

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JUNE 25, 2018  
111 WEST 2<sup>ND</sup> STREET  
MOORESTOWN TOWNSHIP  
1:00 PM**

Meeting of 2018 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2018 FUND COMMISSIONERS:**

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present <i>(via teleconference)</i>
Joseph Andl	Township of Maple Shade	Present
Thomas Shannahan (alternate)	Township of Evesham	Present

**SPECIAL FUND COMMISSIONERS:**

Greg Rucker, Dir. Of Public Safety	Township of Willingboro	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Rachel Chwastek</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Kearns, Reale & Kearns, Esquires <b>William Kearns, Esquire</b>
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Auditor	Bowman & Company <b>Jim Miles</b> <b>Dennis Skalkowski</b>
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Managed Care Organization	QualCare <b>Karen Beatty</b>
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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: MAY 21, 2018 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 21, 2018**

Moved: Commissioner Andl  
Second: Commissioner Shannahan  
Vote: 4 Ayes – 0 Nays

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR**

**Audit Report as of December 31, 2017** – The Auditor’s Report as of December 31, 2017 has been sent under separate cover to the Fund Commissioners. Mr. Dennis Skalkowski from Bowman & Company gave a report at the meeting and following that, the Board will be asked to formally approve Resolution 18-14 approving year end financials along with the Group Affidavit.

**Motion to Approve Year-End Financials as of December 31, 2017 as Presented,  
Adopt Resolution 18-14 and execute the Group Affidavit indicating  
that members of the Executive Committee have read the General  
Comments Section of the Audit Report**

Moved: Commissioner Andl  
Second: Commissioner Shannahan  
Vote: 4 Ayes – 0 Nays

**2018/2019 Employment Practices Program:** Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL’s webpage at [www.njmel.org](http://www.njmel.org). Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Police Command Staff Training – Risk Management Training for Police Command Staff will be scheduled for member police departments for all member Chiefs, Captains and Lieutenants.

Managers & Supervisors Training – The Program also includes mandatory training of management. We will be working with Mr. Kearn’s office to develop a schedule for these classes and will coordinates with member towns for available dates.

Non-Supervisory Training - “*We must respect each other in local government*” video has been added to the MEL Safety Institute to meet the training requirement for “non-supervisory” employees.

**Residual Claims Fund** – The RCF met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Merchel’s report on the meeting was enclosed.

The RCF Board voted to accept a recommendation to transfer open liabilities from local JIFs at 60 months instead of 54 months, which will allow claims to develop longer and provide greater certainty on reserves.

The RCF will take formal action confirming this transfer at their next meeting; local JIFs will be asked to pass a resolution transferring their Fund Year 2014 liabilities at their September/October meetings.

**EJIF-** The EJIF met on June 7, 2018 at Forsgate in Jamesburg, NJ. Commissioner Merchel's report on the meeting was enclosed.

**MEL JIF** – The MEL met on June 7, 2018 at the Forsgate County Club in Jamesburg, NJ. Commissioner Merchel's report on the meeting was enclosed.

**Risk Management Information/Operating System (RMIS):** The online underwriting database through Origami was launched mid-March; Fund Commissioners and Risk Management Consultants were provided login information, as well as, links to short training videos.

Origami is hosting training webinars on how to utilize the online platform. Origami conducted 2 training webinars in May and one webinar on June 6<sup>th</sup>. Over 150 people attended and the response was positive. Full recordings of the webinars are available online.

Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2019 underwriting renewal during the month of June.

**Safety Expo** – The MEL continues to work 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 June 29<sup>th</sup> at the Middlesex County Fire Academy and September 28<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information was included in the agenda.

**League Magazine** – Enclosed in the agenda was the latest in the series of "Power of Collaboration" ads to appear in the League of Municipalities magazine.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated April 30, 2018 shows the fund's surplus over \$2.5 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 9.17 and the actual at 10.5. The LTAF is 1.15, which well below the MEL average and with 3 loss time accidents for this year. The fund is 100% in compliance with the EPL/POL Policy, which is great news.

**Legislative Bill:** The Executive Director advised there is one add on resolution to urge the legislature to amend multiple bills currently in the state legislature. The MEL has been working on this and Mr. Merchel advised this was discussed at the MEL meetings. The bills were reviewed by the Fund.

**Motion to Approve Resolution 18-16 Urging the Legislature to Amend S-716, S-477 and S-1766.**

Moved:	Commissioner Andl
Second:	Commissioner Shannahan
Vote:	4 Ayes – 0 Nays

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

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns discussed two decisions from the NJ Supreme Court a case, the first involves Rice Notices and notifying employees, Mr. Kearns emailed this information to the FCs and advised they review it with their solicitors. The second involved a land use application by Dunbar Homes with a lot of information missing. The state decided a complete application is required.

**TREASURER:** Mr. Tontarski reviewed the treasurer’s report with the Fund.

**Payment of June 2018 Vouchers Resolution 18-15**

Fund Year 2018	299,584.74
<b>Total</b>	<b>299,584.74</b>

**MOTION TO APPROVE RESOLUTION 18-15 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED**

Moved: Commissioner Andl  
 Second: Commissioner Shannahan  
 Vote: 4 Ayes – 0 Nays

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of May 2018:**

<b>2018</b>	36,468.38
<b>2017</b>	53,873.26
<b>2016</b>	7,135.94
<b>2015</b>	6,682.17
<b>2014</b>	4,510.55
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>108,670.30</b>

Treasurer's Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director advised included in his report is all the risk control activities through the month of May, as well as a list of MSI Training and Fast Track training information. Mr. Prince included a safety director’s bulletin for training summer/seasonabl employees. Mr. Prince also advised the Safety Round Table meeting would be the end of September or early October and is taking suggestions for potential dates. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** There were 3 certificates issued for the period of 4/22/2018 through 5/22/2018.

**MANAGED CARE:**

**REPORT:** Karen Beatty advised May's reports were included in the agenda. Ms. Beatty reported there were 129 bills during May totaling \$155,397.02, of that amount \$46,213.53 was paid for a savings of \$109,183.49 which is a 70.3% savings.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

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

Moved: Commissioner Andl  
Second: Commissioner Shannahan  
Vote: 4 Ayes – 0 Nays

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

Moved: Commissioner Andl  
Second: Commissioner Shannahan  
Vote: 4 Ayes – 0 Nays

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Andl  
Second: Commissioner Shannahan  
Vote: 4 Ayes – 0 Nays

**MEETING ADJOURNED: 1:53pm**

**NEXT REGULAR MEETING: July 23, 2018  
Moorestown Township, 1:00PM**

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Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**