

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – MAY 23, 2023  
MOORESTOWN, NJ 08057  
2:00 PM**

Meeting of 2023 Fund Commissioners called to order by Chairman Merchel. Open Public Meetings notice read into record.

**ROLL CALL OF 2023 FUND COMMISSIONERS:**

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

**ALTERNATE FUND COMMISSIONER:**

Ivy Carmichael, Clerk	Township of Willingboro	Present
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**SPECIAL FUND COMMISSIONER:**

Alex Davidson,	Township of Evesham	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes, Crystal Chuck Karen A. Read</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
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Auditor	Bowman & Company
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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
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**ALSO PRESENT:**

Maureen Mitchell, Evesham Township Fire District  
Jaclyn Lindsey, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** April 25, 2023 - Open & Closed Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 25, 2023:**

Moved: Commissioner Corrales  
Second: Commissioner Merchel  
Vote: Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**CYBER SECURITY STATUS REPORT:** Enclosed in the agenda was the monthly report from D2, recapping members' participation and training to date. Currently the 2023 Q2 campaign is running; these phishing values will be updated in the June report. Executive Director reported on the training progress with seeing results up to 91%.

**NJ CYBER JIF:** The Cyber JIF met on May 9, 2023 at 3:00PM via Zoom, enclosed in the agenda was a copy of Chairman Merchel's report it appeared in Appendix II. Executive Director reported the topic of discussion for this meeting was bids for cyber training, fishing, and external scanning from which we've received 5 responses. Due to the varying responses, the decision was made to reject all the responses and start the bid process over. The JIF will meet again to identify what the end result should be and write the RFP to meet that requirement and consider all options.

**NJ CYBER JIF WEBPAGE:** Executive Director announced the Cyber JIF website has launched; the URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new site. An announcement will be sent out to all member entities.

**RCF & MEL JIF:** The RCF and MEL conducted a special meeting on May 8<sup>th</sup> via Zoom. Enclosed in the agenda were copies of Chairman Merchel's report of the meetings, they appeared in Appendix II. The meeting was to authorize additional assessments, which Executive Director Joe Hrubash discussed at April's meetings, that were booked but not transferred out. Executive Director stated despite the additional assessments being scheduled to be transferred out, the JIF is in a good position as it started the year at \$3m and is currently at \$3m.

**2022/2023 EMPLOYMENT PRACTICES LIABILITY (EPL) PROGRAM:** The EPL Program, which occurs every two years, has officially begun. The MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, a memorandum was included in the agenda that outlined the changes made to the current model documents.

Members submitting the required form by **November 1, 2023**, will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

**ELECTED OFFICIALS TRAINING:** The MEL's Annual Elected Officials Seminar is available through the new MEL Safety Institute. Enclosed in the agenda were the directions to follow to complete the course. The deadline for completing the training has been extended to May 31st.

**MEL SAFETY INSTITUTE:** The MEL Safety Institute transitioned to a new vendor for the Learning Management System. Enclosed in the agenda was a copy of the notice that was sent to training administrators. The notice included an announcement that training administrators should expect to get an email from **BIS**Training to activate accounts.

**2023 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR:** The 12<sup>th</sup> annual seminar was conducted virtually over two half-day sessions on April 21<sup>st</sup> and April 28<sup>th</sup>; the seminar had over 450 participants. The Fund Office has submitted attendance to the Department of Community Affairs and the Department of Environmental Protection. We are also in the process of generating certificates for municipal employees that earned continuing education credits.

**Due Diligence Reports:** Monthly reports 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, 2023, which is now issued a quarterly report, was provided as a hand out and shows the fund’s surplus at \$3.1 million and gained \$122, 380. Executive Director reported March’s Loss Ratio at 9%, Claims Activity Report showed 4 less claims, 0 Loss Time Accident Frequency, 1.13 Loss Time Accident Frequency for all JIFs

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Attorney Kearns gave a verbal report stating that from now until the end of June is when the Supreme Court makes major decisions. Attorney Kearns will stay abreast of the news and report of appellate decisions affecting municipalities.

**TREASURER:**

**Payment of May 2023 Vouchers Resolution 23-13**

Closed Year	\$376,771.40
Fund Year 2022	\$10,404.00
Fund Year 2023	\$71,125.11
<b>Total</b>	<b>\$458,300.51</b>

**MOTION TO APPROVE RESOLUTION 23-13 VOUCHER LIST FOR THE MONTHS OF MAY**

Motion: Commissioner Carmichael  
 Second: Commissioner Corrales  
 Vote: 3 Ayes – 0 Nays

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of April 2023:**

<b>2023</b>	19,867.51
<b>2022</b>	30,769.76
<b>2021</b>	47,097.16
<b>2020</b>	59,922.36
<b>2019</b>	8,459.24
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>166,116.03</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Executive Director Stokes advised there were 1 certificate issued from 3/22/2023 to 04/22/2023. Executive Director advised with summer season approaching please be sure to get all the paperwork in on time for your firework and amusement request. Also included in the agenda was the cyber compliance report for the second version of the MEL Cyber Risk Management Program with zero members approved for Tiers 1 or 2 of the new cyber compliance program. Executive Director said members have until the end of the year to become complaint and all members are grandfathered from the previous program.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director reviewed the Safety Director's Report and highlighted bulletins Tornado Best Practices and Law Enforcement...Active Shooter/Mass Violence Prevention. Training is available for the new management system, please contact the fund office for assistance.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider Karen Beatty reported on the cumulative saving summary reported for the year showing a savings of \$179,017.68 which is 60% in April 2023. Beatty asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** There were 2 claims reviewed in closed session.

**MOTION TO GO INTO EXECUTIVE SESSION**

Moved:	Commissioner Corrales
Second:	Commissioner Merchel
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION**

Moved:	Commissioner Carmichael
Second:	Commissioner Corrales
Vote:	Unanimous

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

Motion:	Commissioner Corrales
Second:	Commissioner Carmichael
Vote:	3 Ayes, 0 Nays

Report Part of Minutes.

**OLD BUSINESS: NONE.**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN MEETING:**

Motion:	Commissioner Corrales
Second:	Commissioner Carmichael
Vote:	Unanimous

**MEETING ADJOURNED: 2:21 pm**

**NEXT REGULAR MEETING: June 27, 2023  
Maple Shade Municipal Building at 2:00PM**

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