

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – APRIL 22, 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 Bradford C. Stokes, Crystal Chuck
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Joseph Stringfellow
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 Jonathan Tavares

ALSO PRESENT:

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

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 25, 2025:

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

MEL BYLAW AMENDMENT: Enclosed in the agenda was correspondence from the MEL providing notice to affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached was a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment. Executive Director reported the MEL Fund Attorney recommended the bylaw amendment to change an article to mirror state regulations and allow administrators to serve as producers with notice to the board of commissioners, and consolidation of the underwriting manager and producer's contract under one contract.

CYBER JIF: The Cyber JIF met on March 20, 2025 via Zoom; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the Underwriting Manager gave a review his upcoming 2025 cyber education training initiatives, which focus on helping more member achieve basic compliance level. She advised the fund attorney is drafting an appeal process for consideration for when member has a difference of opinion when meeting the requirements found in the compliance checklist. The next meeting is scheduled for May 15.

RCF REPORT: The RCF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the RCF board passed a motion to renew Selective Insurance policy for commercial crime coverage for the funds executive director, Treasurer and claims administrator. She stated the Fund's will begin the procurement process of the professional contracts expiring on December 31st and that a contract review committee was formed to review and score the responses. The next meeting is scheduled for June 9th at Forsgate.

EJIF REPORT: The EJIF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the EJIF budget was revised to reflect to new members, Morris Township and Cumberland County Authority, and Oldman Township, who terminated their membership effective January 1st this year. She stated the fund will begin to procure process for the professional positions that expire at the end of the year. Chairwoman Danson stated that the EJIF is entering its 30th year of operation, and the board recommended to refresh their logo, as well as some marketing materials. She also advised that Princeton Strategic Communications will assist in developing the new logo and marketing material. Their next meeting is scheduled for June 9th at Forsgate.

MEL REPORT: The MEL met on March 21, 2025 at the Double Tree by Hilton; included in the agenda was Chairperson Danson's report of the meeting. Chairwoman Danson reported the MEL introduced the bylaw amendment to change an article to mirror state regulations, the adoption and public hearing is June 9th. She advised the Fund received one response for the risk management information system RFP that was due on March 20th, the incumbent firm of Origami submitted a

three year proposal, which the evaluation committee will be reviewing. Chairwoman Danson reported the Fund attorney said for 2025 efforts continue to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991 to 2002 via the of the special council authorized by the MEL board during October 2024. The next meeting is scheduled for March 21st at Forsgate.

D2 SECURITY REPORT – The D2 Cyber Security Status Report was distributed and discussed in closed session.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Executive Director reported during 2025, members will be asked to update their EPL Compliance. He stated an email notification was sent to members entities on April 16th regarding the program with updates to the personnel manual along with information concerning training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training. Executive Director advised there were less sections to update in the manual this year. A copy of the memorandum was included in the agenda as well as a synopsis of changes to the personnel manual appears. He stated if anyone needs assistance to please reach out to the Fund office. He also advised that we will be scheduling managers and supervisors training soon and it will be via Zoom. Law Enforcement Director, Harry Earl, advised Police Command Staff Training session is scheduled in Collingswood for May 19th.

2025 PRIMA CONFERENCE: Executive Director, Mr. Stokes reported the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Seattle, Washington from June 1, 2025, through June 4, 2025. He advised members to please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2025/index.cfm> and contact the Fund office.

2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Mr. Stokes advised 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 reported, Michael Chertoff, former Secretary of Homeland Security, and Ed Cooney will be discussing "Protecting Local Government from Insurance Fraud Involving Computers". He stated a representative from the NJ Department of Community Affairs will be discussing "Ethics for Local Government including Joint Insurance Funds". Enclosed in the agenda was a program as well as registration information. The registration form to be completed and submitted could also be found at:

https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ

BOILER & MACHINERY COVERAGE: Underwriting Manager. Jonathon Tavares, reported at year end of program coverage, Chubb hosted a stewardship meeting with the Underwriting Team. Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Jonathon state Chubb provided some good statistics in their 2024 Stewardship Report. He reported from January 1st through December 31st, 2024, Chubb risk engineers dedicated 3,173 hours visiting 1,093 MEL JIF locations and inspecting 2,516 boilers and pressure vessels. While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 614 hazardous code violations. 61% of said violations have been closed. In 2024, Chubb risk engineers made 37 recommendations of which 24% have been complied with and closed. Enclosed in the agenda was a flyer outlining Free Boiler Safety Training they are

making available to members. Jonathon advised there are upcoming training opportunities at their facility in Branchbury, NJ.

PROTECTING OUR CHILDREN: Enclosed in the agenda was a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care, Executive Director encouraged everyone to read the article.

2025 FINANCIAL DISCLOSURES Executive Director advised JIF Commissioners they can begin the online filing of the Financial Disclosure forms inclusive of any other municipal-related positions that require filing. He stated the Division of Local Government Services released notice LFN-2025-07 containing filing instructions with a deadline to file by April 30th and advised that fines will be issued if the due date is missed. Mr. Stokes notified members the JIFs roster has been updated for 2025.

ELECTED OFFICIALS TRAINING: Mr. Stokes reported the MEL's Annual Elected Officials Seminar is now available through the MEL Safety Institute website and advised directions on how to access the course were enclosed in the agenda. Executive Director reported 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.

NJLOM ARTICLE: Executive Director reported William John Kearns Jr., Esq., was honored as General Counsel Emeritus by the New Jersey State League of Municipalities after over four decades of advancing municipal law, serving as counsel to numerous municipalities, and contributing to key legislation in New Jersey. He stated throughout his career, Bill has demonstrated an unwavering commitment to advancing municipal law and local government interests in New Jersey, serving as Municipal Attorney for numerous municipalities including Willingboro Township, where he served for over 50 years. Mr. Kearns renowned for his expertise, public service, and leadership in municipal law education, Bill has earned widespread recognition, including the Public Sector Career Recognition Award. Enclosed in the agenda was the article.

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 February has the Fund at 3.33% and the Fund came in at 1.29%. Claims Activity Report showed the Fund had 2 more open claims for the month of January and 5 less open claims, for the month of February. Loss Time Accident Frequency is at 0.00 for the month of February. 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 March 2025 Vouchers Resolution 25-11

Fund Year 2024	\$21,114.00
Fund Year 2025	\$58,702.65
Total	\$79,816.65

Payment of Supplemental March 2025 Vouchers Resolution 25-12

Fund Year 2025	\$224,335.50
Total	\$224,335.50

Payment of April 2025 Vouchers Resolution 25-13

Closed	\$518,094.21
Fund Year 2025	\$499,809.59
Total	\$1,017,903.80

MOTION TO APPROVE RESOLUTION 25-11 VOUCHER LIST FOR THE MONTH OF MARCH, RESOLUTION 25-12 FOR THE SUPPLEMENTAL BILLS LIST FOR THE MONTH OF MARCH AND RESOLUTION 25-13 FOR THE MONTH OF APRIL

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of February and March 2025:

February	
2024	\$20,013.09
2024	\$41,533.66
2023	\$11,212.20
2022	\$150,799.50
2021	\$3,453.92
Closed	\$0.00
TOTAL	\$227,012.37

March	
2025	\$12,698.52
2024	\$10,578.12
2023	\$5,806.12
2022	\$2,709.00
2021	\$1,357.36
Closed	\$0.00
TOTAL	\$33,127.46

SAFETY DIRECTOR:

REPORT: Safety Director, Glenn Prince reviewed the risk control activities through the month. Mr. Prince reported their Right-To-Know Consultant, Mr. Christian Chuck, has begun going out into the field doing inventories so all of our municipal should be contacted shortly for those surveys. He advised a variety of videos and bulletins were available on MSI Now website. Law Enforcement Director, Harry Earle, reported they put together a Block Party bulletin with the help of Willingboro and Maple Shade. Mr. Earl reported they will be

launching an Accreditation Project with a number of policies possibly by the end of May. He also stated they will be posting a permit as soon with regards to The National Law Enforcement Roadway Safety Program which is brand new from the National Policing Institute. We are working with them to secure funding through the Bure of Justice Assistance. He advised they're coming to Collingwood, three dates, one for the chief, and then to have trainers to reduce vehicle crashes. Mr. Prince advised, on April 8th, they conducted a loss control survey from the Willingboro Playgrounds, they are in good shape. And on April 9th, they did Moorestown, and they are scheduled for Maple Shade on May 2nd.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed the Risk Managers Report. Mr. Merchel reported members met the basic security level and meet the requirements for the benefit of at least a \$35,000 deductible 710,000 maximum. He stated the next step he would like to take is, in the event of an occurrence and are unable to access your data to prove what level you were certified, he would like for you to have a bound binder that would have this information that proves the level of certification to secure your lower deductible. He advised now that it's springtime, be sure to inspect all the facilities and make sure they're free of hazards and safe. special events as much as we catch us here again. We're getting warm weather, special events, Mr. Merchel advised of the upcoming stormwater management seminar scheduled for June 17th Moorestown.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Jonathon Tavares, advised there was 5 certificates issued from 02/22/2025 to 03/22/2025. Mr. Tavares gave a reminder to members, any events with fireworks and amusements, our office would appreciate, getting the submissions in advance. If submission requirement information is need, it can be found on the MEL website and members can reach out to their RMC, Mr. Merchel.

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 60% which is an amount of \$97,486.24.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised there are 3 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 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 FOR PAR #'s 1,2,4 AND 5 AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

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

MOTION TO APPROVE CLAIM PAYMENTS FOR PAR # 3 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: Unanimous

MEETING ADJOURNED: 2:33pm

NEXT REGULAR MEETING: May 27, 2025

Maple Shade Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY