

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 25, 2021
ZOOM
1:00 PM**

Meeting of 2021 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2021 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 COMMISSIONER:

Nelson Wiest	Township of Maple Shade	Absent
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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, 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 Keith Hummel Harry Earle
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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
Larry Graham, Fairview Insurance
Joe Razzano, Fairview Insurance

APPROVAL OF MINUTES: APRIL 27, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF APRIL 27, 2021:

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

CORRESPONDENCE: A letter from QualCare was included in the agenda.

Plans were announced for QualCare Alliance Networks, Inc. (QANI) to be acquired by Mitchell | Genex | Coventry, or M|G|C, a leader in cost containment technology, provider networks, clinical services, pharmacy benefit management (PBM) and disability management. The press release can be found at QualCare Inc. | News.

Ms. Kissane reported they are very excited about the new company and advised the PMM JIF's services and personnel will not change. Ms. Kissane advised she would update the Fund if there were any new information.

Commissioner Brevogel asked Mr. Stokes if there was any issue with their appointment, due to the acquisition and Mr. Stokes advised no action was needed at this time.

EXECUTIVE DIRECTOR:

The Executive Director hoped everyone was doing well and began he report.

Employment Practices Compliance Program: Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. Please note the deadline to complete the program requirements has been extended to November 1, 2021.

Matt Giacobbe and Fred Semrau held a second webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Both webinars have been posted to the MEL webpage for information and reference.

The program includes several training components members need to complete, which may be met through the following:

Managers & Supervisors – This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar “Protecting Children From Abuse – Managers/Supervisors”. This course for managers includes an Employment Practices component. Included in the agenda was a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

In addition, the Fund Attorney's office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource.

Police Chief & Command Staff – J.A. Montgomery has secured a date of June 15, 2021 in Collingswood for this training. A notice was emailed to members on Monday, April 30th with instructions to register.

Non-Supervisory Personnel – Online course titled Building a Safety Workplace: Anti-Harassment and Discrimination has been developed and is available on the MEL website.

Please use the following link to view an outline of the MEL program and its model documents:
<https://njmel.org/insurance/public-officials/risk-management-program/>

Marijuana Effects on the Workplace: MEL Fund Attorney has prepared an additional bulletin concerning Marijuana Legalization – which focuses on the effects of marijuana in the workplace. The bulletin was included in the agenda.

Power of Collaboration: Included in the agenda were the two latest ads in the “Power of Collaboration” series. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.

Cyber Task Force - The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program; final program was released on March 8th – enclosed in the agenda was a copy of the notice issued to members. Members that met the prior requirements will be grandfathered as compliant for 2021. Below is a link to the Cyber Risk Control section of the MEL webpage. The standard deductible is \$25,000 and those in compliance have their deductible reduced to \$2,500. The Executive Director advised a new Tier 3 level will be phased in, and if members comply with the new Tier 3, the deductible will be reduced to \$0.00.

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

2020 Audit Report – Representatives from Bowman & Company will be presenting the 2020 Audit at next month’s meeting. The Fund Office will be scheduling a meeting of the Audit Committee in mid-June to do a thorough review of the audit.

2021 Financial Disclosures - The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. The JIF roster was updated and emails with filing information were sent to Fund Commissioners and Professionals. Local Finance Notice 2021-08, containing filing information for local government officers, has been distributed. To date, three (3) Fund Commissioners have completed their filing. The Executive Director reported the state would be fining \$100 for those who do not complete their filing.

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 March 31, 2021 shows the fund’s surplus of \$3.8 million, showing a gain of about \$82,000 from the prior month, with some reserve changes. The Fund’s Loss Ratio Analysis for April has the actuary’s projection of 8.96% and the actual is 8.44%.

Mr. Stokes advised the claims operating report shows 134 workers compensation claims closed. Ms. Kissane advised there was an influx of Covid-19 claims at the beginning of the year and even though a large part of them were record only claims, contact is still made with the employees, get all the detailed information and document the file. By the amount of closures, the team was able to connect with many of the employees and Ms. Kissane thanked everyone for being responsive and allowing them to catch up on the back flow of claims. The Fund’s Loss Time Accident Frequency for April was 0.31, the lowest in the JIF Program. The Executive Director advised the compliance report and checklist were also included in the agenda. He asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised he had nothing to report at this time.

TREASURER: Mr. Tontarski reviewed the treasurer's report with the Fund.

Payment of May 2021 Vouchers Resolution 21-15

Fund Year 2019	11,500.00
Fund Year 2020	11,500.00
Fund Year 2021	41,965.92
Total	64,965.92

MOTION TO APPROVE RESOLUTION 21-15 VOUCHER LIST FOR THE MONTH OF MAY

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2021:

2021	7,019.03
2020	2,301.62
2019	21,210.17
2018	8,847.58
2017	19,228.34
Closed	0.00
TOTAL	58,606.74

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Mr. Prince advised included in the agenda is all the risk control activities through the month of April. He referenced the Bills List, highlighting the safety incentive awards distributed to the members, for fund years 2020 and 2021, as the in-person luncheon was not possible, for continued participation in the fund's safety program. Mr. Prince reported the MEL website has all of the available training listed through July 30th and asked that all employees direct their attention to the site and if there are any classes or programs they want to attend, to register accordingly. Mr. Prince asked if there were any questions.

Commissioner Brevogel advised Willingboro is going to start their first live training event on Thursday and advised there are more on the way.

Mr. Prince added there had been some increased activity from the Department of Labor, PEOSH and the Department of Health, looking at Right to Know Programs and HAZCOM. He encouraged all members to do a self-assessment, and advised to ensure compliance they have placed all their written programs on the MEL website, in Microsoft Word format.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: The Executive Director advised there were 11 certificates issued from 3/22/2021 to 4/22/2021.

MANAGED CARE:

REPORT: Ms. Beatty then advised March's reports were included in the agenda. Ms. Beatty reported there were 82 bills for April, totaling \$57,978.50, of that \$17,851.88 was paid, for a savings of \$40,126.62, which is a 69% savings. Also included in the agenda were the reports for Savings by Specialty and Top 10 Providers. Ms. Beatty then asked if there were any questions.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

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

Motion:	Commissioner Danson
Second:	Commissioner Brevogel
Vote:	2 Ayes, 0 Nays (1 Abstention – Corrales)

Report Part of Minutes.

OLD BUSINESS:

Commissioner Brevogel asked about the designated employee representative, he believed it had to be a township employee and advised Willingboro has designated an employee and are going to set that person up with some training. He advised if any other members want to participate with Willingboro for their training, please let Mr. Brevogel know.

Commissioner Danson advised Maple Shade would join with Willingboro for training.

Mr. Keith Hummel advised the consortium could do most of the work; the DER just needs to monitor and then if personnel action is required, take it.

Commissioner Brevogel advised he is concerned with how the marijuana legislation and its effect on the municipality. He advised the Willingboro public works had a conference and an attorney spoke relative to marijuana, its use and CDL responsibilities for the federal law.

Mr. Hummel advised there was a very good letter done by the general counsel of the MEL and if Commissioner Brevogel needed a copy of it, Mr. Hummel could send it over.

Commissioner Brevogel advised he received them, and sent them to the Public Safety Director and Township Manager.

NEW BUSINESS: NONE.

PUBLIC COMMENT: NONE

Commissioner Brevogel was advised there was no need for executive session.

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

MEETING ADJOURNED: 1:29pm

NEXT REGULAR MEETING: June 22, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY