

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 25, 2024
EVESHAM TOWNSHIP 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
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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 Bradford C. Stokes, Karen Read
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Joseph Stringfellow
Auditor	Bowman & Company Dennis Skalkowski, Kaleigh Sawers
Claims Service	Qual Lynx Kathy Kissane
Managed Care	Qual Care Christine Gallagher
Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earle
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: May 28, 2024 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF MAY 28, 2024:

Moved: Commissioner Aberant

Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2023 – The Auditor’s Report as of December 31, 2023 has been sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 24-15 approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Mr. Dennis Skalkowski from Bowman and Company was present at the meeting and he reviewed the 2023 Audit. Mr. Skalkowski said the independent audit report was clean with no findings or recommendations noted. Mr. Skalkowski reviewed the Comparative Statement of Net Position and said the total assets as of December 31, 2023 were \$8,932,828 with investment in joint ventures of \$1,124,932. Total liabilities of \$1,046,962 and total reserves of \$3,149,758. On page 11 the Comparative Statement of Revenues, Expenses and Changes in Net Position reflected the total operating revenues of \$4,755,631, operating expenses of \$4,247,906, operating income of \$507,725, a return of surplus of \$209,951 with an ending net position of \$4,736,108. With no questions being heard Executive Director said a motion to adopt Resolution 24-15 would be in order.

Motion to Approve Year-End Financials as of December 31, 2023 as presented, Adopt Resolution 24-15 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

NJ Cyber JIF – As reported last month, the Cyber JIF met via Teams on May 16th. Chairperson Danson’s report is included in Appendix II. The JIF also conducted a special meeting on June 20th to certify the 2023 audit. Chairwoman Danson reported that the Cyber JIF adopted a resolution that followed the MEL’s lead to award banking services to TD Bank effective July 1st. The contract for D2 Cybersecurity was extended to a second year for training/phishing and scanning services. The Cyber JIF also created an Operations and a Clams Review Committee. The next meeting will be held on July 18th.

Residual Claims Fund – The RCF met on Wednesday, June 10, 2024 at Forsgate Country Club. Chairperson Danson’s report is included in Appendix II. Chairwoman Danson reported that the RCF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The RCF approved an amendment to the fund year 2023 budget to accept the transfer of liabilities. The next meeting will be held on September 9th at Forsgate.

EJIF- The EJIF met on Wednesday, June 10, 2024 at Forsgate Country Club. Chairperson Danson’s report is included in Appendix II. Chairwoman Danson reported that the EJIF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The next meeting will be held on September 9th at Forsgate.

MEL JIF – The MEL met on Wednesday, June 10, 2024 at Forsgate Country Club. Chairperson Danson’s report is included in Appendix II. Chairwoman Danson reported the MEL acknowledged Fund Treasurer Mike Zambito and Commissioner Chuck Cuccia for their service to the MEL who both retired on June 30th. The 2023 Audit was approved. The MEL approved increasing the \$1,000,000 statutory bond coverage limit when requested by member entities. Many members requested higher limits following a local finance bulletin. The next meeting will be held on September 9th at Forsgate.

2024 Coverage Documents: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of July.

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

Workers Compensation: For informational purposes, we are enclosing a copy of an article written by Mark Wells, VP of Client Engagement at Safety National (MEL’s excess workers compensation carrier). He has identified many of the same factors impacting the JIF and MEL driving up worker compensation costs. (Pages 6-9)

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 on the Loss Ratio Analysis report, the actuary’s projection for the month of April has the Fund at 9.1% and the Fund came in at 5.2%, which is a good start this year. Last year this time the JIF was at 9%. Claims Activity Report showed the Fund had 7 more open claims from last month to this month 6 of those claims are general liability claims. Loss Time Accident Frequency is at 0.34 and only one lost time accident so hopefully this trend continues. EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns said a case came down on Friday out of Deptford and when there are violations of construction code there are fines imposed on residents on a per diem basis and the fines will be assessed every day. This can no longer happen anymore because there will be a need for a second inspection and a separate violation. This will dramatically change how we deal with code enforcement. Mr. Kearns will send a copy of this decision to all members sometime this week and it should be discussed with the town attorney and code enforcement. In response to Commissioner Aberant, Attorney Kearns said this was an unpublished decision.

Attorney Kearns discussed most residential real estate transaction in this part of the state are done with form agreements put together by the State Board of Realtors. Attorney Kearns just came across an addendum to the agreements telling people to submit an OPERA request to the towns for copies of all permits etc. on the property. Mr. Kearns recommended members to notify their Clerks as they will begin to receive these types of requests. Commissioners stated they are starting to receive these requests.

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

Payment of June 2024 Vouchers Resolution 24-16

Fund Year 2024	\$ 61,226.26
Total	\$ 61,226.26

MOTION TO APPROVE RESOLUTION 24-16 VOUCHER LIST FOR THE MONTH OF MAY

Motion: Commissioner Aberant
Second: Commissioner Carmichael
Vote: 3 Ayes – 0 Nays – 1 Abstain – S. Danson

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

May	
2024	\$58,334.74
2023	\$31,558.00
2022	\$3,589.65
2021	\$68,861.46
2020	\$5,862.12
Closed	\$0.00
TOTAL	\$168,205.97

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director’s report. There was recent discussion of holding a group Safety Committee meeting. Given the summer months it is hard to get everyone together, so the target date will be September 23rd at 10:00 via Zoom. Please let Mr. Prince know if there is a conflict with this date. Mr. Prince discussed the Heat Illness Prevention program and a lot of PEOSH activity around the State regarding this. A bulleting is posted on the MEL website for review and includes all the required topics when dealing with employees. In response to Chairwoman Danson, Executive Director said the JIF will follow up on the new cancer screening requirements for firefighters.

Ret. Chief Harry Earle reviewed recent bulletins issued including a new law enforcement bulletin entitled Juvenile Gatherings Flashmobs and Critical Planning that was released due to recent events. Artificial Intelligence is still a hot topic and is on the radar. Work Zone training for police officers will be launching and since the police academy does not offer this training any longer, it would be a good course for new officers to attend. In response to Chairwoman Danson, Executive Director said council could pass a resolution on requirements for their fireworks display coming up such as no back packs. Ms. Kissane said getting the word out to the public in 48 hours may be difficult but have the municipal attorney to check on the notice requirement.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel asked members to invite him to their safety committee meetings and so that he and Jaelyn Lindsey can attend those meetings. Mr. Merchel said a list of the various department heads and supervisors will be distributed for the September Executive Safety Committee meeting so that they could benefit as well from attending this online meeting.

UNDERWRITING MANAGER:

REPORT: Executive Director advised the Cyber Risk Management Report will be discussed in closed session.

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 57% and 64% year to date.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane did not have a report for open session and the PARs were reviewed in closed session.

Report Part of Minutes.

OLD BUSINESS: Commissioner Aberant commented on the MEL Hotline for employment practices and said after the Risk Manager reported on this the very next day the HR Director contacted him with a question and called the hotline and said it was great and worked out very well. Chairwoman Danson said she used the hotline as well and it was very helpful.

Risk Manager Merchel reviewed the policy for fireworks and the requirements for insurance certificates.

Chairwoman Danson said the PRIMA Conference was very informative and received a lot of good information.

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Aberant
Second:	Commissioner Pfeiffer
Vote:	Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Aberant
Second:	Commissioner Pfeiffer
Vote:	Unanimous

MEETING ADJOURNED: 2:32pm

NEXT REGULAR MEETING: July 23, 2024

Evesham Township Municipal Building at 2:00PM

Karen Read, Assisting Secretary for
IVY CARMICHAEL, SECRETARY