

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – NOVEMBER 25, 2013  
984 TUCKERTON ROAD, MARLTON, NJ  
EVESHAM TOWNSHIP  
2:00 PM**

Meeting of Fund Commissioners called to order by Commissioner Cromie. Open Public Meetings notice read into record.

**ROLL CALL OF 2013 FUND COMMISSIONERS:**

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

**SPECIAL FUND COMMISSIONERS:**

|              |                         |        |
|--------------|-------------------------|--------|
| Robert Wells | Township of Maple Shade | Absent |
|--------------|-------------------------|--------|

**APPOINTED OFFICIALS PRESENT:**

|                                  |  |
|----------------------------------|--|
| Executive Director/Administrator | PERMA Risk Management Services<br><b>Bradford C. Stokes,</b><br><b>Karen A. Read</b> |
| Treasurer                        | <b>Thomas Tontarski</b>  |
| Attorney                         | Kearns, Reale & Kearns, Esquires<br><b>William Kearns</b>                            |
| Claims Service                   | Qual Lynx<br><b>Kathy Kissane</b>  |
| Safety Director                  | J.A. Montgomery Risk Control<br><b>Glenn Prince</b>                                  |
| Managed Care Organization        | QualCare<br><b>Aubrey Vanduyn</b>  |
| Underwriting Manager             | Conner Strong & Buckelew   |

**APPROVAL OF MINUTES: OCTOBER 28, 2013 - Open & Closed Minutes  
MOTION TO APPROVE OPEN & CLOSED MINUTES FOR OCTOBER, 2013**

|         |                       |
|---------|-----------------------|
| Motion: | Commissioner Brevogel |
| Second: | Commissioner Carew    |
| Vote:   | Unanimous             |

**CORRESPONDENCE:**

NONE

**EXECUTIVE DIRECTOR:**

**CLOSED YEAR DIVIDEND** – The Fund Office has reviewed the available dividend from closed year accounts and recommended the release of \$75,000. The Fund Commissioners were asked via email if this was acceptable and all were in agreement that it was. In addition, an EJIF dividend in the amount of \$20,718 is already in the budget in the premiums. The breakdown of the distribution was included on page 11 of the agenda.

Enclosed on Page 12 was Resolution 13-21 authorizing the release of a dividend representing a total of \$75,000 from closed year accounts subject to state approval.

**MOTION TO ADOPT RESOLUTION 13-21 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$75,000 FROM CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL**

Motion: Commissioner Brevogel  
Second: Commissioner Carew  
Roll Call Vote: 3 Ayes, 0 Nays

**2014 BUDGET** – Executive Director said at the October Fund Meeting, the Board of Fund Commissioners introduced a Budget for 2014 in the amount of \$3,653,177 - representing a budget based on an increase of 2.78%. In accordance with the regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2014 BUDGET**

Motion: Commissioner Brevogel  
Second: Commissioner Carew  
Roll Call Vote: 3 Ayes, 0 Nays

**DISCUSSION:** Executive Director reported on the budget as discussed at the previous meeting and said on the appropriations side there is an increase of 3.47%. The MEL property shows a 20% increase which is no surprise with the hurricanes we had in the last few years. On the expense and contingency side we are reducing that by 1.15% to keep the overall increase below 3%.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion: Commissioner Carew  
Second: Commissioner Brevogel  
Vote: Unanimous

**MOTION TO ADOPT THE 2014 BUDGET AND CERTIFY THE ASSESSMENTS**

Motion: Commissioner Carew  
Second: Commissioner Brevogel  
Roll Call Vote: 3 Ayes, 0 Nays

**MEMBERSHIP RENEWALS** – Executive Director said membership renewal letters were mailed out in late August with a due date of October 15<sup>th</sup>. We have received Moorestown’s and Maple Shade’s renewal documentation. Evesham Township has advised the Fund that they are exploring other proposals for insurance. Executive Director said we have good news with Evesham as they have decided to remain in the Fund. Executive Director thanked Commissioner Cromie and the Mayor and town with their decision. It would have been a huge void to fill if they left the Fund and we are thrilled they are staying. Commissioner Cromie said he is very happy they are staying put and the Mayor and Council is pleased as well.

**ELECTED OFFICIALS TRAINING** – Executive Director said this year’s elected officials training program will focus on Implementing Effective Risk Management for Local Officials. A session is scheduled in Maple Shade on December 12<sup>th</sup> at 5PM. Additional sessions will be scheduled. Attorney Kearns said it would be nice if other towns join in this session and we can schedule another session as well but it nice to have more than a few people come out to each session.

**EMPLOYMENT PRACTICES LIABILITY 2013/2014 PROGRAM** – Executive Director said every two years, the MEL updates it’s Employment Practices Compliance Program, including the Model Personnel Manual and training programs. XL Insurance asked the MEL to continue this program noting its value in loss control. A notice on the 2013/2014 program will be distributed to members in the coming few months. In addition to the annual training provided to Elected Officials, the 2013/2014 EPL cycle will also include training for Managers/Supervisors and Police Chief Command personnel. There is a May 1st deadline for these updates and training to be complete.

**DECEMBER MEETING** - Traditionally, 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 13-22 authorizing this action is part of the agenda. Executive Director said this will cancel the meeting and authorize the continuance of contractual payments and authorization for the professionals to continue the work until the January meeting. Attorney Kearns said it also authorizes the claims committee to deal with claims.

**MOTION TO APPROVE RESOLUTION 13-22 CANCELLING THE DECEMBER MEETING AND AUTHORIZING PAYMENT OF BILLS**

Motion: Commissioner Brevogel  
Second: Commissioner Carew  
Vote: 3 Ayes, 0 Nays

The Fund’s Reorganization meeting is scheduled for January 27, 2014.

**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 reviewed the Financial Fast Track report at the statutory surplus stands at \$363,918 as of September 30, 2013. Executive Director reported on the Loss Ratio report and our actuary's targeted number for September was 44.45% and the Fund stands at 49.59%. Executive Director said the Lost Time Accident Frequency at of October 31, 2013 is at 2.65, which is an improvement from last month. Executive Director we hope to work on that for next year.

Executive Director reported on the Employment Practices Compliance and said we would like to work with Evesham Fire District on their compliance which they have not done in the past. If they do work on compliance they can lower their deductible to the standard 20%. It would mirror the policy of Evesham Township and we would like to work with them. Executive Director said he would work with Commissioner Cromie and the Fire District to assist with the required EPL policies.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Attorney Kearns said for the January reorganizational meeting he would like to have a presentation on how to handle claims and how they are monitored. This would be a useful presentation to members. Commissioner Cromie and Brevogel said it would be beneficial to them. The January meeting will be held at the Sensational Host in Maple Shade.

**TREASURER:**

**Payment of November 2013 Vouchers Resolution 13-23**

|                         |                     |
|-------------------------|---------------------|
| <b>Closed Fund Year</b> | <b>\$ 99,914.00</b> |
| <b>Fund Year 2013</b>   | <b>\$ 45,162.17</b> |
| <b>Total</b>            | <b>\$145,076.17</b> |

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of October 2013:**

|                     |                   |
|---------------------|-------------------|
| <b>Closed Years</b> | <b>0.00</b>       |
| <b>2009</b>         | <b>0.00</b>       |
| <b>2010</b>         | <b>7,142.30</b>   |
| <b>2011</b>         | <b>54,071.60</b>  |
| <b>2012</b>         | <b>2,966.19</b>   |
| <b>2013</b>         | <b>59,763.80</b>  |
| <b>TOTAL</b>        | <b>123,943.89</b> |

**MOTION TO APPROVE RESOLUTION 13-23 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED AND APPROVE CERTIFICATION OF CLAIM/CONFIRMATION OF CLAIM PAYMENTS FOR OCTOBER 2013**

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

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER REPORT:** Underwriting Manager said Certificates issued for the period 8/20/13 to 9/20/13 was included in the agenda for review.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director said a Sensibility training class will be held in Maple Shade with a potential date of December 12, 2013. This training consists of conflict resolution and how to deal with the public which will be beneficial to public employees. On November 18<sup>th</sup> Safety Director's office was contacted by Mike Grossman from the Evesham Township Public Works Department who was quick to respond to an event that occurred on a piece of their playground equipment. The equipment was described as a Calypso III drum panel. There was a six year old child that was caught inside this drum which was very traumatic for her. Our office was able to go out and review the area to find what positive impact we could have on the investigation. The equipment was immediately removed from the location. Mr. Grossman contacted the manufacturer and will be replacing those pieces of equipment. We will also be contacting the Consumer Product Safety Commission to let them know that this piece of equipment poses potential danger for children of that age.

Commissioner Cromie said they have not heard anything from the parents regarding this incident. They do have an entire file set up for the incident. Claims Manager requested the information be sent to Qual-Lynx so they can set up a suspense file with copies of the information in the event a Notice of Claim is filed. Commissioner Cromie said he would forward the information Qual-Lynx.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Report indicated 10 new injury requiring medical management and a savings of 56.6% for October.

Intake Reporting by Injury, Top 10 Providers, Charges by Specialty, Top 10 Claims.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Claims Manager's report was for closed session.

Report Part of Minutes.

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

Moved: Commissioner Carew  
Second: Commissioner Brevogel  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Moved: Commissioner Carew  
Second: Commissioner Brevogel  
Vote: Unanimous

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

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN MEETING:**

|         |                       |
|---------|-----------------------|
| Moved:  | Commissioner Brevogel |
| Second: | Commissioner Cromie   |
| Vote:   | Unanimous             |

**MEETING ADJOURNED: 2:26 PM**

**NEXT REGULAR MEETING: January 27, 2014**

**Sensational Host 12:00PM**

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Karen A. Read, Assisting Secretary for  
**WILLIAM CROMIE, SECRETARY**