

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JULY 26, 2022  
MAPLE SHADE MUNICIPAL BUILDING  
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, Secretary	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Present

**ALTERNATE FUND COMMISSIONER:**

Richard Brevogel	Township of Willingboro	Absent
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**SPECIAL FUND COMMISSIONER:**

Unappointed

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes, Karen A. Read</b>
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Treasurer	<b>Thomas J. Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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Safety Director	J.A. Montgomery Risk Control <b>Harry Earl</b>
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Managed Care Organization	QualCare <b>Karen Beatty</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>
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**ALSO PRESENT:**

Maureen Mitchell, Evesham Fire District  
Meredith Storch, Conner Strong & Buckelew  
Joe Razzano, Fairview

**APPROVAL OF MINUTES:** May 24, 2022 Closed Minutes & June 28, 2022 – O & CLOSED MINUTES

**MOTION TO APPROVE CLOSED MINUTES OF MAY 24, 2022:**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: 4 Ayes - 0 Nays.

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 28, 2022:**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: 4 Ayes - 0 Nays.

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Enclosed on **Page 3** of the agenda was a report from D2 showing the status of each member.

**Membership Renewals:** The PMM JIF has three members scheduled to renew fund membership, Evesham, Moorestown, and Maple Shade. Executive Director stated renewal documents will be sent out in the next several weeks.

**2023 Renewal** – Executive Director reported that Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2023 underwriting renewal with an August 31<sup>st</sup> completion date. We will issue an email with additional directions once the underwriting system link is sent.

**2023 Underwriting Renewal Memo (Pages 4-6)** - The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. Jonathon from the Underwriting team advised that the memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins. He also stated that there are three towns that are renewing their statutory bonds this fund year.

**Cyber JIF Filing** – Executive Director said, as previously reported, the MEL had researched the idea of forming a Cyber JIF which will provide coverage and jointly purchase basic risk control services to help protect members from this exposure. PERMA has formally filed with the New Jersey Departments of Banking and Insurance and Community Affairs to form the JIF. The fund office will keep the members informed once a response is received.

**2022 Coverage Documents:** Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the next few weeks.

**2021 Audit Report and Actuary Valuation Report** – Executive Director said the 2021 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the NJ Department of Insurance and Community Affairs. The Synopsis of the Audit has been advertised in the Fund's newspaper.

**August Meeting** – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the August Fund meeting was passed. The Commissioners did pass Resolution 2-11 in February that authorizes fund

professionals to continue services and process payments for the months that the Fund does not meet.

**MOTION TO CANCEL AUGUST FUND MEETING:**

Moved: Commissioner Danson  
 Second: Commissioner Corrales  
 Vote: 4 Ayes - 0 Nays.

**Meeting Schedule** – As a reminder our next meeting will be at the Moorestown Town Center on September 27, 2022, at 2 pm.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial 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 May 31, 2022, shows the fund’s surplus over \$3.2 million and \$8.8 million in cash. Executive Director reported the Claim Activity Report showed five less open claims than the prior month. The funds Loss Ratio Analysis is trending ahead of the actuary’s projection at 17% and we stand at 24% slightly better than anticipated. Claims Activity Report showed the fund’s Loss Time Accident Frequency, is at 1.16 for the month of June.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Attorney Kearns reported on the decisions made by the Supreme Court and discussed how it could affect municipalities and what Members should do to stay in compliance with statutes.

**TREASURER:**

**Payment of June 2022 Vouchers Resolution 22-21**

Fund Year 2022	392,484.19
<b>Total</b>	<b>392,484.19</b>

**MOTION TO APPROVE RESOLUTIONS 22-21 VOUCHER LIST FOR THE MONTH OF JULY**

Moved: Commissioner Danson  
 Second: Commissioner Corrales  
 Vote: 4 Ayes - 0 Nays.

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

<b>2022</b>	35,724.82
<b>2021</b>	1,055.50
<b>2020</b>	10,631.34
<b>2019</b>	46,061.44
<b>2018</b>	1,684.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>95,157.10</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Executive Director advised there was 5 certificates issued from 5/22/2022 to 06/22/2022. 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:** Harry Earl reviewed the risk control activities through the month of July, 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 75% and a year-to-date savings of 72%. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Claims Manager Karen Berenato 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**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	4 Ayes - 0 Nays.

**MOTION TO INTO OPEN SESSION**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	4 Ayes - 0 Nays.

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

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: 4 Ayes - 0 Nays.

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Danson  
Second: Commissioner Corrales  
Vote: 4 Ayes - 0 Nays.

**MEETING ADJOURNED: 2:25pm**

**NEXT REGULAR MEETING: September 27, 2022**

**Moorestown Town Center at 2:00PM**

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Crystal Chuck, Assisting Secretary for  
**SUSAN DANSON, SECRETARY**