

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – SEPTEMBER 23, 2013
 984 TUCKERTON ROAD, MARLTON, NJ
 EVESHAM TOWNSHIP
 2:00 PM**

Meeting of Fund Commissioners called to order by Acting Chair William 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
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read
Treasurer	Thomas Tontarski
Attorney	Kearns, Reale & Kearns, Esquires
Claims Service	Qual Lynx Tracey Loreaux Sue Lovett
Safety Director	J.A. Montgomery Risk Control Joanne Hall Tim Sheehan
Managed Care Organization	QualCare Aubrey Vanduyyn
Underwriting Manager	Conner Strong & Buckelew

APPROVAL OF MINUTES: JULY 22, 2013 - Open & Closed Minutes
MOTION TO APPROVE OPEN & CLOSED MINUTES FOR JULY, 2013

Motion: Commissioner Carew
Second: Commissioner Brevogel
Vote: Unanimous

CORRESPONDENCE:
NONE

EXECUTIVE DIRECTOR:

2014 RENEWAL PROCESS – Executive Director said all renewal applications have been received. Additionally, the fund Auditor is currently reviewing the payroll audits as part of the renewal process for all members.

Fund Commissioners will be emailed Comparison Reports to confirm the data within PERMA's records for accuracy toward completion of the 2014 Renewal Application process.

MEMBERSHIP RENEWALS – Executive Director said renewal letters were mailed out in late August with a due date of October 15th. We have received Moorestown's renewal so far. We have Evesham and Maple Shade also up for renewal and we are waiting to receive their renewal documents.

2014 BUDGET – Executive Director said the October fund meeting will serve as the annual budget workshop meeting and the introduction of the 2014 Budget. Executive Director said we are feeling the effects on the property side. The MEL is looking at a 3.9% increase, which is no surprise with the property issues along the coast. We will do our best to be in the area of 2% for this Fund.

RESIDUAL CLAIMS FUND (RCF) – Executive Director the Residual Claims fund met on September 4, 2013 at 10:30 am at the Forsgate Country Club in Jamesburg, NJ. The Residual Claims Fund amended 2013 Budget (copy attached) and the proposed 2014 Budget (copy attached) was introduced on September 4, 2013. The public hearing on the RCF budget will be held on October 16, 2013 10:30 am in the Forsgate Country Club. Commissioner Carew's report is included in the agenda booklet. (Appendix II)

EJIF - Executive Director said the EJIF met on September 4, 2013 at 10:50 am at the Forsgate Country Club in Jamesburg, NJ. Commissioner Carew's report is included in the agenda. The budget was introduced and will be adopted at the October 16, 2013 meeting. (Appendix II)

MEL - Executive Director said the MEL met on September 4, 2013 at 11:15 am at the Forsgate Country Club in Jamesburg, NJ. A report from Commissioner LaVenia is attached. The budget was introduced and will be adopted at the October 16, 2013 meeting. (Appendix II). Executive Director said the MEL budget is at a 3.9% increase.

SAFETY EXPO – Executive Director said for the eighth 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. A session was held at the Camden County Emergency Services Training Center and very well attended. The next one is on November 8th at the Middlesex County Fire Academy. Safety Director said the first Expo session was a very good learning experience and had about 130 attendees. There are eight different courses and if anyone is interested in sending their employees to the next session on November 8, 2013.

ENVIRONMENTAL JIF – Executive Director said the EJIF has assigned new environmental engineers. The new company that will be handling this region is T & M Associates. On Page 17 is the contact information for our Region.

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 \$573,022 as of July 31, 2013, which is very good for this Fund. Executive Director reported on the Loss Ratio report and our actuary’s targeted number for August was 29.79% and the Fund stands at 38.29% which is a little off from the actuary’s projection. Executive Director said the Lost Time Accident Frequency at of August 31, 2013 is at 2.49, which is well above the State average. Executive Director said the Claims Manager has ran some reports on this and advised there is no real driving force on this number, it is just small group of injuries that has had an effect on the rate and there are no real trends. Safety Director said even though it is a rate because of the small size of the JIF any activity makes for high fluctuation.

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE

TREASURER:

Payment Of August 2013 Vouchers Resolution 13-18

Fund Year 2012	\$13,000.00
Fund Year 2013	\$38,188.20
Total	\$38,188.20

Payment Of September 2013 Vouchers Resolution 13-19

Fund Year 2013	\$35,093.40
Total	\$35,093.40

MOTION TO APPROVE RESOLUTION 13-18 VOUCHER LIST FOR THE MONTH OF AUGUST AS SUBMITTED

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

MOTION TO APPROVE RESOLUTION 13-18 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED

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

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER REPORT: None

SAFETY DIRECTOR:

REPORT: Safety Director said the MSI registration for 2014 is still open until the end of the month. We have some requests from the PMM JIF but if anyone wants to schedule 2014 training we ask that those be submitted by the end of the month. You will still be able to submit drop in request during the year but we like to build a training calendar that is close to your members. Executive Director said they will be holding a regional training session on October 2, 2013 in Clementon. Notices were sent to Fund Commissioners and Safety Coordinators. The session is called Sensibility Training and Dealing with Challenging People and the target audience is for clerks, administrators, tax collectors, police clerks and anyone else interested in the topic. We talk about diffusing difficult situations and we culminate the program with workplace safety and how to protect your self both physically and emotionally. We received one response from Willingboro for the PMM JIF but if anyone else would care to send their employees please send in your registrations. Safety Director said she will send the notice to Fund Commissioners again.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Report indicated 15 new injury requiring medical management and a savings of 68.9% for June.

Ms. Vanduyne referred to reports that were reported in the agenda which included 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 Brevogel
Second: Commissioner Carew
Vote: Unanimous

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

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

OLD BUSINESS:

TRANSITIONAL PROGRAM – Commissioner Carew said as discussed in previous meetings we talked about Moorestown starting a Township wide transitional plan. Attorney Kearns said the MEL was possibly doing a program on this and asked if we there was any follow up on a JIF wide Transitional Plan. Executive Director has not received any more information and will follow up with Attorney Kearns.

NEW BUSINESS:

SPORTS CONCUSSIONS - Commissioner Carew said at the Moorestown Township Council meeting a member of the public brought up the topic of sports concussions and was concerned that the pending NFL settlement over concussions will have a negative impact on Moorestown Township and that we may some how some liability on past concussions from township sponsored football. We responded by saying this was not something the Township would need to worry about. Safety Director said there is a voluntary training for concussions. Commissioner Carew said they are currently doing this training in Moorestown.

In response to Commissioner Cromie, Safety Director said on the MEL website we have link to the CDC Concussion Training. It is an online training program and a certificate is offered at the end of the program. Many towns have adopted this and if any municipality is

using any school facilities then you should be complying with this training. It is good easy training that can be done online by all of your volunteers.

WORKERS COMP CLAIMS: Commissioner Brevogel said Willingboro had an employee that was out on sick time and then family leave and had surgery for carpal tunnel syndrome. The employee then filed a workers comp claim for that surgery but did not see a workers comp doctor until the procedure was done. The workers comp doctors asked why they were seeing him if they already had the procedure done. Commissioner Brevogel asked what would be the course of action when the employee does in fact file a workers comp claim for a surgery the employee had done outside and reported it after the fact. Tracey Loreaux of Qual-Lynx said that if this individual is now saying this stems from their occupation Willingboro should submit the claim information to Qual-Lynx and they will investigate it, obtain the prior medical records and make a determination on it.

Commissioner Brevogel said the second issue is an employee in the Willingboro Public Works department has had a very difficult time physically keeping up while he is working. He tends to work for about an hour and then gets sick and has gone home several times complaining of not feeling well. His supervisor has approached Commissioner Brevogel and asked if there is any way they can have a functional capacity test done on this individual to find out if he is physically able to perform he duties of his job. If he is capable of doing his job what else is going on that he can not perform any amount of labor for more then an hour. Ms. Loreaux of Qual-Lynx said it is possible that the reason he is not able to keep up is a personal medical condition because he has not come forward to re-open his workers comp claim. She does agree with the recommendation to speak to your labor attorney about how to handle this situation. Ms. Loreaux said her initial thought is Willingboro would have grounds to order a fit for duty test outside the scope of workers comp but advised to seek legal advice.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Brevogel
Second:	Commissioner Carew
Vote:	Unanimous

MEETING ADJOURNED: 2:25 pm

NEXT REGULAR MEETING: October 28, 2013

Evesham Township 2:00PM

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