

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – SEPTEMBER 23, 2019  
111 WEST 2<sup>ND</sup> 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
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

**SPECIAL FUND COMMISSIONERS:**

Thomas Shanahan	Township of Evesham	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes</b> <b>Karen A. Read</b> <b>Rachel Chwastek</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer Conley & Kasselmann
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Auditor	Bowman & Company
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Claims Service	Qual Lynx <b>Stephen McNamara</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>Kathy Kissane</b>
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Underwriting Manager	Conner Strong & Buckelew
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**ALSO PRESENT:**

Maureen Mitchell, Evesham Fire District  
Elizabeth Peddicord, Evesham Fire District  
Joe Razzano, Fairview Insurance

**APPROVAL OF MINUTES: JULY 22, 2019 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 22, 2019:**

Motion:	Commissioner Brevogel
Second:	Commissioner Merchel
Vote:	2 Ayes – 0 Nays (2 Abstentions)

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR:**

**RCF 2015 Fund Year Rollover** – The RCF board adopted a resolution accepting the transfer of member JIF’s Fund Year 2015. Enclosed in the agenda was Resolution 19-18 authorizing the transfer of the PMM JIF’s 2015 claim liabilities to the RCF.

**MOTION TO APPROVE RESOLUTION 19-18 AUTHORIZING THE TRANSFER OF FUND YEAR 2015 TO THE RCF**

Motion: Commissioner Brevogel  
Second: Commissioner Danson  
Vote: 4 Ayes – 0 Nays

**RCF Report:** The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The Residual Claims Fund proposed 2020 Budget was introduced. The public hearing on the budget will be held on October 16, 2019 at 10:30 a.m. at Forsgate.

**EJIF Report:** The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The 2020 budget was introduced and will be adopted at the October 16, 2019 meeting.

**MEL Report:** The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Merchel’s report was enclosed in the agenda. The MEL’s 2020 budget introduction is scheduled for October 16th at Forsgate.

**2020 Renewal -** Members and Risk Managers received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during the month of July with a September 15<sup>th</sup> completion date. The Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2020 renewal process and to begin the 2020 budget process.

**Member Renewals** – The Fund has three members that are up for renewal at the end of the year. Renewal documents have been sent to those members; we have received Maple Shade’s renewal information.

**2020 Budget Introduction** – The PMM JIF’s 2020 Budget introduction will be held at the October meeting.

**MEL Pre-Renewal Memorandum** – Enclosed is the Underwriting Manager’s pre-renewal memorandum which includes key updates and summaries of renewal items.

**OPRA Request** – The MEL has received several extensive OPRA request from various news outlets. Included in the agenda was a cover letter that David Grubb sent to the Star Ledger overviews JIF history, processes and savings.

**League Magazine Ad** – The latest in the series of “Power of Collaboration” ad appears in the agenda. The brochure highlights the saving to taxpayers since its inception.

**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 public works, water & wastewater employees.

The Safety Expo will be held on September 27<sup>th</sup> at the Camden County Emergency Services Training Center in Blackwood. A registration packet has been sent to all members with additional information.

**NJ League of Municipalities Seminar** – The League has asked the JIF’s to help spread the word on its upcoming League Ethics Seminars scheduled for October. Many of the state issued certifications require CEU’s under the Ethics category, this seminar will help satisfy those requirements.

**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 June and July Financial Fast Tracks were included in the agenda. The surplus as of July 31, 2019 was over \$3 million. The funds Loss Ratio Analysis has the actuary’s projection of 30% and the actual at 41%, driven by property, we’ll monitor that. The fund’s Loss Time Accident Frequency is 1.43 average, with no lost time accidents in July or August, great news.

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 2019 Vouchers Resolution 19-17**

Fund Year 2019	48,824.69
<b>Total</b>	<b>48,824.69</b>

**Payment of September 2019 Vouchers Resolution 19-19**

Fund Year 2019	40,223.12
<b>Total</b>	<b>40,223.12</b>

**MOTION TO APPROVE RESOLUTION 19-17 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 19-19 VOUCHER LIST FOR THE MONTH OF SEPTEMBER AS SUBMITTED**

Motion: Commissioner Brevogel  
 Second: Commissioner Danson  
 Vote: 4 Ayes – 0 Nays

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

<b>2019</b>	69,144.54
<b>2018</b>	14,606.61
<b>2017</b>	9,223.16
<b>2016</b>	8,328.28
<b>2015</b>	977.00

<b>Closed</b>	0.00
<b>TOTAL</b>	<b>102,279.59</b>

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 months of July and August, as well as a list of MSI Training and Fast Track training information. Also included in the agenda were two safety director bulletins, one on Water Spray Parks and one on Best Practices for the Use of Blue Emergency Warning Lights for First Responders. Mr. Prince advised next month he would be conducting loss control visits at all of the fund's police departments and on 10/25 visiting Maple Shade Municipal Building. 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 6/22/2019 to 7/22/2019 and 4 certificates were issued and for the period 7/22/2019 to 8/22/2019 26 certificates for issued.

**MANAGED CARE:**

**REPORT:** Stephen McNamara advised August's reports were included in the agenda. Mr. McNamara reported there were 102 bills during the month of August totaling \$105,289.90, of that amount \$58,209.59 was paid for a savings of \$47,080.31 which is a 44.7% savings. Mr. McNamara asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** The Claims Manager advised the 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 Danson
Second:	Commissioner Brevogel
Vote:	Unanimous

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

Motion: Commissioner Danson  
Second: Commissioner Brevogel  
Vote: Unanimous

**MOTION TO ADJOURN MEETING:**

Motion: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**MEETING ADJOURNED: 1:46pm**

**NEXT REGULAR MEETING: October 28, 2019**  
**Moorestown Town Hall 1:00PM**

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