

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 26, 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
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Underwriting Manager	Conner Strong & Buckelew Edward Cooney
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: October 22, 2018 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 22, 2018

Moved: Commissioner Brevogel

Second: Commissioner Merchel
Vote: 2 Ayes – 1 Abstention

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2019 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2019 in the amount of \$3,939,897. There was slight decrease of \$595.00 on the MEL Premium since introduction, so the revised amount is \$3,939,302. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 BUDGET

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: Unanimous

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2019 BUDGET

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: Unanimous

MOTION TO ADOPT THE BUDGET & CERTIFY ASSESSMENTS

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

2019/2020 Employment Practices Program: Members had 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. Included in the agenda was a report on the checklists received to date.

Elected Officials Training – This year’s elected officials training program will focus on “Employment Practices for Governmental Officials”. Sessions will be scheduled after the New Year for JIF members; the on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL’s \$250 credit for each elected official and municipal administrator/manager.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2019 Fund Year.

MOTION TO ELECT THOMAS MERCHEL AS THE PROFESSIONAL MUNICIPAL JOINT INSURANCE FUND’S 2019 REPRESENTATIVE TO THE MEL, RCF AND EJIF

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: Unanimous

December Meeting – For the past several years, 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 18-24 authorizing this action is part of the agenda.

MOTION TO CANCEL THE DECEMBER MEETING AND PROCESS ANY NECESSARY CLAIM PAYMENTS AND PROFESSIONAL FEES FOR THE MONTH

Moved: Commissioner Barth
Second: Commissioner Brevogel
Vote: Unanimous

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 September 30, 2018 shows the fund's surplus over \$3.0 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 37% and the actual is about 32%. The LTAF is 2.39, down from 2.50 from last month with just one new claim.

Underwriting Manager: The Underwriting Manager advised for the Fund's Liability Program - general liability, auto liability, law enforcement liability – currently each member gets the standard \$5,000,000 in limits with an option up to \$20,000,000. The Underwriting Office is getting quotes for excess limits above the \$20,000,000 and in the event the PMM JIF would like to purchase them, the first step is to have all members at the \$20,000,000 JIF limit and then as a group purchase the excess limits.

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 advised there was a decision from the US District Court on the advertising of BYOBs. The prohibition on advertising as a BYOB was deemed unconstitutional. Mr. Kearns will send the Commissioners the information.

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

Payment of November 2018 Vouchers Resolution 18-25

Fund Year 2018	39,318.72
Total	39,318.72

MOTION TO APPROVE RESOLUTION 18-25 VOUCHER LIST FOR THE MONTH OF NOVEMBER AS SUBMITTED

Moved: Commissioner Barth
Second: Commissioner Brevogel
Vote: Unanimous

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

2018	35,499.42
2017	32,210.73
2016	18,080.52
2015	1,265.67
2014	2,418.62
Closed	0.00
TOTAL	89,474.96

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 October, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised the fund of November loss control visits – 11/2 with the Evesham PD, 11/7 with Maple Shade DPW, 11/12 with Maple Shade PD and scheduled visits - 12/27 with Moorestown PD, 12/30 with Willingboro PD. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Executive Director advised the certificate report was in the agenda for the period 9/21/2018 to 10/22/2018 and 2 certificates were issued.

Report Made Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised October's reports were included in the agenda. Mr. McNamara reported there were 75 bills during October totaling \$57,634.26, of that amount \$23,296.54 was paid for a savings of \$34,337.72 which is a 59.6% savings. Mr. McNamara asked if there were any questions and then concluded his report.

Monthly Activity Report Made 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 Barth
Second: Commissioner Brevogel

Vote: Unanimous

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

Moved: Commissioner Barth
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Moved: Commissioner Brevogel
Second: Commissioner Barth
Vote: Unanimous

MEETING ADJOURNED: 1:36pm

**NEXT REGULAR MEETING: January 28, 2019
Moorestown Township, 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY