

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 2 certificates that were issued from 9/22/2017 to 10/21/2017.

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. Two safety bulletins were included in the report, Leaf Collection Time ... An Important Reminder and October is Fire Prevention Month. He advised he has two loss control visits scheduled in December. 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: Stephen McNamara advised September's reports were included in the agenda. Mr. McNamara reported there were 73 bills during the month of October totaling \$32,018.60; of that amount \$10,388.23 was paid for a savings of \$21,630.37 which is a 67.6% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Report Part of Minutes.

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

Motion: Commissioner Andl
Second: Commissioner Wiest
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wiest
Second: Commissioner Andl
Vote: Unanimous

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

Motion: Commissioner Wiest
Second: Commissioner Andl
Roll Call Vote: 4 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Andl
Second: Commissioner Wiest
Vote: Unanimous

MEETING ADJOURNED: 1:30pm

**NEXT REGULAR MEETING: January 22, 2018
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY