

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JANUARY 27, 2020
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
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

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, 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 Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew
Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: NOVEMBER 25, 2019 - Open & Closed Minutes

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

Moved: Commissioner Brevogel
Second: Commissioner Corrales
Vote: 3 Ayes – 0 Nays (1 Abstention – Danson)

CORRESPONDENCE: NONE.

MOTION TO ADJOURN:

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

Meeting of the 2020 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

ROLL CALL OF 2020 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:

Maryann Knell	Township of Moorestown	Present
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MOTION TO NOMINATE TOM MERCHEL TO SERVE AS CHAIRMAN FOR FUND YEAR 2020:

Moved: Commissioner Brevogel
Second: Commissioner Danson

MOTION TO CLOSE NOMINATIONS FOR CHAIRMAN

Moved: Commissioner Brevogel
Second: Commissioner Danson
Vote: Unanimous

MOTION TO NOMINATE RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2020:

Moved: Commissioner Merchel
Second: Commissioner Danson

MOTION TO CLOSE NOMINATIONS FOR SECRETARY

Moved: Commissioner Merchel
Second: Commissioner Danson
Vote: Unanimous

MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRMAN AND RICHARD BREVOGEL TO SERVE AS SECRETARY FOR FUND YEAR 2020

Moved: Commissioner Corrales

Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

EXECUTIVE DIRECTOR:

Fund Professionals & Professional Service Agreements: At the January 22, 2018 Reorganizational meeting, the Fund appointed professional contracts in accordance with the fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Enclosed with the reorganization resolutions is Resolution 20-1 establishing compensation for Fund Year 2020.

MOTION TO ADOPT RESOLUTION 20-1

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

The Executive Director reviewed Resolution 20-2 Establishment of Public Meeting Procedures, Resolution 20-3 Establishment of a Fiscal Management Plan, Resolution 20-4 2020 Risk Management Plan with the Commissioners, and Resolutions 20-5 thru 20-8 Placement of POL/EPL, VDO & Cyber Security Liability Coverage. Susan Danson volunteered to be a signer on the accounts to complete Resolution 20-3.

MOTION TO ADOPT RESOLUTION 20-2 THROUGH 20-8

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

Residual Claims Fund 2020 Reorganization Meeting: The Residual Claims Fund's 2019 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Merchel's report on the meeting.

E-JIF 2020 Reorganization Meeting: The E-JIF 2019 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Merchel's report on the meeting.

MEL 2020 Reorganization Meeting: The MEL 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed in the agenda was a copy of Commissioner Merchel's report on the meeting.

JIF Crime Policy Re-Write – The re-write of the JIF Crime Policy has been approved by the MEL Coverage Committee. As such, each JIF is being asked to approve the same. Note, there is no change in coverage.

**MOTION TO APPROVE THE JIF CRIME POLICY RE-WRITE
EFFECTIVE JANUARY 1, 2020**

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

Special Fund Commissioner: With the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2020, Moorestown has this privilege and they are appointing Maryann Knell.

2020 Assessments: The 2020 Assessments were mailed to all member towns in mid-December. First Installment payments were due to the Treasurer by January 15, 2020.

2020 Budget: In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper. In addition, PERMA has sent the budget to member municipalities and will file the same with the State.

Elected Officials Training: This year's elected officials training program focus is on *Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation*. As in the past, the MEL will reduce each member's 2020 liability claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by June 1, 2020. The Fund will be scheduling sessions in the coming months.

The MEL is making available an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

Employment Practices Training: In 2020, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. The Fund Office and Fund Attorney will contact all members to schedule this training. J.A. Montgomery will conduct this training for Police Command Officers. Other employees and volunteers can complete required training online. The updates for the model personnel policies and procedures will be available shortly.

Power of Collaboration – Included in the agenda was the latest in the series of “Power of Collaboration” ads that will appear in the League of Municipalities magazine. The ad highlights the program to address the protection and safe treatment of minors.

Inclement Weather Procedure: As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

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 November 30, 2019 shows the fund's surplus over \$3 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 66 and the actual at 60. The fund's Loss Time Accident Frequency is 1.67. 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 the fund about the news regarding sexual harassment and inappropriate touching/comments. He advised this is all covered in your handbooks, he strongly recommends that all members ensure that their employees read that.

TREASURER: Mr. Tontarski thanked the Fund for his reappointment and then reviewed the treasurer's report with the Fund.

Payment of December 2019 Vouchers Resolution 19-24

Fund Year 2019	267,257.38
Total	267,257.38

MOTION TO APPROVE RESOLUTION 19-24 VOUCHER LIST FOR THE MONTH OF DECEMBER

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

Payment of Dividends Bills List Resolution 19-25

Fund Year 2019	60,147.70
Total	60,147.70

MOTION TO APPROVE RESOLUTION 19-25 PAYMENT OF THE DIVIDEND BILLS LIST

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

Payment of January 2020 Vouchers Resolution 20-9

Fund Year 2019	99.16
Fund Year 2020	330,300.51
Total	330,399.67

MOTION TO APPROVE RESOLUTION 20-9 VOUCHER LIST FOR THE MONTH OF JANUARY

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

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

2019	48,407.23
2018	74,372.43
2017	50,288.22
2016	4,287.91
2015	0.00
Closed	0.00
TOTAL	177,355.79

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Executive Director advised there were 2 certificates issued from 10/22/2019 to 11/22/2019.

SAFETY DIRECTOR:

REPORT: Glenn Prince thanked the fund for their reappointment and advised included in the agenda is all the risk control activities through the month of November and December, as well as a list of MSI Training and Fast Track training information. He advised multiple Safety Bulletins were included - Best Practices for Snow Emergencies, Minimum Age for Fire/EMS Drivers, New Jersey's Domestic Violence for Public Employees, Best Risk Control Practices for Volunteer Youth Coaches and 'First Amendment Audits' Best Practices. There was a discussion about 'First Amendments Audits'. Mr. Prince 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 December's reports were included in the agenda. Ms. Beatty reported there were 80 bills during the month of December totaling \$58,613.74, of that amount \$19,499.46 was paid for a savings of \$39,114.28 which is a 66.7% savings. Ms. Beatty then thanked the fund for their reappointment 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:

Commissioner Brevogel will send around his random drug testing policy. Commissioner Brevogel asked if anyone had any success signing up with the federal registration. Mr. Prince advised the town has to set up the DER first, it should be an HR function, then the individuals can register.

NEW BUSINESS:

Commissioner Merchel advised he was at a meeting on 1/10 with Joseph Hrubash, Edward Cooney and the Moody's rating agency about Cyber Security and they were very impressed with what Moorestown is doing.

Commissioner Merchel then asked the Commissioners if they wanted to continue serving lunch at the meetings. They unanimously decided not to continue lunch at the JIF meetings.

Commissioner Brevogel advised Willingboro now has a new security protocol for entering their building. You will need to produce identification and be scanned in and out of the building and go through metal detectors. This procedure will also be implemented at the JFK Center in the coming months.

PUBLIC COMMENT: NONE

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

Motion: Commissioner Brevogel
Second: Commissioner Danson
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

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

Motion: Commissioner Danson
Second: Commissioner Brevogel
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 1:56pm

**NEXT REGULAR MEETING: February 25, 2020
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY