

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 23, 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	Present
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	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford 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 Claudia Acosta
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	PERMA Jennifer Conicella
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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 Edward Cooney
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ALSO PRESENT:

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

APPROVAL OF MINUTES: OCTOBER 26, 2021 - Open & Closed Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 26, 2021:

Moved: Commissioner Brevogel
Second: Commissioner Corrales
Vote: 5 Ayes, 0 Nays

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

2022 Budget Introduction – The Executive Director advised enclosed in the agenda was the proposed 2022 Budget. The 2022 Budget represents a 4.38% increase over last year’s budget.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2022 BUDGET

Moved: Commissioner Wiest
Second: Commissioner Danson
Vote: 5 Ayes, 0 Nays

The Executive Director reported the Fund did review this last month, but he’d do a quick review today. There was a reduction on the loss funds from the actuary. A new line is included, Workers’ Compensation Pension, due to the DOL policy change that will potentially increase workers compensation claims 10%. To offset that, the loss fund contingency for the sexual abuse and fire fighter presumption legislation has been eliminated. The Fund has not seen any activity for those items. Additionally, the aggregate loss fund contingency for the MEL has also been eliminated. Overall an increase of 3.76% on the loss funds. The EJIF came in at 1% increase, slightly offset by their dividend. For the expenses, there are contractual increases of 2% for all of the professionals and a new line item for Right to Know Services, to be performed by JA Montgomery.

Chairman Merchel asked how they would be notified about the Right to Know.

Mr. Prince advised the assigned Right to Know Consultant will contact each member’s Safety Coordinator to get that process scheduled.

The Executive Director advised overall the budget is an increase of 4.38% for a total of \$4,119,387.00.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2022 BUDGET

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 5 Ayes, 0 Nays

MOTION TO ADOPT THE 2022 BUDGET & CERTIFY ASSESSMENTS

Moved: Commissioner Danson
Second: Commissioner Brevogel
Vote: 5 Ayes, 0 Nays

Residual Claims Fund (RCF): The public hearing on the RCF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. A copy of Chairman Merchel’s report was enclosed.

Environmental JIF: The public hearing on the EJIF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. Enclosed was a copy of Chairman Merchel’s report.

MEL Report: The MEL met on October 20, 2021 at the Forsgate Country Club and scheduled its public hearing at its next meeting at 12:30 on November 17, 2021 in the Steel Pier Room at the Sheraton Hotel, Atlantic City. Enclosed was a copy of Chairman Merchel’s report.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2022 Fund Year.

MOTION TO ELECT THOMAS MERCHEL AS THE PMM JIF’S 2022 REPRESENTATIVE TO THE MEL, EJIF & RCF

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 5 Ayes, 0 Nays

RCF 2017 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2017. Enclosed was Resolution 21- 25 authorizing the transfer of the PMM JIF’s 2017 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 21-25

Moved: Commissioner Brevogel
Second: Commissioner Wiest
Vote: 5 Ayes, 0 Nays

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. 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/>

This year, the Managers & Supervisors Training can be met by attending the Instructor led webinar: “Protecting Children from Abuse – Managers/Supervisors”. The course for Managers includes an Employment Practices component. Included in the agenda was the notice distributed from JA Montgomery.

League Magazine Ad: Enclosed was the latest in the series of “Power of Collaboration ads that will appear in the League of Municipalities magazine. The ad highlights the MEL Safety Institute Leadership Academy, which is a four-part course to review risk management and workplace challenges facing public sector managers. Enrollment in the MEL Safety Institute Leadership Academy will be available February 2022.

December Meeting – The JIF has historically cancelled the December 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 21-11 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 DECEMBER MEETING

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 5 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 Financial Fast Track, dated September 30, 2021 shows the fund's surplus of \$3.6 million, a little dip from the prior month about \$40,000 from reserve changes. The Fund's Expected Loss Ratio Analysis shows the Fund at 39% the actuary target was 45%. The Fund has 12 more open claims from the prior month. The Loss Time Accident Frequency is 1.11. The Executive Director asked if there were any questions, hoped everyone would have a great holiday season and then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised the courts have been very quiet.

TREASURER: Mr. Tontarski reviewed the treasurer's report with the Fund and wished everyone a happy and safe holiday season.

Payment of November 2021 Vouchers Resolution 21-26

Fund Year 2021	41,963.58
Total	41,963.58

MOTION TO APPROVE RESOLUTION 21-26 VOUCHER LIST FOR THE MONTH OF NOVEMBER

Motion: Commissioner Brevogel
 Second: Commissioner Corrales
 Vote: 5 Ayes – 0 Nays

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

2021	119,532.53
2020	6,705.65
2019	13,062.50
2018	35,570.12
2017	2,815.93
Closed	0.00
TOTAL	177,686.73

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Mr. Glenn Prince advised included in the agenda is all the risk control activities and all bulletins distributed through the month of October. The MEL website includes all currently scheduled training through January 2022. The MEL Leadership Academy was also included in the agenda. Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Mr. Cooney of the Underwriting Manager’s Office advised there was one certificate issued from 9/22/2021 to 10/22/2021. Also included in the agenda were the Fund’s Cyber Compliance reports. Those members with grandfathered status will need to be recertified under the Version 2 standards by 1/1/22.

Mr. Cooney advised he would check on the Moorestown information and get back to Chairman Merchel.

Commissioner Brevogel asked what incomplete means.

Mr. Cooney advised it meant you worked on the application or checklist but had a “no” response in one or more of the questions. He advised he would check on Willingboro’s as well.

MANAGED CARE:

REPORT: Ms. Beatty reported there were 54 bills for October; and for the year had a 66% of savings which is \$781,579.29. 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: Claudia Acosta advised the claims committee met prior to this meeting and asked for approval of the 7 PARS as recommended by the claims committee.

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

Motion: Commissioner Brevogel
Second: Commissioner Corrales
Vote: 5 Ayes, 0 Nays

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: Chairman Merchel wished everyone a happy holiday season..

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Brevogel
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 1:22pm

NEXT REGULAR MEETING: January 25, 2021
ZOOM Conference Call 1:00PM

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY