

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – MAY 28, 2024  
MAPLE SHADE MUNICIPAL BUILDING  
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
---------------------------	-------------------------	---------

**SPECIAL FUND COMMISSIONER:**

Mary-Ann Knell	Township of Moorestown	Absent
----------------	------------------------	--------

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford C. Stokes,</b> <b>Karen Read</b>
Treasurer	<b>Thomas J. Tontarski</b>
Attorney	Helmer, Conley & Kasselman <b>Joseph Stringfellow</b> <b>William Kearns (telephonically)</b>
Claims Service	Qual Lynx <b>Kathy Kissane</b>
Managed Care	Qual Care <b>Karen Beatty</b> <b>Christine Gallagher</b>
Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</b>
Underwriting Manager	Conner Strong & Buckelew

**ALSO PRESENT:**

Tom Merchel, Conner Strong & Buckelew  
Jacyn Lindsey, Conner Strong & Buckelew  
Maureen Mitchell, Evesham Twp Fire District

**APPROVAL OF MINUTES:** April 23, 2024 Open & Closed Minutes

## MOTION TO APPROVE CLOSED MINUTES OF APRIL 23, 2024:

Moved: Commissioner Aberant  
Second: Commissioner Carmichael  
Vote: Unanimous

**CORRESPONDENCE:** NONE.

### EXECUTIVE DIRECTOR:

**Actuary Discount Rate** – Since interest rates have increased substantially in the past several years, the actuary has revised the interest rate assumption from 1% to 3% for all Joint Insurance Funds and Insurance Commissions. This has significantly changed our year-end financials, increasing our surplus by \$270,886.

**Banking Best Practices:** The MEL issued “Banking Best Practices” in late 2023 and the Cyber JIF then incorporated these practices into its minimum risk control standards. Since that time, we have been asked for clarification from many of our members. As a result, the Operating Committee of the Joint Cash Management & Investment Program (JCMI) has put together a PowerPoint presentation, which we hope addresses most of the questions raised.

The PowerPoint was issued via email by Jaine Testa on April 24<sup>th</sup> to all Fund Commissioners and Risk Management Consultants and is now posted to Origami and the member section of the Cyber JIF webpage – [www.cyberjif.org](http://www.cyberjif.org).

**2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar was conducted virtually on 2 half-day sessions and had over 200 participants each session. Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

Perma is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31<sup>st</sup> then please contact the Fund Office.

**D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

**MEL Special Meeting** – The MEL held a special meeting on May 14<sup>th</sup> via Zoom, the meeting was held to discuss various Fund positions. A copy of the report of the meeting appears on Page 3. Chairwoman Danson said the appointment of QPA and Treasurer were discussed as well as some organizational changes for the meetings dates and times.

**Cyber JIF:** The Cyber JIF met on May 16<sup>th</sup> via Zoom; Chairwoman Danson’s report will appear in the next agenda.

**Elected Officials Seminar** – The Annual Elected Officials Seminar has been uploaded into the MEL’s Learning Management System. The program is available through the end of May.

**Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2023, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

**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 surplus stands at \$3.6 million and over \$8 million in cash which is a good standing financially. Loss Ratio Analysis report, the actuary's projection for the month of March has the Fund at 5.8% and the Fund came in at 4.1%. Claims Activity Report showed the Fund has no change on open claims from last month to this month. Loss Time Accident Frequency is at 0.46 and only one lost time accident for this quarter and hopefully this trend continues. EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** None

**TREASURER:** Mr. Tontarski reviewed the treasurer's report with the Fund.

**Payment of May 2024 Vouchers Resolution 24-14**

Fund Year Closed	\$339,513.12
Fund Year 2024	\$ 89,797.75
<b>Total</b>	<b>\$429,310.87</b>

**MOTION TO APPROVE RESOLUTION 24-14 VOUCHER LIST FOR THE MONTH OF MAY**

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

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month April 2024:**

April	
<b>2024</b>	\$17,872.09
<b>2023</b>	\$11,105.04
<b>2022</b>	\$3,420.34
<b>2021</b>	\$15,329.63
<b>2020</b>	\$5,473.60
<b>Closed</b>	\$0.00
<b>TOTAL</b>	<b>\$53,200.70</b>

**SAFETY DIRECTOR:**

**REPORT:** Ret. Chief Harry Earle presented the Safety Director's report and said the Safety Committee meeting that was held in Maple Shade was very productive and there was a great discussion. A new course for police officers is a four-hour work zone course and there are a lot of folks signed up for that. There is a course on Dealing Difficult People and De-escalation which is new and recently added the de-escalation to the dealing with difficult people course available on the MSI. Reminder to everyone to take the Child Abuse training with the summer camps that will take place in the summer. A bulletin will go out sometime next week. In response to Chairman Danson, a bulletin has been issued on AI which was specific to police and encourage work groups to discuss as things are moving so quickly with AI. Chief Earle said he would provide that information to everyone.

**RISK MANAGERS REPORT:**

**REPORT:** Risk Manager Tom Merchel reviewed the Risk Managers Report. An email from Stacy Russo the JIF internal auditor should be coming out shortly regarding the workers comp information for Origami. If there are any questions on Origami renewal information, please contact the Risk Managers office for assistance. Mr. Merchel reviewed the Cyber JIF Deductible Reduction Program and to turn in the survey and try to complete at least the basic level and the Optional Limits Program and if any member would like to discuss pricing for higher limit options please contact the Risk Managers office. Information on MEL EPL Hotline was provided in the agenda on page 25 which is free to JIF members. Mr. Merchel discussed Indemnification Ordinances and Approved Plan Design Immunity Resolutions. Sample copies will be mailed to members.

**UNDERWRITING MANAGER:**

**REPORT:** Executive Director advised there was 4 certificates issued from 03/22/2024 to 04/22/2024. Executive Director said if any towns are planning for fireworks please submit your paperwork to Jaclyn Lindsey as the time of year is fast approaching.

Monthly Activity Report/Agenda Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Christine Gallagher reported on the cumulative saving summary reported for the year showing a monthly savings of 70% and 60% year to date. Ms. Gallagher said there is very little activity with Covid-19 claims. The committee agreed there is no need to report on Covid-19 unless there is another rise in claims.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Kissane reviewed the new Qual-Lynx Claim Service Team. There should not be any concerns with the new team. The property claims adjuster Joe Lisciandri is no longer with Qual Lynx and there are two very seasoned property claims adjusters filling in at this time until Joe Lisciandri’s replacement is on board. Claims Manager said there were three PARs to review in closed session.

Report Part of Minutes.

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO GO INTO EXECUTIVE SESSION**

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

**MOTION TO INTO OPEN SESSION**

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

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

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

**MOTION TO ADJOURN MEETING:**

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

**MEETING ADJOURNED: 2:32pm**

**NEXT REGULAR MEETING: June 25, 2024**

**Evesham Township Municipal Building at 2:00PM**

---

Karen Read, Assisting Secretary for  
**IVY CARMICHAEL, SECRETARY**