

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 28, 2020
TELEPHONIC MEETING
1:00 PM**

Meeting of 2020 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2020 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Absent
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

Maryann Knell	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Rachel Chwastek
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselman William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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	PERMA Jennifer Conicella
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Rob Garish
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Managed Care Organization	QualCare Karen Beatty
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Underwriting Manager	Conner Strong & Buckelew Edward Cooney
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Katherine Walters, Conner Strong & Buckelew

APPROVAL OF MINUTES: JUNE 23, 2020 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 23, 2020:

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Professional Service Agreements – The Executive Director advised all of the Fund’s professional service agreements are up for renewal in 2021. The Fund office would like to advertise for those positions in August. The Executive Director requested a motion.

Chairman Merchel advised the Executive Director to refresh his memory, but he recalled that earlier in the year they had a pitch from Qual Lynx about increasing their contract. Rather than giving an adjustment mid-term, he believes the JIF consider appointing professionals using the non-fair and open process.

The Executive Director advised that is correct and this motion would be for the professional services they need to advertise.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR PROFESSIONAL SERVICES FOR FUND YEARS 2021 THRU 2023

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes, 0 Nays

Property Appraisals – The Executive Director reported the 2020 Budget appropriates \$20,000 to conduct property appraisals on member’s properties valued at \$150,000 or more. The Executive Director advised it had been some time. The Fund office would like to begin this process to secure a vendor and advertise for services.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR PROPERTY APPRAISAL SERVICES

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 3 Ayes, 0 Nays

Public Health Acknowledgment Form: The Executive Director advised included in the agenda was a copy of the notice emailed to members from Fred Semrau, the MEL’s Fund Attorney, concerning a sample Acknowledgement Waiver Form that members can utilize for their Recreation Programs.

2020 Coverage Documents – The Executive Director reported the fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

Chairman Merchel asked if they did have to go back ten years would PERMA have those documents.

The Executive Director advised yes that PERMA has a copy of those documents.

EPL Compliance Program: The Executive Director reported the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. All members have received an email with memorandums from David Grubb outlining the updated program. The revised documents are up on the MEL's webpage - njmel.org.

The Executive Director advised they will be offering managers and supervisors training, most like by webinar and are in the process of setting those up. Also, the police command staff training, which will most likely also be via webinar.

The memorandums and the compliance checklist was included in the agenda. The deadline for members to update their EPL Compliance Program is June 1, 2021.

Risk Management Information/Operating System (RMIS) – The Executive Director reported Members and Risk Managers received an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.

2019 Audit Report and Actuary Valuation Report – The Executive Director reported the 2019 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State in time for the deadline which was June 30th. The Synopsis of the Audit has been advertised in the Fund's newspaper.

Environmental-JIF Alert – The Executive Director reported last week, the EJIF issued an Environmental Alert on the latest revisions to the Municipal Stormwater Management regulations. This latest revision includes new concepts in water management commonly called "Green Infrastructure".

Encore Seminar "Facing and Embracing Crisis for your Municipality": The Executive Director reported due to the popularity of the initial webinar, the MEL's Marketing Manager, Princeton Strategic Communications, will hold a live encore webinar on crisis management for MEL membership on August 4th at 10:30. The 2-hour program features a specialized panel of experts who will cover topics such as how to develop a crisis communications plan for your municipality and how to face the public and the media in a crisis situation. The invite to register for the webinar will be distributed by JAM. The Executive Director strongly encouraged attendance, and advised it is very well done and interesting.

NJUA Safety Expo 2020: The Executive Director reported the New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) cancelled the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has cancelled the September Expo that was scheduled at the Camden County Emergency Training Center in September.

August Meeting – The Executive Director reported 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 20-11 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

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 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 Executive Director reported the Financial Fast Track, dated May 31, 2020 shows the fund’s surplus of \$3.4 million, with all years in the positive. The Fund’s Loss Ratio Analysis is better than the actuary’s projection of 12.7% as the actual is 5.2%, which indicates a very good start. This time last year the fund was at 33%, so the fund is doing very well. That is reflected in the fund’s Loss Time Accident Frequency is 0.00, not including any COVID claims. The Executive Director reported everything had been filed with the state, the fund it up to date.

The Executive Director wished every a great rest of their summer and to stay safe.

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE.

TREASURER: Mr. Tontarski reviewed the treasurer’s report and bills list with the Fund.

Chairman Merchel then asked for a motion to approve the Bill List.

Payment of July 2020 Vouchers Resolution 20-20

Fund Year 2020	\$331,301.95
Total	\$331,301.95

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

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of June 2020:

2020	25,297.19
2019	37,888.18
2018	2,085.52
2017	2,727.70
2016	10,719.38
Closed	0.00
TOTAL	78,717.97

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Glenn Prince reported the Safety Directors Report for June was included in the agenda. He advised the report did not reflect a visit to Maple had on July 9th. A job safety observation was conducted with public works on lawn mowing operations. The report will be submitted by Mr. Prince's colleague, Mr. Czarnecki. Mr. Prince advised as previously reported, JA Montgomery has moved to a webinar based training program, and he would advise everyone to visit njmel.org for those. Training programs have been scheduled up to August 26 at this time. JA Montgomery is aggressively monitoring the executive orders and the current status of the entire nation to see where we are with getting back to normal instructor led programs, but at this time they have been suspended indefinitely. Mr. Prince reported the MSI Now Safety Video program has also been put on the website. Please review that and if there are any safety videos that any department would like to utilize they are available. It's a different style format where a link is provided and you can instantly view it. The media library is also available with the historic method of having a video sent to your organization or department and then returning it in two weeks. He encouraged everyone to review those programs and see if they're appropriate for your individual departments.

Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Edward Cooney advised they are in the renewal process now. From the MEL level, they are working with the Executive Director and other professionals to come up with some new insurance solutions for the MEL overall which should provide some good savings and stability in the future for the program. Additionally, he advised they are seeing a lot of Cyber activity, and wanted to confirm members were on board with the Cyber Risk Management Program. The cyber compliance report was included in the packet. The Cyber Task Force of the MEL will be releasing an updated risk management program shortly, probably in the next few weeks. It's not massive changes, not a complete overhaul at all, just some tweaking, language clarification and so on. There will be a long period for review and compliance, nothing will be mandated right away.

MANAGED CARE:

REPORT: Karen Beatty advised June's reports were included in the agenda. Ms. Beatty reported there were 47 bills during the month of June totaling \$30,499.85, of that amount \$9,561.20 was paid for a savings of \$20,938.65 which is a 69% savings. The volume of May and June were very low, that is based on the fact that most surgeries and a lot of services were on hold in the months of March, April and May. Ms. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Kathy Kissane advised the committee met prior to this meeting and asked for approval of 2 PARS as recommended by the claims committee.

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: 3 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: 3 Ayes, 0 Nays

MEETING ADJOURNED: 1:23pm

NEXT REGULAR MEETING: September 22, 2020

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY