

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JANUARY 23, 2024  
MOORESTOWN TOWN HALL  
2:00 PM**

Meeting of 2024 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2024 FUND COMMISSIONERS:**

Susan Danson, Chairperson	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Present
David Pfeiffer	Township of Evesham	Present
Dwyane Harris	Township of Willingboro	Absent

**ALTERNATE FUND COMMISSIONER:**

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

Mary-Ann Knell	Township of Moorestown	Absent
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**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Crystal M. Chuck</b>
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Treasurer	<b>Thomas J. Tontarski</b>
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Attorney	Helmer, Conley & Kasselman <b>William Kearns, Esquire</b> <b>Joe Stringfellow</b>
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Claims Service	Qual Lynx <b>Karen Beatty</b> <b>Kathy Kissane</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Underwriting Manager	Conner Strong & Buckelew
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**ALSO PRESENT:**

Tom Merchel, Conner Strong & Buckelew  
Katie Walters, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** November 28, 2023 Open & Closed Minutes

**MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 28, 2023:**

Moved:	Commissioner Carmichael
Second:	Commissioner Danson
Vote:	3 Ayes - 0 Nays; 1 Abstain – Commissioner Aberant

**CORRESPONDENCE:** NONE.

**MOTION TO ADJOURN:** Chairperson asked Executive Director to Run Meeting

Meeting of the 2024 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

**SPECIAL FUND COMMISSIONER:**

Mary-Ann Knell Township of Moorestown

**MOTION TO NOMINATE SUSAN DANSON TO SERVE AS CHAIRPERSON FOR FUND YEAR 2024:**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: Unanimous

**MOTION TO NOMINATE IVY CARMICHAEL TO SERVE AS SECRETARY FOR FUND YEAR 2024:**

Moved: Commissioner Danson  
Second: Commissioner Aberant  
Vote: Unanimous

**MOTION TO CLOSE NOMINATIONS FOR CHAIRPERSON AND SECRETARY**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**MOTION TO CONFIRM ELECTION TOM MERCHEL TO SERVE AS CHAIRPERSON AND SUSAN DANSON TO SERVE AS SECRETARY FOR FUND YEAR 2024**

Moved: Commissioner Corrales  
Second: Commissioner Danson  
Vote: Unanimous

**EXECUTIVE DIRECTOR:**

**2024 REORGANIZATION RESOLUTIONS**

Enclosed in the agenda were the Resolutions necessary to undertake the 2024 Reorganization of the Fund

The Executive Director reviewed Resolution 24-1 Appointing Professionals and Service Organizations and Resolution 24-2 Designation of Banking Manager

Resolution 24-3 Establishment of Public Meeting Procedures. Executive Director reported that we are naming the Burlington County Times the official newspaper for the FUND.

Resolution 24-4 Establishment of a Fiscal Management Plan. Executive Director asked Commissioner Aberant if he would like to be signatory for the FUND. Commissioner Aberant agreed. Cash Management Plan year has been updated to reflect the current fund year of 2024.

Res. 24-5 2024 Risk Management Plan and Res.24-6 Placement of POL/EPL Coverage was reviewed with no changes to report.

**Motion to adopt Resolutions 24-1 through 24-6**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: 4 Ayes - 0 Nays

**APPOINTING DEFENSE ATTORNEYS:** The Fund received proposals from various law firms to serve on the Fund’s defense panel. Mr. Kearns reviewed the responses and has recommended that the firms listed in Resolution 24-7 be re-appointed to serve in this capacity. The rate of compensation is reflected in the resolution.

**Motion to Adopt Resolution 24-7 Appointing Defense Attorneys**

Moved: Commissioner Aberant  
Second: Commissioner Carmichael  
Vote: 4 Ayes - 0 Nays

**SPECIAL FUND COMMISSIONER:** Executive Director reported 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 2024, Moorestown has this privilege and they have chosen to appoint Mary-Ann Knell.

**RESIDUAL CLAIMS FUND 2024 REORGANIZATION MEETING:** The Residual Claims Fund’s 2024 Reorganization meeting was held on January 8, 2024 via Zoom. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting.

**E-JIF 2024 REORGANIZATION MEETING:** The E-JIF 2024 Reorganization meeting was held on January 8, 2024 at the Forsgate Country Club. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting.

**MEL 2024 REORGANIZATION MEETING:** The MEL 2024 Reorganization meeting was held on January 8, 2024. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting. Executive Director reported that Dave Grubb, long time respected Executive Director of the MEL, has made the decision to step back from his position passed it on to Joe Hrubash. Mr. Grubb will still be around to assist. The Fund thanked Mr. Grubb for his many years of service.

**NJ CYBER JIF:** The New Jersey Cyber Risk Management Fund conducted its public hearing on the 2024 budget on November 20<sup>th</sup> via Zoom. Enclosed is a copy of those minutes with the adopted budget. The Cyber JIF also met on December 28<sup>th</sup> to consider excess limits, including an excess sub-limit for “social engineering”. Those minutes were enclosed in the agenda.

The NJ Cyber JIF website now has a Secure Documents page where members can obtain checklists, incident response plan and other secure information. Registration information was included in the agenda.

**CYBER SECURITY STATUS REPORT:** D2 Cyber Security will be rolling out the 2024 training and phishing programs in mid-February. The Cyber Security Program is now under the jurisdiction of the NJ Cyber JIF. D2’s year-end report showing the status of each member was distributed at the Fund meeting and discussed during closed session.

**2024 ASSESSMENTS:** Executive Director reported the 2024 Assessments were mailed to all member towns in late December and that the First Installment payments were due to the Treasurer by January 15, 2024. He asked for a status updated from the Treasurer, Treasurer reported the Fund is in good standing.

**2024 BUDGET:** In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund’s official newspaper. Executive Director advised, 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 highlights the **new version** of the MEL app to be downloaded. Executive Director reported on the new MEL and advised be sure to download the new MEL app to receive important news, updates and links to safety related resources.

**ELECTED OFFICIALS TRAINING:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Executive Director stated that the course has been uploaded into the MEL’s Learning Management System. Enclosed in the agenda were the directions to access the program.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Quarterly Financial 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. Executive Director reported the funds Loss Ratio Analysis report, the actuary’s projection for the month of December has the Fund at 66% and the Fund came in at 52%. This time last year the Fund was at 59%. Claims Activity Report showed the fund’s had 12 open claims, 6 of them were WC, for the month of November and 9 less in the month of December, 5 of them being WC). Loss Time Accident Frequency is at 1.63 for the month of November and 1.49 for the month of December.

Executive Director Stokes thanked the Commissioners for PERMA’s reappointment and expressed that he looked forward to working with the Commissioners for another year.

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 2023 Vouchers Resolution 23-24**

Fund Year 2023	380,796.67
<b>Total</b>	<b>380,796.67</b>

**Payment of Dividends Bills List Resolution 23-25**

Fund Year Closed	25,242.00
<b>Total</b>	<b>25,242.00</b>

**Payment of January 2024 Vouchers Resolution 24-8**

Fund Year 2023	20,050.96
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Fund Year 2024	559,955.67
<b>Total</b>	<b>580,006.63</b>

**MOTION TO APPROVE RESOLUTION 23-24 VOUCHER LIST FOR THE MONTH OF DECEMBER, RESOLUTION 23-25 PAYMENT OF THE DIVIDEND BILLS LIST**

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

**MOTION TO APPROVE RESOLUTION 24-8 VOUCHER LIST FOR THE MONTH OF JANUARY**

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

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

<b>November</b>	
<b>2023</b>	257,475.44
<b>2022</b>	19,431.19
<b>2021</b>	6,138.12
<b>2020</b>	6,151.07
<b>2019</b>	2,659.25
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>91,855.07</b>

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

<b>December</b>	
<b>2023</b>	67,325.28
<b>2022</b>	4,933.38
<b>2021</b>	10,482.63
<b>2020</b>	15,264.22
<b>2019</b>	17,752.00
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>115,757.51</b>

Treasurer's Report Made Part of Minutes.

## **UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager, Ed Cooney, advised there was 8 certificates issued from 10/22/2023 to 11/22/2023 & 11/22/2023 to 12/22/2023. 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 November and December, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince reviewed the new MEL app NJMEL.org for Androids and for iPhone and advised that all notifications for MSI and MEL can be pushed through those apps and can be department specific. He encourages all to check out the app. Mr. Prince advised the Commissioners that he consulted with the Funds new RMC, Mr. Tom Merchel, and both are suggesting the formation of a Safety Committee for the entire JIF. Mr. Prince and Mr. Merchel would run the meetings, handle the meeting minutes, meeting agenda, meetings could be held on a quarterly basis virtually and committee members can be suggested by Commissioners. Mr. Merchel introduced his team, Katie Walters from the Toms River office and Jaclyn Lindsey from the Camden office and advised Jackie would be the lead account manager. Mr. Merchel stated that this Fund is the perfect size to have a Safety Committee to meet together with Police Officers, Public Workers, Etc.. and to share best practices.

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 55% which is an amount of \$630,866.63. A large portion of those charges come from Hospital charges. Overall, the amount was spent on Emergency Room services. Ms. Beatty advised that an average ER visit typically cost \$4,353 compared to an Urgent Care or Occupational Care visit at \$250. As a reminder, if it's not necessary to use the ER department please remember to utilize the Urgent Care. Worker's Comp Claim Reported 135 claims for the year, 76 of those claims required treatment, and 6 were related to Covid-19. 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 4 claims to review in closed session.

Report Part of Minutes.

## **OLD BUSINESS: NONE**

**NEW BUSINESS:** Tom Merchel, Fund RMC, advised that he and his team will be sending out emails with contact information and instructions on how to request

items such as certificates of insurance, Origami, assistance with renewals, assets, exposures (vehicles/equipment's).

**PUBLIC COMMENT: NONE**

**MOTION TO GO INTO EXECUTIVE SESSION**

Moved: Commissioner Aberant  
Second: Commissioner Carmichael  
Vote: 4 Ayes - 0 Nays.

**MOTION TO INTO OPEN SESSION**

Moved: Commissioner Aberant  
Second: Commissioner Carmichael  
Vote: 4 Ayes - 0 Nays.

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

Moved: Commissioner Aberant  
Second: Commissioner Carmichael  
Vote: 4 Ayes - 0 Nays.

**MOTION TO ADJOURN MEETING:**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: 4 Ayes - 0 Nays.

**MEETING ADJOURNED: 2:58pm**

**NEXT REGULAR MEETING: February 27, 2024**

**Moorestown Town Hall at 2:00PM**

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Crystal Chuck, Assisting Secretary for  
**IVY CARMICHAEL, SECRETARY**