

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 23, 2012
WILLINGBORO TOWNSHIP
2:00 PM**

Meeting of Fund Commissioners called to order by Chair Gary LaVenia. Open Public Meetings notice read into record.

ROLL CALL OF 2012 FUND COMMISSIONERS:

Gary LaVenia, Chairman	Township of Maple Shade	Present
Scott Carew, Secretary	Township of Moorestown	Absent
William Cromie	Township of Evesham	Present
Richard Brevogel	Township of Willingboro	Present

SPECIAL FUND COMMISSIONERS:

None appointed	Township of Moorestown	Absent
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FUND COMMISSIONER ALTERNATES:

Tom Shanahan	Township of Evesham	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Karen A. Read
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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	Scibal Associates Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control John Saville
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Managed Care Organization	QualCare Aubrie Vanduyn
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APPROVAL OF MINUTES: JUNE 25, 2012 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 25, 2012:

Moved:	Commissioner Cromie
Second:	Commissioner Brevogel
Vote:	Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

2013 Renewal Process: Executive Director reported the renewal applications were electronically mailed to Fund Commissioners and were due back in the Fund office by July 16, 2012. All renewal application have been returned to the Fund office and the Executive Director thanked the members for their prompt response.

POL/EPL Risk Control Program – Executive Director reported there are a number of areas members must address to maintain Program Compliance and submit check lists evidencing updates. All Professional Municipal Management JIF members have met the deadline and thanked the members for their cooperation.

Regulatory Affairs - Executive Director reported PERMA filed the 2011 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper.

Safety Expo – Executive Director reported for the seventh 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 28th at the Camden County Emergency Services Training Center and November 1st at the Middlesex County Fire Academy. This is a great opportunity for the public works and water and sewer employees to obtain continuing education credits. A notice will be mailed to all members with additional information.

August Meeting Cancellation – Executive Director reported historically the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 19-12 authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 19-12 TO AUTHORIZING THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE SEPTEMBER 24, 2012 MEETING

Motion:	Commissioner Cromie
Second:	Commissioner Brevogel
Vote:	Unanimous

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 reported on the Loss Time Frequency Reports and that PMM is currently at 0.85% for 2012, The Loss Time Frequency average state wide is 1.67%.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney said he will have a report for Closed Session.

TREASURER:

Payment Of July 2012 Vouchers Resolution 20-12

Fund Year 2011	\$ 3,000.00
Fund Year 2012	\$101,831.83
Total	\$104,831.83

Confirmation Of Claims Payments/Certification Of Claims Transfers for the Month of June 2012:

2008	\$ 4,187.07
2009	13,887.65
2010	49,279.57
2011	10,533.13
2012	30,945.41
TOTAL	\$108,832.83

MOTION TO APPROVE RESOLUTION 20-12 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED AND MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JUNE 2012 AS PRESENTED:

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

REPORT: Treasurer Mr. Tontarski said that TD Bank has us on a structure that is similar to any other depositor with the exception of TD Wealth Management. Right now there is testing going on with the MEL, RCF and possibly the EJIF in regards to going into a banking relationship with Wells Fargo attempting to use a unitized trust structure. The plan is we will see how this works out and possibly in 2013 we may start our migration from TD Bank over to Wells Fargo. Until that time we will be living with these minimal interest rates until such time we make that move, if in fact we decide to make that move. Attorney Kearns said we should check into this because he has heard a lot of discussion nationally on how attorney trust accounts are held and they have been uniformly critical of Wells Fargo. Mr. Tontarski said we will wait to let the MEL and RCF monitor that now and proceed on their direction. We only received two proposals; one was from TD which was a total reduction in the structure that we had and the other proposal was from Wells Fargo.

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: Underwriting Manager reviewed the holding report showing 7 certificates issued for the period 5/22/12 to 6/19/12.

SAFETY DIRECTOR:

REPORT: Safety Director reported there are two significant changes to the MSI Training plan for 2013 in addition to instructor led programs we are also offering Fast Track to Safety there are days throughout the state and for PMM they would be offered in Camden and Burlington Counties. These are full day programs where you can take your required courses in on full day of training. Commissioner Brevogel said the Fast Track is a great idea and likes the fact that you can receive all of your continuing education credits in one day.

Safety Director reported there will also be a number of online classes available in January, 2013 as well as the Safety Expos that will be held in Camden County on September 28th and Middlesex County on November 1st. Information on registration will be sent the end of August.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: May report included for information. Report indicated 5 new injury requiring medical management and a savings of 71% for June.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Administrator reported on the Property Pointers notice included in the agenda. Ms. Kissane asked everyone to report all claims as quickly as possible, no matter how insignificant they seem, to Scibal to coordinate subrogation. If you have any major losses Scibal can help coordinate getting resources at the local level to assist you with boarding up buildings and doing what is necessary to preserve the structures. Last August we had a lot of damage due to major storms, hurricanes and tornadoes and this is a good time to go over these procedures. Mr. Chris Roselli's cell phone number is located in the

notice and he is available 24 hours a day. Ms. Kissane said there are two PAR's for discussion in Closed Session.

Report Part of Minutes.

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

Moved: Commissioner Cromie
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Cromie
Second: Commissioner Brevogel
Vote: Unanimous

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

Moved: Commissioner Cromie
Second: Commissioner Brevogel
Roll Call Vote: 3 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

DISCUSSION: Commissioner Cromie asked about the article in the Star Ledger regarding sidewalks. Attorney Kearns said the town is absolutely correct in asking the homeowner to repair their sidewalks but you need to have an ordinance and a program in place to enforce it. If the town does not do the inspections and enforce the ordinance then the town will be held responsible in the courts. The courts will hold the position that it is the town's sidewalk and the resident can not be held liable to the injured party because the town did not enforce the ordinance. Commissioner Cromie asked that the portion of the article that said the towns are not responsible is qualified by the fact that if you have that ordinance you must thereby enforce it. Attorney Kearns said that is correct the town must enforce the ordinance and have a program in place. If that means you go to the resident to make the repairs that becomes a policy from the town's governing body.

Commissioner Brevogel said Willingboro has a sidewalk program in place and this year they repaired 150 locations in which Willingboro paid for the repairs. Willingboro has a municipal inspector that identifies which sidewalks need repair the most and those are the sidewalks that are repaired.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Brevogel
Second:	Commissioner Cromie
Vote:	Unanimous

MEETING ADJOURNED: 2:53 pm

NEXT REGULAR MEETING: September 24, 2012
Willingboro Township 2:00PM

Karen A. Read, Assisting Secretary for
SCOTT CAREW, SECRETARY