

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 27, 2022
EVESHAM TOWNSHIP 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	Absent

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 Bradford C. Stokes, Karen A. Read Crystal M. Chuck
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Treasurer	Thomas J. Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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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 Edward Cooney
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ALSO PRESENT:

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

APPROVAL OF MINUTES: July 26, 2022 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JULY 26, 2022:

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes - 0 Nays.

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

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

Cyber JIF Filing: The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF. Underwriting Manager advised of plans for the 2023 fund year.

Cybersecurity Awareness Month (October): The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate.

Membership Renewals: The PMM JIF has three members scheduled to renew fund membership; renewal documents were sent out. A report was provided at the meeting.

Residual Claims Fund, EJIF & MEL – The RCF, EJIF & MEL all met on Wednesday, September 7, 2022, at Forsgate Country Club. Chairman Merchel's report was attached in Appendix II of the agenda.

EJIF PFOA/PFAS (Forever Chemicals) 2023 Coverage – The EJIF Board adopted an endorsement establishing a sub-limit on coverage of Perfluorooctanoic acid (PFOA and Perfluorooctane Sulfonate (PFOS). Attached in the agenda was the claims sweep letter that was recently sent to members along with a copy of the endorsement that will be effective on January 1, 2023.

(Pages 5-7)

League of Municipalities Magazine: Included on **Pages 8-9** of the agenda was an article for the League magazine that discussed the inflationary pressures on 2023 insurance budgets.

Power of Collaboration: Enclosed on **Page 10** was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlighted the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges

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 June 30, 2022, shows the fund's surplus over \$3.1 million and \$8.0 million in cash. Executive Director reported the Claim Activity Report showed 6 open claims for the month of August. The funds Loss Ratio Analysis is trending ahead of the actuary's projection at 29% and we stand at 36% slightly better than anticipated. Claims Activity Report showed the fund's Loss Time Accident Frequency, is at 1.22 for the month of August.

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 August 2022 Vouchers Resolution 22-22

Fund Year 2022	44,010.57
Total	44,010.57

Payment of September 2022 Vouchers Resolution 22-23

Fund Year 2022	43,035.86
Total	43,035.86

MOTION TO APPROVE RESOLUTIONS 22-22 & 22-23 VOUCHER LIST FOR THE MONTHS OF AUGUST & SEPTEMBER

Moved: Commissioner Danson
 Second: Commissioner Corrales
 Vote: 3 Ayes - 0 Nays.

Confirmation of Claims Payments/Certification of Claims Transfers for the Months of July & August 2022:

July	
2022	255,955.57
2021	4,415.04
2020	3,504.12
2019	101,778.28
2018	25,394.57
Closed	0.00
TOTAL	391,087.58

August	
2022	24,174.30
2021	8,183.59
2020	49,554.09
2019	28,330.99

2018	4,916.84
Closed	0.00
TOTAL	115,159.81

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 5 certificates issued from 6/22/2022 to 07/22/2022 and 2 certificates issued from 7/22/2022 to 08/22/2022. 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 September, 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 66% and a year-to-date savings of 70%. 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

Moved: Commissioner Danson
 Second: Commissioner Corrales
 Vote: 3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Danson

Second: Commissioner Corrales
Vote: 3 Ayes - 0 Nays.

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

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes - 0 Nays.

MEETING ADJOURNED: 2:28pm

NEXT REGULAR MEETING: October 25, 2022

Evesham Township Municipal Building at 2:00PM

Crystal Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY