

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 24, 2022
MOORESTOWN TOWN HALL
2:00 PM**

Meeting of 2022 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2022 FUND COMMISSIONERS:

Thomas Merchel, Chairman	Township of Moorestown	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Present

ALTERNATE FUND COMMISSIONER:

Richard Brevogel, Secretary	Township of Willingboro	Absent
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SPECIAL FUND COMMISSIONER:

Unappointed

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Crystal Chuck
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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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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
Meredith Storch, Conner Strong & Buckelew
Larry Graham, Fairview

APPROVAL OF MINUTES: April 26, 2022 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 26, 2022:

Moved: Commissioner Corrales
Second: Commissioner Merchel
Vote: 2 Ayes - 0 Nays. Abstain – Commissioner Danson and Commissioner Harris

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Cyber Security – Fund Commissioners have agreed to reallocate safety incentive awards to enable the JIF to hire a cyber security company to perform employee training and simulated phishing exercises. Last month, representatives from D2 CyberSecurity conducted a presentation for Commissioners and I.T. staff members. They have submitted a proposal to perform these services for the PMM JIF, that has been sent to Commissioners under separate cover. Resolution 22-16 appointing D2 appears on page 3. Executive Director said the \$2,500 safety incentive award per member will pay for cost of the program. Chairman Merchel said the program is beneficial to the members of the JIF and to make sure that the police and public works departments are involved in the training as well as there is an uptick of cyber claims going around and the ransomware is increasing.

MOTION TO APPROVE RESOLUTION 22-16 APPOINTING D2 CYBERSECURITY FOR CYBER SECURITY SERVICES

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

MEL Membership Renewal - The Fund is scheduled to renew their MEL membership effective July 1, 2022. Enclosed in the agenda on **Page 5** is Resolution 22-17 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through June 30, 2025.

MOTION TO ADOPT RESOLUTION 22-17 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2022 THROUGH JUNE 30, 2025.

Moved: Commissioner Harris
Second: Commissioner Corrales
Vote: Unanimous

2022 PRIMA Conference – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in San Antonio from June 5-8. Please notify the Fund office if you are interested in attending.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **Page 7** are the directions to follow to complete the

course.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 31, 2022. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

Power of Collaboration: Enclosed on **Page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

MEL – Cyber News: Included on **Pages 9 & 10** in the agenda is a copy of May's MEL Cyber News. This focuses on two members claims (anonymized of course) with special attention to the claims process. Princeton pushed this out on njmel.org and the MEL app last week.

Auto IDs/WC Posters/Certificates: The underwriting team is in the process of uploading these 2022 documents into Origami for members to download on an as-needed basis.

To access please follow these steps after logging in:

1. Click on Members (ignore menu that appears)
2. Click on MEL ID (orange color)
3. On Right-hand panel look for Files and click on All Files

Auditor & Actuary Year-End Reports: The financial audit for the period ending December 31, 2021, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

Meeting Schedule – As a reminder our next meeting will be at the Maple Shade Municipal Building on June 28, 2022 at 2 pm.

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, 2022 shows the fund's surplus over \$3.2 million and \$8 million in cash. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 5.32% and we stand at 3.66% slightly better than anticipated. The fund's Loss Time Accident Frequency, for March is at 0 which is great to report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns said in the next few months he will have a report on upcoming controversial Supreme Court decisions.

TREASURER:

Payment of May 2022 Vouchers Resolution 22-18

Fund Year 2022	43,140.71
Total	43,140.71

MOTION TO APPROVE RESOLUTIONS 22-18 VOUCHER LIST FOR THE MONTH OF MAY

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2022:

2022	1,880.78
2021	24,801.55
2020	83,660.28
2019	99,103.22
2018	3,002.74
Closed	0.00
TOTAL	212,448.57

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 2 certificates issued from 3/22/2022 to 04/22/2022. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program with 80% of our members approved.

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month of April, as well as a list of MSI Training and Fast Track training information.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Ms. Beatty reported on the cumulative saving summary for the year showing a monthly savings of 74% and a year to date savings of 73%. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager Kathy Kissane said there is no report for open session and will discuss the PARs in executive session.

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

MOTION TO INTO OPEN SESSION

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

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

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

MOTION TO ADJOURN MEETING:

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 2:35pm

NEXT REGULAR MEETING: June 28, 2022

Maple Shade Township at 2:00PM

Crystal Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY