

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 26, 2024
MOORESTOWN TOWN HALL, NJ 08057
2:00 PM**

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

ROLL CALL OF 2024 FUND COMMISSIONERS:

Susan Danson, Chairwoman	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Present
David Pfeiffer	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 Crystal Chuck
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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 Harry Earl
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Managed Care Organization	QualCare Christine Gallagher
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District
Tom Merchel, Conner Strong & Buckelew

APPROVAL OF MINUTES: October 22, 2024 - Open Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 22, 2024:

Moved: Commissioner Aberant

Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2025 BUDGET – Executive Director reported at the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2025 in the amount of \$5,260,871 that represents a 4.91% increase over last year’s budget. Executive Director stated the budget decreased by \$734 since introduction as the EJIF’s dividend increased so the revised budget is \$5,260,137. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity and was enclosed in the agenda, additionally the Proposed assessments were enclosed as well.

Executive Director reported the Loss Funds increased by 5.67%, Crime coverage premium increased from \$1m to \$2m. The MEL is down to 0.81% compared to last year’s 20% increase. MEL Property is at 7.8%, last year it was at 34%. Total Loss Fund is at 5.33%, Contractual increases are 2%, RMC fees 3.45%, POL/EPL & Land Use Liability 3.35%. Overall JIF 2025 Budget if 4.90%. significant decrease from last year. Executive Director stated there was some fluctuations in the 2025 Assessments that were due to some POL/EPL losses.

- Motion to open the Public Hearing on the 2025 Budget.**
- Discussion of Budget & Assessments.**
- Motion to close the Public Hearing.**
- Motion to adopt the 2025 Budget & Certify Assessments.**

Motion: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

2024/2025 ELECTED OFFICIALS SEMINAR – Executive Director reported that this year’s elected officials training program will focus on Property and Casualty Losses. Two sessions were held as part the League of Municipalities Conference: Monday, November 18, 2024 at 3:45 pm at Caesars (Empire Room A) and Wednesday, November 20, 2024 at 2:00 pm at the Convention Center (Room 303). Executive Director stated the sessions were well attended and that the sessions will be posted on the MEL website after the new year for Public Officials and Town Managers to view

For 2025, the MEL will continue to reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member’s assessment. The credit is also extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director). The notice was included in the agenda and was emailed to commissioners and risk management consultants.

MEL- The MEL held their meeting and the public hearing on the 2025 budget on November 22, 2024 at the Sheraton Hotel in Atlantic City. Commissioner Danson’s report of the meeting will be distributed when complete. Executive Director reported that the Cyber JIF would be meeting Tue, Nov 26, 2024 and will distribute the Cyber Report when complete.

EJIF- The EJIF held their last meeting on November 13th via Zoom. Commissioner Danson's report of the meeting will be distributed when complete.

RCF 2020 FUND YEAR ROLLOVER – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF's Fund Year 2020. Enclosed in the agenda was **Resolution 24-23** authorizing the transfer of the PMM JIF's 2019 claim liabilities to the RCF.

Motion to Approve Resolution 24-23 Authorizing the Transfer of Fund Year 2020 to the RCF

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

MEL, RCF, EJIF & Cyber Representative - The fund should elect its representative to the MEL, RCF, EJIF & Cyber for the 2024 Fund Year. The Fund has recommended to elect Commissioner Susan Danson.

Motion to elect _____Susan Danson_____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion to elect _____Susan Danson_____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.

Motion to elect _____Susan Danson_____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.

Motion to elect _____Susan Danson_____ as the Professional Municipal Management Joint Insurance Fund's 2025 representative to the NJ Cyber Risk Management Fund.

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

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 3rd quarter Financial Fast Track as of September 30th shows a positive increase \$4.1 million surplus with \$8.8m in cash. October Loss Ratio report shows the PMM JIF at 31.4% and the Actuary targeted us at 37.11%; this time last year we were at 37.74%. Claims Activity Report showed 2 less open claims for the month of October. Loss Time Accident Frequency was distributed showing 1.06 for the month of October.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns stated he will discuss in close.

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

Payment of November 2024 Vouchers Resolution 24-24

Fund Year 2023	\$11,500.00
Fund Year 2024	\$57,645.76
Total	\$69,145.76

MOTION TO APPROVE RESOLUTIONS 24-24 VOUCHER LIST FOR THE MONTH OF NOVEMBER

Motion: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

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

2024	\$43,527.60
2023	\$49,789.42
2022	\$12,545.25
2021	\$11,876.09
2020	\$10,923.18
Closed	0.00
TOTAL	\$128,661.54

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director Harry Earle reviewed the Safety Director’s Report enclosed in the agenda. Mr Earl reported some items to look for coming up such as Mandated Defensive Tactic Training and a Bulletin for NJ use of Force Policy Change regarding Advocating Persons and Mental Health, this will have some focus on first responding officers.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed Risk Managers report. The report was also emailed with the links that will take you directly to the Bulletins and can be forwarded to other departments for their information. Risk Manager Merchel highlighted the topics in his report, Winter Slip and Fall Prevention, Snow Removal Best Practices, Winter Weather Building Preparation, Best practices for Winter Ice Activities.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 0 certificates at this time. Cyber Risk Management reports were distributed to Commissioners and review by the Executive Director

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Chistine Gallagher reported summary showing an approved savings of \$31,799.78, which is a 50% savings as of October 2024.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager, Kathy Kissane, reported there are 6 PARs will be reviewed in closed session. Ms. Kissane stated claims system utilizes ISO searches to inquire about a claimants' true loss history. The current vendor that they use for this service has increased their price, but the benefit is that they have made it a flat rate. Ms. Kissane stated that she did research and compared various, but the current vendor contracted remains the best for the service needed. Executive Director and Chairwoman Danson both agree and recommended to stay with the current vendor.

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS:

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	Unanimous

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

MEETING ADJOURNED: 2:44 pm

NEXT REGULAR MEETING: January 28, 2025
Moorestown Town Hall at 2:00PM

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