

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JANUARY 24, 2023
WILLINGBORO MUNICIPAL COMPLEX
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	Present
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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 Karen Beatty Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Harry Earl Keith Hummel
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Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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ALSO PRESENT:

Ivy Carmichael, Township of Willingboro
Maureen Mitchell, Evesham Fire District
Joe Razzano, Fairview Insurance
Michael Avalone, Conner Strong & Buckelew
Katie Walters, Conner Strong & Buckelew

APPROVAL OF MINUTES: November 22, 2022 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 22, 2022:

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

CORRESPONDENCE: NONE.

MOTION TO ADJOURN:

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

Meeting of the 2023 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

ROLL CALL OF 2023 FUND COMMISSIONERS:

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

SPECIAL FUND COMMISSIONER:

Alex Davidson Township of Evesham

MOTION TO NOMINATE TOM MERCHEL TO SERVE AS CHAIRMAN FOR FUND YEAR 2023:

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous 4 Ayes, 0 Nays

MOTION TO NOMINATE SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2023:

Moved: Commissioner Danson
Second: Commissioner Brevogel
Vote: Unanimous 4 Ayes, 0 Nays

MOTION TO CLOSE NOMINATIONS FOR CHAIRMAN AND SECRETARY

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous 4 Ayes, 0 Nays

MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRMAN AND SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2023

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous 4 Ayes, 0 Nays

EXECUTIVE DIRECTOR:

2023 Reorganization Resolutions: Enclosed in the agenda was the Resolutions necessary to undertake the 2023 Reorganization of the Fund

The Executive Director reviewed Resolution 23-1 Appointing Professionals and Service Organizations and Resolution 23-2 Establishment of Public Meeting Procedures and reported that February meeting would be held in Moorestown Town Hall at 2pm.

Res. 23-3 Establishment of a Fiscal Management Plan. The Executive Director advised that Investors Bank would now be known as Citizens Bank. Check signatories will stay the same.

The Executive Director advised the Underwriting Manager was in attendance to review Resolution 22-4 2023 Risk Management Plan with the Commissioners. Ed Cooney, Underwriting Manager, advised of one small change to the Public Officials program. The carrier has been changed from QBE to AIG.

The Executive Director then reviewed Resolutions 23-5 Placement of POL/EPL Coverage awarding the contract to Lexington Insurance Company for the primary Public Officials and Employment Practices Liability coverage

MOTION TO ADOPT RESOLUTIONS 23-1 THROUGH 23-5

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	4 Ayes – 0 Nays

Residual Claims Fund 2023 Reorganization Meeting: The Residual Claims Fund’s 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy of Chairman Merchel’s report on the meeting.

E-JIF 2023 Reorganization Meeting: The E-JIF 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy Chairman Merchel’s report on the meeting.

MEL 2023 Reorganization Meeting: The MEL 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed in the agenda was a copy of Chairman Merchel’s report on the meeting.

Cyber Liability Update:

MEL Cyber JIF: The Cyber JIF held its Organizational meeting on January 5, 2023, via Zoom. Enclosed in the agenda was a copy of Chairman Merchel’s report on the meeting.

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

MEL Cyber Risk Management Program - The Underwriting Manager notified Fund Commissioners and Risk Managers of the Cyber JIF launch. The Cyber JIF is working alongside the Chertoff Group and to address any threats or potential threats, they have updated the Risk Management Plan to keep it current. Will be Identifying opportunities for Cybersecurity Grants to assist members. Enclosed in the agenda following the Cyber JIF meeting report were attachments to be distributed. All documents related to the Cyber JIF program are being posted on the MEL

website until the Cyber JIF's website is created and can found here: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>. Effective January 1, 2023, only compliance with the Cyber JIF levels will qualify for deductible recoveries if a member suffers a cyber claim.

Special Fund Commissioner: With the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2023, Evesham had this privilege, and they have appointed Alex Davidson.

2023 Assessments: The 2023 Assessments were mailed to all member towns in mid-December. First Installment payments were due to the Treasurer by January 15, 2023.

2023 Budget: In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper. In addition, PERMA has sent the budget to member municipalities and will file the same with the State.

Power of Collaboration: Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlighted the importance of high quality and easily accessible training, as well as the decline in lost time accident rates due to increased training participation. Executive Director reported over the past three years training has increased 35% mainly due to the implementation of the webinars.

Elected Officials Training: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version in February. Notices will be sent out.

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 October 31, 2022, shows the fund's surplus over \$3.5 million and \$6.8 million in cash and \$3.6 million and \$6.8 million in cash for November 30, 2022. Executive Director reported the funds Loss Ratio Analysis is trending ahead of the actuary's projection for the month of November at 55% and we stand at 49% and right on target 65% and we stand at 65% for December. Claims Activity Report showed the fund's Loss Time Accident Frequency, is at 1.01 for the month of November.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns thanked the fund for his reappointment and advised it is a pleasure to work with this group of people. The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

TREASURER: Mr. Tontarski thanked the Fund for his reappointment and advised that he enjoyed serving the JIF and then reviewed the treasurer's report with the Fund.

Payment of December 2022 Vouchers Resolution 22-33

Fund Year 2022	329,274.81
Total	329,274.81

Payment of Dividends Bills List Resolution 22-31

Fund Year Closed	89,929.00
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Total	89,929.00
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Payment of January 2023 Vouchers Resolution 23-6

Fund Year 2022	101.82
Fund Year 2023	467,490.83
Total	467,592.65

MOTION TO APPROVE RESOLUTION 22-33 VOUCHER LIST FOR THE MONTH OF DECEMBER, RESOLUTION 22-33 PAYMENT OF THE DIVIDEND BILLS LIST

Motion: Commissioner Danson
 Second: Commissioner Brevogel
 Vote: 4 Ayes – 0 Nays

MOTION TO APPROVE RESOLUTION 23-6 VOUCHER LIST FOR THE MONTH OF JANUARY

Motion: Commissioner Danson
 Second: Commissioner Brevogel
 Vote: 4 Ayes – 0 Nays

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

November	
2022	101,257.79
2021	17,639.65
2020	8,054.44
2019	4,903.50
2018	1,279.50
Closed	0.00
TOTAL	133,134.88

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

December	
2022	146,554.94
2021	28,442.64
2020	6,847.50
2019	68,412.70
2018	891.00
Closed	0.00
TOTAL	251,148.78

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Ed Cooney, advised there was 6 certificates issued from 10/22/2022 to 11/22/2022. 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 for the months of November and December. Ed stated that his team will be hosting a webinar to discuss the MEL insurance renewal and market plans for 2024 and encourages attendance. Expect information to be sent out soon.

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month of December, as well as a list of MSI Training and Fast Track training information. Mr. Prince reported on the winter weather and stated that they received claims regarding freezing pipes and things of that nature. Mr. Prince encouraged use of the MEL mobile app. For any changes or assistance please contact Andrea Felip, Afelip@jamontgomery.com.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Ms. Beatty reported on the cumulative saving summary reported for the year showing a monthly savings of 64% and a year-to-date savings of 68%. Ms. Beatty then asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager, Kathy Kissane, thanked the fund for their reappointment and reported on the updated team and contact list. Ms. Kissane advised she had four claims to review in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

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

MOTION TO ADJOURN MEETING:

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

MEETING ADJOURNED: 2:35pm

NEXT REGULAR MEETING: February 28, 2023

Moorestown Town Hall at 2:00PM

Crystal Chuck, Assisting Secretary for
SUSAN DANSON, SECRETARY