

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JULY 23, 2018
 111 WEST 2ND 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
Joseph Andl	Township of Maple Shade	Absent
Michael Barth	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 Bradford C. Stokes Karen Read Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselmann, P.A. William Kearns, Esquire John Shields, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Stephen McNamara
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Underwriting Manager	Conner Strong & Buckelew Alex Deluccia
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ALSO PRESENT:

George Gravenstine, AJM Insurance
 Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: June 25, 2018 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 25, 2018

Moved: Commissioner Brevogel
Second: Commissioner Merchel
Vote: 2 Ayes – 0 Nays, 1 Abstention (Barth)

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR

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. 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.

Land Use Liability: Included in the agenda was a letter that was distributed to Fund Commissioners and Risk Managers detailing an optional policy for Land Use Liability Coverage. Included was the script for the Land Use training for Zoning and Planning Board members as well as a member-specific policy document.

As a reminder, the training script corresponds to a PowerPoint presentation (download from www.njmel.org) to be conducted by your land use or municipal attorney. Training attendance sheets should be returned to this office to track compliance in the event of a claim.

MEL Cyber Risk Management Program – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs' policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Technical Competencies (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included in the agenda were the certifications that need to be completed and returned to the Underwriting office.

Risk Management Information/Operating System (RMIS) - Members and Risk Managers will receive an email with a link to renewal worksheets in the Origami System - to begin the 2019 underwriting renewal during the month of July.

Audit Report and Actuary Valuation Report as of December 31, 2017 – The 2017 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

2018 Coverage Documents – The 2018 coverage documents have been distributed via email to all Fund Commissioners and Risk Managers.

August Meeting – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order.

The Commissioners did pass Resolution 18-8 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

MOTION TO CANCEL AUGUST MEETING

Moved: Commissioner Brevogel

Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

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 May 31, 2018 shows the fund's surplus over \$2.6 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 12.8 and the actual at 12.3. The LTAF is 2.15, a little bit above the MEL average. The fund is 100% in compliance with the EPL/POL Policy, which is great news.

The Chairman asked if the cyber checklists were to be completed now, he was advised they should be and send to the underwriting office to have on file before a possible claim arises.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: None.

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

Payment of July 2018 Vouchers Resolution 18-16

Fund Year 2017	13,000.00
Fund Year 2018	58,641.21
Total	71,641.21

MOTION TO APPROVE RESOLUTION 18-16 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

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

2018	24,235.47
2017	33,134.06
2016	7,270.13
2015	6,847.00
2014	69,926.74
Closed	0.00
TOTAL	141,413.40

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 June, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised there will be an EPL training for Law Enforcement will be

held on 9/13/18, 8:30AM-11:30AM, in the Maple Shade courtroom, please RSVP. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Alex Deluccia advised there were 9 certificates issued for the period of 5/22/2018 through 6/22/2018. Mr. Deluccia reviewed the underwriting memo included in the agenda regarding increasing the liability limits.

MOTION TO APPROVE PHYSICAL DAMAGE COVERAGE FOR DRONES

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

MANAGED CARE:

REPORT: Stephen McNamara advised June's reports were included in the agenda. Mr. McNamara reported there were 46 bills during June totaling \$14,892.51, of that amount \$6,148.80 was paid for a savings of \$8,743.71 which is a 58.7% 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 Brevogel
Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

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

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: 3 Ayes – 0 Nays

MEETING ADJOURNED: 1:51pm

**NEXT REGULAR MEETING: September 24, 2018
Moorestown Township, 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY