

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – SEPTEMBER 24, 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
Joseph Andl	Township of Maple Shade	Present
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 <b>Bradford C. Stokes</b> <b>Karen Read</b> <b>Rachel Chwastek</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann, P.A. <b>William Kearns, Esquire</b> <b>John Shields, Esquire</b>
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Auditor	Bowman & Company
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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 <b>Edward Cooney</b>
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**ALSO PRESENT:**

Maureen Mitchell, Evesham Fire District

**APPROVAL OF MINUTES:** July 23, 2018 - Open & Closed Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 23, 2018**

Moved: Commissioner Brevogel  
Second: Commissioner Barth  
Vote: 3 Ayes – 0 Nays, 1 Abstention (Andl)

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**2018/2019 Employment Practices Program:** 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.

Since the Model Personnel Manuals was finalized, there has been a decision regarding the Open Public Meetings Act concerning notification to employees they or their position might be discussed. The MEL Fund Attorney has issued a memorandum regarding this that was included in the agenda.

**RCF 2014 Fund Year Rollover** – As previously reported, the Residual Claims Fund Executive Committee approved changing the transfer period to 60 months starting with Fund Year 2014. The transfer will now take place in December. In anticipation of this, the RCF board adopted a resolution accepting the transfer of member JIF’s Fund Year 2014. Enclosed in the agenda was Resolution #18-17 authorizing the transfer of the PMM JIF’s 2014 claim liabilities to the RCF.

**RCF JIF Membership Renewal** – The PMM JIF’s three-year membership in the Residual Claims Fund is scheduled to expire on December 31, 2018. Enclosed in the agenda was Resolution #18-18 renewing the membership term effective January 1, 2019 through December 31, 2021.

**EJIF Membership Renewal** - PMM JIF’s membership in the Environmental JIF expires at the end of the year. Enclosed in the agenda was Resolution #18-19 renewing the membership term effective January 1, 2019 through December 31, 2021.

**MOTION TO APPROVE RESOLUTIONS 18-17, 18-18, 18-19**

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

**MEL Report:** The MEL met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The MEL’s 2019 budget introduction is scheduled for October 17th at Forsgate.

**RCF Report:** The RCF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The Residual Claims Fund proposed 2019 Budget was introduced. The public hearing on the budget will be held on October 17, 2018 at 10:30 a.m. at Forsgate.

**EJIF Report:** The EJIF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The 2019 budget was introduced and will be adopted at the October 17, 2018 meeting.

**EJIF Environmental Engineering Service Team Announcement** – The EJIF’s engineering firm PS&S has announced that Matthew Mee will be the new lead contact person for the firm.

Included in the agenda was the memorandum recently released by the EJIF making this announcement.

**EJIF Workshop** – The EJIF along with PS&S will be hosting several seminars on new Stormwater and underground storage tank regulations. Included in the agenda was the program workshop schedule along with registration information.

**2019 Underwriting Renewal Process** - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2019 underwriting renewal process. The deadline to submit schedules was September 15th. The Executive Director provided an update.

**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 Expo will be held on September 28th at the Camden County Emergency Services Training Center in Blackwood. A registration packet was sent to all members with registration information.

**League Alert – Marijuana Legalization** – The NJ League of Municipalities has issued an alert on Cannabis/Marijuana Legalization and the Local Option Tax. There appears to be a consensus among legislative sponsors to include an option for municipalities to institute a local tax of up to 2% that would be retained by the host town. Current bills also include an “opt-out” option that would prohibit sales in municipalities that take action to oppose it.

**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 July 31, 2018 shows the fund’s surplus over \$2.7 million. The funds Loss Ratio Analysis is on target with the actuary’s projection of 23.57 and the actual at 22.62. The LTAF is 2.31, a little bit above the MEL average. The fund is 100% in compliance with the EPL/POL Policy. The Executive Director advised the budget introduction would be next month and would include some dividend discussion.

**Underwriting Manager:** The Underwriting Manager discussed the renewal process and advised overall it’s looking very good. They will also be rolling out additional limit options.

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 August 2018 Vouchers Resolution 18-20**

Fund Year 2018	100,390.76
<b>Total</b>	<b>100,390.76</b>

**Payment of September 2018 Vouchers Resolution 18-21**

Fund Year 2018	72,748.00
<b>Total</b>	<b>72,748.00</b>

**MOTION TO APPROVE RESOLUTION 18-20 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 18-21 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED**

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

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

<b>2018</b>	38,967.12
<b>2017</b>	13,809.28
<b>2016</b>	4,833.20
<b>2015</b>	6,176.61
<b>2014</b>	18,467.81
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>82,254.02</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 July and August, as well as a list of MSI Training and Fast Track training information. Mr. Prince advised the safety coordinator's round table to be held the following week will cover a variety of topics, including road sign and walkway program, best practices for CDL drivers and NJ Care update for MVRs. JA Montgomery is also following the Cannabis legislation and it will also be a discussion topic at the round table. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Karen Beatty advised August's reports were included in the agenda. Ms. Beatty reported there were 163 bills during August totaling \$114,771.49, of that amount \$47,485.57 was paid for a savings of \$67,285.92 which is a 58.6% 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: 4 Ayes – 0 Nays

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

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

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Brevogel  
Second: Commissioner Andl  
Vote: Unanimous

**MEETING ADJOURNED: 1:58pm**

**NEXT REGULAR MEETING: October 22, 2018  
Moorestown Township, 1:00PM**

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