

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – JULY 25, 2023  
 EVESHAM TOWNSHIP, NJ 08053  
 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	Present
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,</b> <b>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
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Underwriting Manager	Conner Strong & Buckelew
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**ALSO PRESENT:**

Maureen Mitchell, Evesham Township Fire District  
 Michael Avalone, Conner Strong & Buckelew  
 Michael Merchel, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** June 27, 2023 - Open Minutes

## MOTION TO APPROVE OPEN MINUTES OF JUNE 27, 2023:

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**CORRESPONDENCE:** NONE.

### EXECUTIVE DIRECTOR:

**Professional Services Agreements:** The Fund's professional service agreements are up for renewal in 2024. All firms have submitted proposals and proper forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm's fee request for consideration.

**Cyber Security Status Report:** The 2023 2<sup>nd</sup> quarter campaign has concluded; the next report will reflect the progress of 3<sup>rd</sup> quarter results. That report will be sent out under separate cover prior to our next meeting. Executive Director said the report was sent out but nothing has changed so an updated version will be distributed in Executive Session in September.

**NJ Cyber JIF:** The NJ Cyber JIF met on June 22, 2023 via Zoom, Chairman Merchel's report appears on **Page 4**. The next meeting of the Fund is on August 3<sup>rd</sup>. Chairman Merchel reported the majority of the PMM JIF members responded to the technology stack survey questionnaire and it will be helpful to the Cyber JIF. Executive Director said the next Cyber JIF meeting will be held on August 3, 2023.

**2022/2023 Employment Practices Liability (EPL) Program:** Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL's webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

Executive Director encouraged members to update their Personnel Manual and Handbooks and to complete the necessary training. The deadline to complete all of the items and return the checklist is November 1, 2023.

In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

1. Attached on page 5 you will find a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live).
2. Also attached on Page 6 is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now)
3. J.A. Montgomery's Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. A session is scheduled at the Collingswood Community Center on September 28<sup>th</sup>.

**Banking Best Practices:** Considering the increase in “social engineering and cyber related claims” in the handling of monies, we enclosed on **page 7** a white paper distributed by Perma's Chief Accounting Officer on Banking Best Practices that we are suggesting JIF Treasurers to

adhere too. This was distributed to all Treasurers last week. Chairman Merchel said members should continue to monitor your practices because the wrongdoers are getting better at doing their job. Moorestown is toward a sandboxing process where they have a dedicated computer that will only be used for banking and financial transactions. Chairman Merchel also like the suggestion to remove permissions on international wires.

**2023 Coverage Documents:** The Fund office has uploaded all of the coverage documents to Origami and they are available to members. If any members need assistance accessing any documents, please reach out to the Fund Office.

**2024 Renewal:** Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25<sup>th</sup> with an August 31<sup>st</sup> completion date. We will issue an email with those additional directions once the underwriting system link is sent.

**2024 Membership Renewals** – Willingboro is scheduled to renew its membership as of January 1, 2024. Membership documents will be mailed to the Township early next month.

**2022 Audit Filing:** PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.

**August Meeting Cancellation** - The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners did pass Resolution 23-2 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

**Motion to Cancel the Fund’s August Meeting**

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

**Retrospective Premium** - Executive Director discussed the retrospective premium and distributed a report to members. This report will be generated again after the actuary provides their second quarter report. As the next year rolls into the RCF that is when any additional premium will be due. Executive Director noted the reserves can change over time. Once calculations are completed letters will be sent to members that can expect a retrospective premium on their next assessment billing.

**Due Diligence Reports:** Monthly reports submitted to Fund Commissioners including Monthly Lost Time Accident Frequency, Quarterly 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. Executive Director reported June Loss Ratio report shows the PMM JIF at 16.42% and the Actuary targeted us at 17.39% and this time last year we were at 24%, Claims Activity Report showed 4 more open claims than the prior month, Loss Time Accident Frequency was distributed showing 1.38 and no Loss Time Accidents for the month. Executive Director reported that the MEL EPL checklist is expecting to post the revised list in September as the two-year cycle is completed.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Attorney Kearns reported the courts have been relatively quiet because of summertime and judges being on vacation and facing is a shortage of judges. The only cases going to

trial are criminal cases. Burlington County has done fairly well but the shortage is becoming very severe because the Governor and Senate cannot agree on nominees for new judges.

**TREASURER:**

**Payment of July 2023 Vouchers Resolution 23-16**

Fund Year 2023	\$445,481.13
<b>Total</b>	<b>\$445,481.13</b>

**Payment of July 2023 Vouchers Resolution 23-17**

Fund Year 2023	\$24,409.56
<b>Total</b>	<b>\$24,409.56</b>

**MOTION TO APPROVE RESOLUTIONS 23-16 AND 23-17 VOUCHER LIST FOR THE MONTHS OF JULY**

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

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

<b>2023</b>	\$45,325.92
<b>2022</b>	\$5,261.17
<b>2021</b>	\$3,845.26
<b>2020</b>	\$2,708.64
<b>2019</b>	\$12,253.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>\$69,393.99</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Executive Director advised there was 1 certificate issued from 5/22/2023 to 6/22/2023. 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.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director Harry Earle reviewed the Safety Director's Report. Safety Director reported that next the MEL website will be launching new information for Crossing Guards with resources sample policy checklist and medical examinations and bulletin will be issued regarding the updates.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Claims Manager Kathy Kissane gave the report for Karen Beatty and said the cumulative saving summary showings a savings of \$319,200.81 year to date, which is a 59% savings as of June 2023. In response to Chairman Merchel, Claims Manager said the nurse case managers work hand in hand with claimant as long as the provider is treating employees timely and sends in all required reports in a timely fashion, if that is the case the employee can continue to use those providers. Ms. Kissane said in the PMM JIF she has not seen any instances where there would be a need to steer a claimant to another provider but if there is a need Qual Care would reach out to recommend a change for better savings.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Claims Manager said the PARs will be reviewed in closed session.

**MOTION TO GO INTO EXECUTIVE SESSION**

Moved:	Commissioner Corrales
Second:	Commissioner Danson
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

Report Part of Minutes.

**OLD BUSINESS:** NONE.

**NEW BUSINESS:** Chairman Merchel discussed the interest of considering a Professional Service Agreement for a Risk Manager for all members of the PMM JIF and felt it would be beneficial to all the members. Chairman Merchel asked if other members had thoughts on considering looking into this service and Fund Commissioners were in agreement.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

Motion:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

**MEETING ADJOURNED: 2:45 pm**

**NEXT REGULAR MEETING: September 19, 2023  
Maple Shade Municipal Building at 2:00PM**

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Karen A. Read, Assisting Secretary for  
**SUSAN DANSON, SECRETARY**