

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JULY 22, 2019
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

Meeting of 2019 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2019 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Present
George Haeuber	Township of Maple Shade	Present
Michael Barth	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

Thomas Shanahan	Township of Evesham	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Karen A. Read Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Helmer Conley & Kasselmann William Kearns John Shields
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Claudia Acosta
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
 Susan Danson, Maple Shade
 Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: JUNE 24, 2019 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 24, 2019:

Motion:	Commissioner Brevogel
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Second: Commissioner Shanahan
Vote: 3 Ayes – 0 Nays – 1 Abstention (Barth)

MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 25, 2019:

Motion: Commissioner Merchel
Second: Commissioner Shanahan
Vote: 2 Ayes – 0 Nays – 2 Abstention

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

2019 Coverage Documents – The fund office distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers via email.

Risk Management Information/Operating System (RMIS) - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2020 underwriting renewal during the month of July with a September 15th completion date.

MEL Cyber Task Force – Included in the agenda was a copy of July’s MEL Cyber Task Force regarding Government Cyber Attacks.

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 Minimum Technical Standards (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.

The fund office has received Maple Shade’s and Moorestown’s checklists.

Audit Report and Actuary Valuation Report as of December 31, 2018 – The 2018 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.

Member Renewals – The Fund has three members that are up for renewal at the end of the year. The Fund Office has started to send out renewal documents to those members.

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 19-7 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

MOTION TO CANCEL THE AUGUST MEETING

Motion: Commissioner Brevogel
Second: Commissioner Shanahan
Vote: 4 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 May Financial Fast Track was included in the agenda. The surplus as of May 31, 2019 was over \$3 million. The funds Loss Ratio Analysis has the actuary's projection of 13% and the actual at 33%, driven by property, we'll monitor that. The fund's Loss Time Accident Frequency is 1.50, an improvement over last year.

OPRA Response: Everyone should have received a copy of a letter Dave Grubb wrote in response to an OPRA request. It contains a lot of good information about the JIFs, specifically the history.

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 2019 Vouchers Resolution 19-16

Fund Year 2018	15,500.00
Fund Year 2019	372,401.90
Total	387,901.90

MOTION TO APPROVE RESOLUTION 19-16 VOUCHER LIST FOR THE MONTH OF JULY AS SUBMITTED

Motion: Commissioner Haeuber
 Second: Commissioner Shanahan
 Vote: 4 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of June 2019:

2019	121,700.41
2018	21,381.76
2017	13,551.92
2016	33,310.48
2015	0.00
Closed	0.00
TOTAL	189,944.57

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in the agenda 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 encouraged all the members to go to njmel.org and have all employees complete the cyber training. There is also a MEL App, he would recommend

downloading, safety bulletins and other information is distributed through it. Mr. Prince 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 5/22/2019 to 6/22/2019 and 4 certificates were issued.

MANAGED CARE:

REPORT: Karen Beatty advised June's reports were included in the agenda. Ms. Beatty reported there were 127 bills during the month of June totaling \$151,492.03, of that amount \$64,763.53 was paid for a savings of \$86,728.50 which is a 57.2% savings. Ms. Beatty advised total claim dollar already exceed last year's and this is due to one claim, she will detail the claim in closed. Ms. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claudia Acosta, covering or Kathy Kissane, advised included in the agenda was the emergency claims reporting procedure and the PARs report was for closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

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

Motion: Commissioner Haeuber
Second: Commissioner Brevogel
Vote: Unanimous

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

Motion: Commissioner Brevogel
Second: Commissioner Shanahan
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Haeuber
Second: Commissioner Brevogel
Vote: Unanimous

MEETING ADJOURNED: 1:25pm

NEXT REGULAR MEETING: September 23, 2019

Moorestown Town Hall 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY