

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – JANUARY 28, 2025  
MOORESTOWN TOWN HALL  
2:00 PM**

Meeting of 2025 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, Crystal M. Chuck Karen Read</b>
----------------------------------	--

Treasurer	<b>Thomas J. Tontarski</b>
-----------	----------------------------

Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
----------	---

Claims Service	Qual Lynx <b>Kathy Kissane</b>
----------------	-----------------------------------

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince, Harry Earl</b>
-----------------	---

Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>
----------------------	---

**ALSO PRESENT:**

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

**APPROVAL OF MINUTES:** November 26, 2024 Open & Closed Minutes

**MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 26, 2024:**

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

**CORRESPONDENCE:** NONE.

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

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

Meeting of the 2025 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

**SPECIAL FUND COMMISSIONER:**

Patrick Lyons Township of Maple Shade

**MOTION TO NOMINATE SUSAN DANSON TO SERVE AS CHAIRPERSON FOR FUND YEAR 2025:**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
Vote: Unanimous

**MOTION TO NOMINATE IVY CARMICHAEL TO SERVE AS SECRETARY FOR FUND YEAR 2025:**

Moved: Commissioner Aberant  
Second: Commissioner Pfeiffer  
Vote: Unanimous

The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

**EXECUTIVE DIRECTOR:**

**2025 REORGANIZATION RESOLUTIONS**

Enclosed in the agenda were the Resolutions necessary to undertake the 2025 Reorganization of the Fund

The Executive Director reviewed Resolution 25-1 Appointing Professionals and Service Organizations and Resolution 25-2 Designation of Banking Manager, designating Citizens Bank as banking manager.

Resolution 25-3 Establishment of Public Meeting Procedures and included the meeting schedule for the year. Executive Director reported that we are naming the Burlington County Times the official newspaper for the FUND.

Resolution 25-4 Establishment of a Fiscal Management Plan. Executive Director advised there were no changes.

Cash Management Plan year has been updated to reflect the current fund year of 2025.

Res. 25-5 2024 Risk Management Plan, there were no changes to report and Res.25-6 Awarding Contract With Lexington Insurance Company for Placement of POL/EPL Liability Coverage.

**Motion to adopt Resolutions 25-1 through 25-6**

Moved: Commissioner Carmichael  
Second: Commissioner Aberant  
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 2025, Maple Shade has this privilege and they have chose to appoint Patrick Lyons.

**RESIDUAL CLAIMS FUND 2025 REORGANIZATION MEETING:** The Residual Claims Fund’s 2025 Reorganization meeting was held on January 6, 2025 via Zoom. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting. Executive Director reported that at this meeting Commissioner Megan Champney Kwesela of the Suburban Municipal JIF was elected Chairperson and Commissioner Joseph Criscuolo of the Central JIF was elected as Secretary. A memorandum was issued outlining the professional contracts for 2025 detailing the associated fees. Next meeting is to be held March 21<sup>st</sup> at the Forsgate Country Club.

**E-JIF 2025 REORGANIZATION MEETING:** The E-JIF 2025 Reorganization meeting was held on January 6, 2025 at the Forsgate Country Club. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting. Executive Director reported that at this meeting Commissioner Brian McNeilly of the Morris JIF was elected Chairperson and Commissioner Veronica Laureigh of the Ocean JIF was elected as Secretary. The fund released 2024 dividends as they have received no further communications from DOBI after 30 days.

**MEL 2025 REORGANIZATION MEETING:** The MEL 2025 Reorganization meeting was held on January 6, 2025. Enclosed in the agenda was a copy of Chairperson Danson’s report on the meeting. Executive Director reported that at this meeting Commissioner Paul Tomasko of the Bergen JIF was elected Chairperson and Commissioner John Clark of the NJPHA JIF was elected as Secretary. It was reported that 7 new members joined the Fund. He stated that a Stormwater Professional Assistance Program was created to offer access to members for advice on strengthening their procedures on matters concerning stormwater. The program is no cost to the MEL or its members. Next meeting is to be held March 21<sup>st</sup> at the Forsgate Country Club.

**NJ CYBER JIF:** The NJ Cyber Risk Management Fund held their Reorganization meeting on January 16<sup>th</sup> via Zoom. A copy of Chairperson Danson’s report was distributed at the fund meeting.

**2025 ASSESSMENTS:** Executive Director reported the 2025 Assessments were mailed out January 2, 2025, the due date is now January 31<sup>st</sup>.

**2025 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 has been filed with the State in a timely manner.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** During 2025, members will be asked to update their Personnel Manuals and complete training. Fund Office expects to distribute

information in the next few months. Executive Director advised he does not anticipate many changes this year.

**POWER OF COLLABORATION:** Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlighted the 40<sup>th</sup> Anniversary of the Bergen JIF. The Bergen JIF was the 1<sup>st</sup> municipal JIF organized in New Jersey and has provided savings of \$322 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

**ELECTED OFFICIALS TRAINING:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has been uploaded into the MEL's Learning Management System. Enclosed in the agenda were directions to access the program. Executive Director advised that the deadline was May 1<sup>st</sup> and encouraged everyone to take part.

**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 October has the Fund at 45.5% and the Fund came in at 34.8%; for the month of November the Actuarial projection has the fund at 54.9% and the fund came in at 38.7%. This time last year the Fund was at 51.1% in November. Claims Activity Report showed the fund's had 3 less claims in October and 5 less in the month of November. Loss Time Accident Frequency is at 1.09 for the month of October and 0.99 for the month of November.

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.

**TREASURER:** Mr. Tontarski thanked the Fund for his reappointment and advised that he enjoyed serving the JIF and proceeded to review the treasurer's report with the Fund.

**Payment of December 2024 Vouchers Resolution 24-25**

Fund Year 2024	\$476,445.17
<b>Total</b>	<b>\$476,445.17</b>

**Payment of January 2025 Vouchers Resolution 25-7**

Fund Year 2024	\$99.61
Fund Year 2025	\$722,924.45
<b>Total</b>	<b>\$723,024.06</b>

**MOTION TO APPROVE RESOLUTION 24-25 VOUCHER LIST FOR THE MONTH OF DECEMBER**

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

**MOTION TO APPROVE RESOLUTION 25-7 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 December 2024:**

<b>December</b>	
<b>2024</b>	\$29,375.82
<b>2023</b>	\$28,820.00
<b>2022</b>	\$91,244.48
<b>2021</b>	\$23,547.32
<b>2020</b>	\$6,732.92
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>\$179,720.84</b>

Treasurer's Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager, Jonathon Tavares, advised there was 33 certificates issued from 10/22/2024 to 11/22/2024, 11/22/2024 to 12/22/2024, 12/22/2024 to 1/22/2025. He then went on to report on the MEL Excess and reinsurance renewals advising that they had very strong results this year well within budget. They have started to see the market shift in the favor of the buyer and was able to extensively markets all lines of coverage to ensure the best results. Mr. Tavares advised that they increased cyber-Crime and Utility Fraud sublimits from \$100,00 to \$250,000 in each of the local JIF policies and they added an excess crime program through Lloyds of London which brings the total limits to \$2m and includes a statutory bond coverage and cybercrime coverage. Mr. Tavares reported that all renewal documents have been distributed as of December 2024 and can be found on Origami. The 2025 Coverage Bulletins are currently being updated and will be posted on the MEL website shortly.

**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 advised that all training opportunities through March 31<sup>st</sup> are now listed on the MEL website, and he encourages all our members to review the training opportunities. He states they have established their training schedule for the expos that they will be holding statewide, and they will be listed on the website as well. Mr. Prince was able to meet with Willingboro DPW, Maple Shade DPW, Moorestown DPW and scheduled a Loss Control visit with Evesham Fire District in January. PMM Safety Committee is scheduled to meet quarterly in 2025 via ZOOM, the next meeting will be held March 18<sup>th</sup>. Harry Earl report on Law Enforcement Report for the months of November and December. He discussed possible ordinance or policy and procedures for block parties.

**RISK MANAGER CONSULTANT:**

**REPORT:** RMC, Tom Merchel, advised the MEL's annual Elected Officials Training Program is available online through the MSI website. As a reminder, a \$250 credit will apply to each member assessment for each elected official who completes a course. He advised in April the EPL program should be released and must be completed by December 1<sup>st</sup>.

**MANAGED CARE:**

**REPORT:** Ms. Kissane reported on the cumulative saving summary reported for the year showing a monthly savings of 59% which is an amount of \$27,268.62. Year to date true number billed stands at \$927,553.26, approved is \$390,190.76, savings to the JIF is \$537,362.50 which is 58%.

Monthly Activity Report/Agenda Made 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, advised they have a new property manager, Brian Foster. Ms. Kissane advised she had 5 claims to review in closed session.

Report Part of Minutes.

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Chairwoman Danson advised the Fund Commissioners, for the upcoming February Fund Meeting, think of something for 2025 that will benefit their town. For example: A new training program. Mr. Prince offered to tailor an in-person training program for Maple Shade. Commissioner Aberant suggested Policy and Procedures for Public Events, possible shared services.

**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: 2:51pm**

**NEXT REGULAR MEETING: February 25, 2025**

**Maple Shade Municipal Building at 2:00PM**

---

Crystal Chuck, Account Manager for  
**IVY CARMICHAEL, SECRETARY**