

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – OCTOBER 22, 2012
WILLINGBORO TOWNSHIP
& VIA CONFERENCE CALL
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	Present
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 David Grubb
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Treasurer	Thomas Tontarski
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Attorney	Kearns, Reale & Kearns, Esquires Skip Reale, Esquire
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Claims Service	Scibal Associates Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Joanne Hall Glenn Prince
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Managed Care Organization	QualCare Aubrie Vanduyne
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APPROVAL OF MINUTES: SEPTEMBER 24, 2012 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 24, 2012 AS AMENDED:

Moved:	Commissioner Cromie
Second:	Commissioner Brevogel
Vote:	3 Ayes, 0 Nays, 1 Abstain Commissioner Carew

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

2013 Budget: Executive Director said the meeting will begin as a budget workshop. Included in the agenda was the Proposed 2013 Budget for review and discussion. Executive Director reported the budget is an overall increase of 2% which would be a \$3,542,675 budget. Executive Director handed out the proposed assessments for the retro premiums to the members, which included the minimum/maximum options with a 15% cap which the fund took the previous year.

MOTION TO INTRODUCE THE 2012 BUDGET AND SCHEDULE A PUBLIC HEARING ON MONDAY, NOVEMBER 26, 2012 AT 2:00PM IN WILLINGBORO

Moved:	Commissioner Carew
Second:	Commissioner Cromie
Vote:	4 Ayes, 0 Nays

2013 Renewal Process – Executive Director reported renewal applications have been received to date. Fund Commissioners were emailed Comparison Reports to confirm data within PERMA’s records. If anyone would like to discuss their report this week please contact the Executive Director’s office.

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 first Expo was held at the Camden County Emergency Training Center which was very successful. The next Safety Expo will be held on November 1st at the Middlesex County Fire Academy.

XL Insurance POL/EPL Options - Executive Director reported included in the agenda is a memorandum from the Underwriting Manager outlining the parameters for the coverage enhancement offerings by XL Insurance on deductible and co-insurance buy downs and wage reimbursement. Underwriting Manager reported that XL Insurance is now offering options for member entities to buy down either deductibles and or co-pays. If you have adverse loss experience or do not have an approved risk control program you are not eligible. Mr. Hrubash said a memorandum will be sent form the underwriter’s office with a spreadsheet which will list the alternative options your town is eligible for and the cost to purchase the option. The cost will be outside of the budget the introduced today. The deadline for electing an alternative option is February 1, 2013, but the underwriter is requesting your alternative option before that date. If you choose not to select an alternative option please check that off, sign the form and return to underwriter or executive director’s office.

Cyber Liability Proposal – Underwriting Manager reported at the request of the MEL Coverage Committee, XL Insurance has offered Cyber Liability Coverage for 2013 to member to protect them against cyber threats and disruptions. A bulletin from the Underwriting Manager was included in the agenda. Underwriting Manager said XL will be issuing a separate policy for cyber liability policy which will cost \$500 per member entity and is included in the budget introduced today.

Elected Officials Training – Executive Director reported this year’s elected officials training program will focus on Risk Management for Local Officials. The session is scheduled at the League of Municipalities Conference at 3:45 pm on Wednesday, November 14, 2012. Additional sessions will also be offered later in the fall.

Safety: Emergency Responder Vehicle Education – Executive Director reported the MEL had introduced a new service to our members, to educate law enforcement, firefighters & EMS utilizing an online driver simulation in an effort to reduce collision rates. Safety Director reported this is an interactive online program presented by Safety National the excess carrier for the MEL. There are a limited number of allocations for the JIF. This training is being very well received. In response to Kathy Kissane, we can issue certificates that can be issued locally. Ms. Kissane said this would be good back up information for auto accident claims.

MEL Helpline Alert – Executive Director reported a new law recently signed by the Governor will require many employers to post and distribute to employees a notice of employee’s right to be free from gender-based pay discrimination in the workplace. A copy of the Alert was enclosed in the agenda. This will be available on the Department of Labor website and must be posted by November 21, 2012. In response to Commissioner Carew, Executive Director said that this will need to be posted annually.

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 also reported on the Loss Time Frequency Reports and said PMM is currently leading the way at 1.14% for 2012, which is well below the state average for all the Joint Insurance Funds.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

NONE

TREASURER:

Payment Of October 2012 Vouchers Resolution 23-12

Fund Year Closed	\$230,122.00
Fund Year 2010	\$ 74.40
Fund Year 2011	\$ 80.00
Fund Year 2012	\$ 33,619.94
Total	\$263,896.34

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

2008	\$ 7,273.26
2009	4,002.46
2010	7,589.64
2011	6,412.64
2012	16,844.46
TOTAL	\$42,122.46

MOTION TO APPROVE RESOLUTION 23-12 VOUCHER LIST FOR THE MONTH OF OCTOBER AND MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF SEPTEMBER, 2012 AS PRESENTED:

Motion: Commissioner Carew
Second: Commissioner Brevogel
Vote: 4 Ayes – 0 Nays

REPORT:

Treasurer's Report Made Part of Minutes.

UNDERWRITNG MANAGER REPORT: Underwriting Manager reviewed the holding report showing 2 certificates issued for the period 8/25/12 to 9/19/12.

SAFETY DIRECTOR:

REPORT: Safety Director reported Fast Track to Safety Days are going to be offered in 2013. This is a full day training that will offered throughout the state. These are short courses in required training and you can start signing up for them now on the Learning Management System. Safety Director introduced Glenn Prince who will be taking over as the point person for risk control service for the PMM JIF. Glenn joins us with long history in law enforcement and we think you will find him to be a great resource.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: October report included for information. Report indicated 1 new injury requiring medical management and a savings of 36.8% for September.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT:

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: 4 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Cromie
Second:	Commissioner Brevogel
Vote:	Unanimous

MEETING ADJOURNED: 2:24pm

NEXT REGULAR MEETING: November 26, 2012
Willingboro Township 2:00PM

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