

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – SEPTEMBER 19, 2023
 MAPLE SHADE MUNICIPAL BUILDING, 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	Absent
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
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Treasurer	Tom Tontarski
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Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Auditor	Bowman & Company
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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 Jonothan Travares
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ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District
 Shaun O’Bryant, Township of Willingboro (IT)
 Michael Avalone, Conner Strong & Buckelew

APPROVAL OF MINUTES: July 25, 2023 - Open Minutes

MOTION TO APPROVE OPEN MINUTES OF JULY 25, 2023:

Moved: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

DEFENSE PANEL RFQ: The Funds defense panel appointments are up at the end of the year. The Fund Office would like to issue an RFQ utilizing the Fair & Open Process to procure attorneys.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR DEFENSE ATTORNEYS

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

NJ CYBER JIF: The Cyber JIF met on August 25, 2023 at 2:00pm. The Cyber Board addressed several items:

Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. Kick-off webinars have been scheduled for September 20th and September 22nd. We have emailed a registration link to all members.

“Grandfathering” for those members that met prior risk control standards have been extended until July 1, 2024.

A copy of Chairman Merchel’s report appears on Page 3. Chairman Merchel said the Cyber Taks force is canceling the meeting for next week and the plan to further review and make recommendations to the Committee as a whole.

Executive Director reviewed the Cyber Compliance Report and Underwriting Manager Jonothan Tavares said if anyone needs assistance with completing the new cyber risk control standard please contact the Underwriting office and they will assist members. Mr. Tavares said he will check to see why some of the members were marked incomplete and let the members know.

JIF RISK MANAGEMENT CONSULTANT – As discussed at July’s fund meeting, Commissioners were in agreement of an appointment of one Risk Manager to serve all member entities starting in fund year 2024; a motion and formal approval should be taken to formalize this action.

MOTION TO APPROVE THE PROCUREMENT OF A RISK MANAGEMENT CONSULTANT BY THE NON- FAIR AND OPEN PROCESS FOR THE PROFESSIONAL MUNICIPAL MANAGEMENT JIF

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

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/>

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

Attached on Page 4 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). *Please note: Additional courses have been added, including two evening sessions.*

Also attached on Page 5 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).

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.

2024 RENEWAL: Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. We are following up with members who have not completed the process.

Underwriting Manager Jonothan Tavares touched on the Underwriting Renewal Webinar that was held yesterday and said they are already having preliminary discussions on all the markets obviously a very tough environment with property but there are also some struggles with the liability space. The goal with this renewal is to have some options. Meetings have started and will continue throughout the year and the overall goal is to fill the 100% share on property and to work with the MEL Coverage Committee to where it might make sense to take on a little more risk. The impact to the individual members should stay the same as it has been. The webinar has been recorded and will be posted on the MEL website.

2024 MEMBERSHIP RENEWALS – Willingboro is scheduled to renew its membership as of January 1, 2024. Membership documents have been mailed to the Township.

RCF, EJIF AND MEL MEETINGS: These JIFs all met on September 15th at the Forsgate Country Club in Monroe, NJ. Executive Director said the reports will be in next month's agenda and the primary focus was on the 2024 budget and renewal. There were three options offered and the commissioners chose the one with the highest actuarial confidence which was a wise choice. This resulted in a fairly large increase of approximately 17%.

POWER OF COLLABORATION: Enclosed on **Page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights 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. The ad also discusses the purchase of over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

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 the Financial Fast Track as of June 30th shows a \$3.1 million surplus with a gain of \$74,000 over the prior month and we are almost \$200,000 over the prior year so hopefully this trend will continue into the third quarter. July Loss Ratio report shows the PMM JIF July report at 33% and the Actuary targeted us at 23% and for the month of August report, 34% and the Actuary targeted us at 30% which is an improvement and this time last year we were at 36%. Claims Activity Report showed 11 more open claims for the month of July and 10 less open claims for the month of August. Loss Time Accident Frequency was distributed showing 1.38 and no Loss Time Accidents for the months of July and August. Executive Director reported that the MEL EPL checklist we are waiting on the Police Supervisors training and once that has been completed the checklists will start coming in and will be updated accordingly.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns reported the courts are just coming out of their summer recess so there is nothing to report at this time. Mr. Kearns does expect some new opinions to come out within the next month or so.

TREASURER:

Payment of August 2023 Vouchers Resolution 23-18

Fund Year 2023	\$44,231.71
Total	\$44,231.71

Payment of September 2023 Vouchers Resolution 23-19

Fund Year 2023	\$43,971.37
Total	\$43,971.37

MOTION TO APPROVE RESOLUTIONS 23-18 AND 23-19 VOUCHER LIST FOR THE MONTHS OF AUGUST AND SEPTEMBER

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

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

2023	\$42,818.93
2022	\$17,591.89
2021	\$2,173.78
2020	\$11,312.96
2019	\$3,710.46
Closed	0.00
TOTAL	\$77,608.02

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

2023	\$112,243.70
2022	\$2,984.36
2021	\$34,173.57
2020	\$12,751.51
2019	\$0.00
Closed	0.00
TOTAL	\$162,153.14

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 1 certificate issued from 7/22/2023 to 8/22/2023. 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 Prince reviewed the Safety Director's Report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider Karen Beatty gave the report and said the cumulative saving summary showing a savings of \$435,597.80 year to date, which is a 53% savings as of August 2023.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager said there are 9 PARs will be reviewed in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS: Chairman Merchel said the Executive Director did send some of the RFP for 2024 Fund Professionals and perhaps we can set up a Zoom call for any of the professionals asking for more than the normal 2% increase.

PUBLIC COMMENT: NONE

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 Danson
Second: Commissioner Carmichael
Vote: 3 Ayes, 0 Nays

MOTION TO ADJOURN MEETING:

Motion: Commissioner Danson
Second: Commissioner Carmichael
Vote: Unanimous

MEETING ADJOURNED: 2:45 pm

NEXT REGULAR MEETING: October 24, 2023
Willingboro Municipal Complex at 2:00PM

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