

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 22, 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	Absent
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	Absent
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APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT:

Katherine Walters, Conner Strong & Buckelew
Tom Fitzpatrick, Fairview Insurance Agency

APPROVAL OF MINUTES: JULY 28, 2020 - Open & Closed Minutes and the AUGUST 27, 2020
– Special Meeting Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 28, 2020 AND
APPROVE SPECIAL MEETING MINUTES OF AUGUST 27, 2020:**

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Professional Service Agreements – The Executive Director reported all of the Fund’s professional service agreements are up for renewal in 2021. The Fund has determined to procure the awarding of contracts through the Non-Fair and Open Process. The Fund Office has sent letters to all professionals asking for a fee proposal along with other required bid forms by October 1, 2020. The Commissioners should formalize this process.

**MOTION TO AWARD CONTRACTS UTILIZING THE NON-FAIR AND OPEN
PROCESS FOR PROFESSIONAL SERVICES FOR FUND YEAR 2021**

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

The procurement of the Fund’s defense panel will utilize the Fair & Open Process, RFQ’s are due back by October 7, 2020.

Property Appraisals – The board approved an award of contract to HCA Asset Management to perform property appraisals on properties with a value of over \$150,000. The Executive Director reported HCA Asset Management was in Moorestown and would be finishing up their field work the next day. The fund office requested they expedite their final reports so we can utilize them for the renewal.

2021 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2021 underwriting renewal process. The deadline to submit schedules was September 15th. The Executive Director advised Origami would be locked down very shortly. He was aware his office was still talking to a few members to work out some minor issues and thanked everyone for their cooperation and assistance.

Membership Renewals: The Executive Director reported the JIF had one member scheduled to renew fund membership and Willingboro passed a resolution on September 1st, and that has been submitted to the Fund Office.

Residual Claims Fund – The RCF met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

EJIF- The EJIF met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

MEL JIF – The MEL met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

Employees and Volunteers protecting Children Training: The Executive Director reminded the Commissioners the MEL developed a new training program on protecting children, which is already on the Learning Management System. The Executive Director encourages all employees and volunteers to review this program.

Included in the agenda were the directions to take the course. Please visit the MEL's webpage – www.njmel.org to read more on this topic, which includes this training, model documents and a resource guide.

The Executive Director also reported that Mr. Paul Shives runs an hour and a half long webinar that he had taken, and was very informative. He would advise the members managers and supervisors take Mr. Shives' course.

MEL Safety Institute (MSI) offering Webinars in lieu of in-person Training - The MSI began providing live, instructor-led webinars in June. Due to the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021.

The Executive Director advised the Safety Director's report also contains a listing of the classes that are available. The Executive Director has taken a couple of those courses and advised they are very well done and run about an hour or two depending on the topic.

Power of Collaboration: The Executive Director reported a "Power of Collaboration" ad was included in the agenda. This ad highlights the savings to taxpayers and how the MEL has responded to the financial impact of COVID 19. Since established in 1987 they have saved over \$16.1 million per member.

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 June 30, 2020 shows the fund's surplus of \$3.6 million, with all years in the positive. The Financial Fast Track, dated July 31, 2020 shows the fund's surplus of \$3.567 million, with a slight dip of \$35,000, which appears to be a reserve change from 2019, still a very nice surplus. The Fund's Loss Ratio Analysis for June is better than the actuary's projection of 18% as the actual is 8.5%. This time last year the fund was at 35%, so the fund is doing very well. The Fund's Loss Ratio Analysis for July continues that trend, the actuary's projection was 24% and the actual is 8%. That is reflected in the fund's Loss Time Accident Frequency for June is 0.62, #2 best in the MEL JIFs and only three loss time accidents. The only three the Fund has had this year. The fund's Loss Time Accident Frequency for July was even better at 0.53, #1 in the MEL JIFs, which is great news. The Executive Director reported PMM's EPL Compliance stands at 100% and the personnel manuals are not due until July, and that deadline may be pushed back.

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 and bills list with the Fund.

Payment of August 2020 Vouchers Resolution 20-21

Fund Year 2020	\$62,671.18
Total	\$62,671.18

Payment of September 2020 Vouchers Resolution 20-22

Fund Year 2020	\$58,655.80
Total	\$58,655.80

MOTION TO APPROVE RESOLUTION 20-21 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 20-22 VOUCHER LIST FOR THE MONTH OF SEPTEMBER

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

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

2020	19,480.50
2019	9,152.04
2018	6,977.59
2017	16,520.00
2016	1,163.64
Closed	0.00
TOTAL	53,293.77

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

2020	22,547.58
2019	38,810.55
2018	54,346.03
2017	34,789.87
2016	2,811.33
Closed	0.00
TOTAL	153,305.36

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Jonathan Czarnecki reported the Safety Directors Report for July and August was included in the agenda. He advised the report did not reflect a visit to Evesham Fire Station and the report will be forthcoming. In addition, included was a class listing for the webinars for the month of September. They are receiving a lot of good feedback on those and encourage the members to sign up. The October listing was released a few days ago and Mr. Czarnecki encouraged all the members to review that. Also, they will be reaching out to do some loss control visits as they head in the homestretch of the year. Mr. Czarnecki asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Edward Cooney reminded the members they sent out notices to any town that had applicants for the statutory bond coverage that were up for renewal. Those notices went out many weeks ago, and they were due back last Friday. Additionally we are well into the exposure collection process and he thanked everyone for the detail, it will help underwriting. The last thing included in the agenda was the cyber compliance report and he advised the update to the risk manager program for the cyber will be out in the next several weeks. It will not have major changes, it will include tier 1 and tier 2 which you're used to and there will be an additional tier 3 in the new program, which would drop your deductible to essentially zero. More details to follow. Mr. Cooney asked if there were any questions.

Commissioner Brevogel asked if Willingboro had been sent any bond requests. Mr. Cooney advised he would forward Willingboro's to Mr. Brevogel.

MANAGED CARE:

REPORT: Karen Beatty advised August's reports were included in the agenda. Ms. Beatty reported there were 72 bills during the month of August totaling \$111,444.18, of that amount \$42,755.00 was paid for a savings of \$68,689.18 which is a 62% savings. 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 the 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: Mr. Czarnecki asked if he could give Mr. Brevogel a call to discuss a potential visit. Mr. Brevogel said yes but to make a note they are furloughed Mondays and Fridays.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING

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

MEETING ADJOURNED: 1:24pm

NEXT REGULAR MEETING: October 27, 2020

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY