

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – OCTOBER 24, 2023
WILLINGBORO MUNICIPAL COMPLEX, NJ 08046
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
David Pfeiffer	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 Bradford C. Stokes, Karen A. Read Crystal Chuck
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
Safety Director	J.A. Montgomery Risk Control Harry Earl, Danielle Sanders, Tina Zaverzance
Managed Care Organization	QualCare
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District
Jaelyn Lindsey, Conner Strong & Buckelew
Kathrine Walters, Conner Strong & Buckelew

APPROVAL OF MINUTES: September 19, 2023 - Open Minutes

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 19, 2023:

Moved: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2024 BUDGET INTRODUCTION – Enclosed in the agenda was the proposed 2024 Budget for review and discussion. The budget is an average 10.08% increase over the 2023 budget for a total of \$5,018,263. Executive Director reported on the large increase in the Property Program of 24.85% as well as an offset of the Workers Compensation Pension. Executive Director stated that the Local JIFs were not as affected by this offset but the MEL and RCF were. The Fund is comfortable allocating the \$77,000 over to adjust. Loss Funds are down 3.29%. The E-JIF reported a little under \$33k and the Cyber JIF reported a high increase at 20.92%. Executive Director advised a substantial increase in the MEL Property of 34%. Expenses maintained a contractual increase of 2%. POL/EPL maintained a 10.25% increase.

MOTION TO INTRODUCE THE 2024 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY NOVEMBER 28, 2023 AT 2:00 PM

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

CLOSED YEAR DIVIDEND - The Fund Office reviewed the available dividend from closed year accounts and are recommending the release of \$100,000. In addition, an EJIF dividend in the amount of \$87,017 is already in the budget as a deduction in the premiums. Enclosed in the agenda were the proposed assessments and a breakdown of the distribution for the dividend. Executive Director reported that the Department of Banking and Insurance recommended a southern JIF not to release their dividends as it could jeopardize other future dividends. Executive Director stated this funds dividend is a reasonable amount that should not cause any concern and is subject to state approval.

Enclosed in the agenda was **Resolution 23-20** authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

MOTION TO ADOPT RESOLUTION 23-20 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$100,000 FROM CLOSED YEAR ACCOUNTS, SUBJECT TO STATE APPROVAL

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

DEFENSE PANEL RFQ: The Fund office has advertised for RFQ's for defense panel as appointments are up at the end of the year. Responses are due back on November 21st. A report will be provided at the November meeting.

NJ CYBER JIF: The Cyber JIF met on October 18th via Zoom. Chairman Merchel's report will appear in next month's agenda. Items on the agenda at last week's meeting included the introduction of the 2024 budget, Executive Director advised the budget is at 2%, and a program for JIF reimbursements for those already were engaged in contracts to provide services that the Cyber JIF is offering its members. A report will be provided at the meeting.

D2 CYBERSECURITY – D2 has resumed phishing & training for the 3rd quarter. They also have begun contacting members points of contact to implement External Vulnerability Scanning on members systems. This new service is provided by the NJ Cyber JIF along with the training & phishing campaigns.

RCF, EJIF AND MEL MEETINGS: These JIFs all met on October 18th at the Forsgate Country Club in Monroe, NJ. Chairman Merchel's reports will be provided at next month's meeting.

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/employment-practices-risk-control-program/> . Executive Director advised the EPL program deadline has been extended to December 1st to accommodate Police Command Staff training make-up sessions.

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

Enclosed in the agenda was a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live). *Please note: Additional courses have been added, including two evening sessions.*

Also enclosed in the agenda was 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).

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 for November 1st at the Moorestown Town Center.

Power of Collaboration: Enclosed in the agenda was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how the MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Training for 2023 are on target to exceed last year's record of 70,000.

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 September Loss Ratio report shows the PMM JIF at 37.74% and the Actuary targeted us at 36.32% and this time last year we were at 42.98%. Claims Activity Report showed 1 less open claims for the month of September. Loss Time Accident Frequency was distributed showing 1.53 and for the month of September. Executive

Director reported that the MEL EPL checklist is expecting to post the revised list in November as the two-year cycle is completed.

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 October 2023 Vouchers Resolution 23-21

Fund Year 2023	\$43,963.21
Total	\$43,963.21

MOTION TO APPROVE RESOLUTIONs 23-21 VOUCHER LIST FOR THE MONTH OF OCTOBER

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

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

2023	\$46,580.53
2022	\$18,211.37
2021	\$10,548.38
2020	\$19,437.54
2019	\$4,322.00
Closed	0.00
TOTAL	\$99,099.82

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 1 certificate issued from 9/22/2023 to 10/22/2023. 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 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: Claims Manager Kathy Kissane gave the report for Karen Beatty and said the cumulative saving summary showing a savings of \$466,064.97 year to date, which is a 52% savings as of September 2023. Kathy advised of a new online claims reporting that consist of a digital fillable form.

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 Danson
Second: Commissioner Carmichael
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Moved: Commissioner Carmichael
Second: Commissioner Danson
Vote: Unanimous

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved: Commissioner Carmichael
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: Chairmen Merchel welcomed new Township of Evesham Fund Commissioner David Pfiffer.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Carmichael
Second: Commissioner Danson
Vote: Unanimous

MEETING ADJOURNED: 2:36 pm

**NEXT REGULAR MEETING: November 28, 2023
Willingboro Municipal Complex at 2:00PM**

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