

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
MEETING – FEBRUARY 25, 2025  
MAPLE SHADE MUNICIPAL BUILDING  
2:00 PM**

Meeting of 2025 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2025 FUND COMMISSIONERS:**

Susan Danson, Chairperson	Township of Maple Shade	Present
Kevin Aberant	Township of Moorestown	Absent
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:**

Patrick Lyons	Township of Maple Shade	Present
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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 & Kasselmann <b>William Kearns, Esquire</b>
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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Managed Care Organization	QualCare <b>Christine Gallagher</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince, Harry Earl</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>
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**ALSO PRESENT:**

Tom Merchel, Conner Strong & Buckelew

**MOTION TO APPROVE CLOSED MINUTES OF JANUARY 28, 2025:**

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: Unanimous

**CORRESPONDENCE: NONE.**

**EXECUTIVE DIRECTOR:**

**2025 PRIMA CONFERENCE** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. Executive Director reported that the next PRIMA convention will take place in Seattle from June 1<sup>st</sup> thru the 4<sup>th</sup> and advised if anyone was interested in attending to reach out to him or Crystal Chuck at the fund office. Resolution 25-8 authorizing travel expense was enclosed in the agenda with the following link for information on the conference <https://conference.primacentral.org/2025/index.cfm>

**MOTION TO ADOPT RESOLUTION 25-8 AUTHORIZING  
CONFERENCE ATTENDANCE**

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Aye - 0 Nays

**2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR:** Executive Director stated the 15th annual seminar will be conducted virtually on two half-day sessions: Friday, April 25th and Friday, May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Executive Director said that on April 25<sup>th</sup>, the keynote speaker will be Michael Chertoff, the former United States Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. He also stated we will have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. Enclosed in the agenda was the program & registration information, Executive Director encouraged members to attend as this is an opportunity to obtain CEUs and TCH.

**PROPERTY APPRAISALS/TRENDING** – Executive Director said the MEL has mandated that all JIFs who have not performed physical property appraisals in the past 5 years, to look at procuring a vendor to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure characteristics (COPE) information for owned properties valued at \$500,000 and above. He stated that the PMM JIF last performed appraisals in 2020 so we will need to procure a vendor to perform this work and advised that the fund has allocated money in the budget specifically for property appraisals.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR  
PROPERTY APPRAISAL SERVICES**

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes - 0 Nays

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Executive Director stated every two years members are asked to update their Personnel Manuals and attend Police Command Staff Training and Managers and Supervisors Training, during 2025, PMM members will be asked to update their Personnel Manuals and complete training. We expect to distribute information in the next few months. He said last year the fund did a revision of the whole manual so this year expect only three or four sections to need updates.

**D2 CYBERSECURITY TRAINING:** The monthly status report from D2, recapping members' participation and training to date, was discussed in closed session.

**ELECTED OFFICIALS TRAINING:** Executive Director said that the MEL's Annual Elected Officials Seminar was available through the MEL Safety Institute. Directions on how to access the course was included in the agenda. He encouraged elected officials to sign up as the MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2025. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

**MARCH MEETING CANCELLATION** – Executive Director reminded everyone that the Fund will not be meeting in March and that the next meeting will be on April 22<sup>nd</sup>. Enclosed in the agenda was Resolution 25-9 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

**Motion to Adopt Resolution 25-9 Cancellation of March Meeting**

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes - 0 Nays

**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 said that the quarterly Financial Fast-Track report for the month of December shows the year-end actuarial numbers at about \$49,000 in reserves for the forth quarter which brings total surplus to \$4.1m. Executive Director reported on the funds Loss Ratio Analysis report, the actuary's projection for the month of December has the Fund at 66.45% and the Fund came in at 40.66%. This time last year the Fund was at 51.72%. Claims Activity Report showed the fund's had 2 less open claims for the month of December. Loss Time Accident Frequency is at 1.14 for the month of December. Executive Director reported the annual regulatory filing is up to date, account manager Ms. Chuck, has submitted top of the year filings to the state.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns had no report at this time.

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

**Payment of February 2025 Vouchers Resolution 25-10**

Fund Year 2024	\$17.99
Fund Year 2025	\$150,049.13
<b>Total</b>	<b>\$150,067.12</b>

## MOTION TO APPROVE RESOLUTION 25-10 VOUCHER LIST FOR THE MONTH OF FEBRUARY

Motion: Commissioner Carmichael  
Second: Commissioner Pfeiffer  
Vote: 3 Ayes – 0 Nays

### Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2025:

January	
2025	\$498.01
2024	\$14,375.51
2023	\$4,629.39
2022	\$3,709.50
2021	\$7,638.73
Closed	0.00
<b>TOTAL</b>	<b>\$30,851.14</b>

Treasurer's Report Made Part of Minutes.

### SAFETY DIRECTOR:

**REPORT:** Glenn Prince reviewed the risk control activities through the month, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince advised that all training opportunities through April 30 are available at [njmel.org](http://njmel.org) and have also been emailed. Safety Committee will meet next March 18th at 10am via Zoom. An agenda will be sent out in advance. Mr. Prince said the Expo schedule and Leadership Skills for Supervisors program notifications has been sent out. Harry Earl reviewed the Law Enforcement updates, Upcoming Risk Management for Command Staff training is set for May 19th at Collins Community Center; notices to be sent soon. Evesham officers have an extra training opportunity on March 20<sup>th</sup>, thanks to an invite from the Bureau of Communications. Mr. Earl advised a Crossing Guard Bulletin was recently issued due to recent fatalities. It included: advisory from PEOSH, compliance visits planned for local police departments, a video by Tom Riley included in the bulletin, advice for towns outsourcing to private contractors on insurance and risk management.

### RISK MANAGER CONSULTANT:

**REPORT:** RMC, Tom Merchel, advised local governments should plan to leverage AI effectively while safeguarding against misuse. More details are available in the "AI Bulletin posted to MSI. Mr. Merchel gave tips for preventing common office injuries like slips, falls, and poor ergonomics are provided and provided "Office Safety Work Station Ergonomics" link. He said employees should be trained on proper ladder use, and ladders must be inspected regularly to prevent injuries. Refer to the "Ladder Best Practices" bulletin located on MSI website for guidance. Mr. Merchel advised that Employers are generally responsible for covering vaccination costs for fire and EMS personnel and also advised that an in-person session on New Jersey's stormwater regulations will be held on June 17<sup>th</sup> at Moorestown Township. Relevant personnel are encouraged to attend.

## **UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager, Jonathon Tavares, advised there was 5 certificates issued from 1/22/2025 to 2/22/2025. He then went on to advise coverage bulletins from 2025 are now available for review, the renewal webinar discussing marketplace details and renewal changes is scheduled for the second week of March. Mr. Tavares said there's an increase in phishing emails requesting changes to banking routing numbers. Employees should verify such requests by contacting the person on file directly, not through the email provided.

## **MANAGED CARE:**

**REPORT:** Ms. Gallagher reported on the cumulative saving summary reported for the year showing a monthly savings of 59%, \$33,599.92 billed and \$19,661.63 saved. Virtual Medical Group PA is the Top Medical Provider for the month of January and physical therapy saved 77% for the month of January.

Monthly Activity Report/Agenda Made Part of Minutes.

## **CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Kissane advised she had 2 claims 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 Pfeiffer
Vote:	3 Ayes - 0 Nays.

## **MOTION TO INTO OPEN SESSION**

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	3 Ayes - 0 Nays.

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

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	3 Ayes - 0 Nays.

## **MOTION TO ADJOURN MEETING:**

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	3 Ayes - 0 Nays.

**MEETING ADJOURNED: 2:24pm**

**NEXT REGULAR MEETING: April 22, 2025**

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

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