

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 27, 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	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:

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
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Treasurer

Attorney	Helmer, Conley & Kasselmann William Kearns
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Claims Service	Qual Lynx Kathy Kissane
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Managed Care	Qual Care
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Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earle
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Underwriting Manager	Conner Strong & Buckelew
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ALSO PRESENT:

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

APPROVAL OF MINUTES: April 22, 2025 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF APRIL 22, 2025:

Motion:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

MEL MEMBERSHIP RENEWAL: Executive Director reported the Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda was Resolution 25-14, as well as, the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.

MOTION TO ADOPT RESOLUTION 25-14 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2025 THROUGH JULY 1, 2028.

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

DEFENSE PANEL RATES: Executive Director said the Fund Attorney is recommending raising the hourly rate for General Liability cases to \$210.00 per hour and Workers Comp cases to \$155 per hour. He advised this increase will bring the rate in line with other local Joint Insurance Funds.

MOTION TO ADOPT RESOLUTION 25-15 INCREASING THE HOURLY RATE FOR DEFENSE ATTORNEYS FOR GENERAL LIABILITY & WORKERS COMPENSATION CASES

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

MEL STORMWATER PROFESSIONAL ASSISTANCE PROGRAM: Executive Director reported in January, the MEL supported a recommendation and development of a program to assist its members in obtaining access to legal and engineering resources related to stormwater management. This initiative was a result of a significant jury award in 2024 involving flooding from microbursts. He said the MEL worked with its' excess carriers, underwriter and professional staff to develop a program where members can access up to three hours of legal services and up to three hours of engineering services at no cost to members. Enclosed in the agenda was a copy of the correspondence that was emailed to all MEL members on the Stormwater Professional Assistance Program. Executive Director encouraged members to consider joining this program.

2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Executive Director reported the 15th annual seminar was conducted virtually over 2 half-day sessions and had over 200 participants each session. He advised Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official. Executive Director advised the Fund office is waiting for final approval for

Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. Executive Director said if you do not receive your credit by May 31st then please contact the Fund Office.

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

MEL, EJIF & RCF JIFS: Executive Director reported these JIFs are scheduled to meet on Monday June 9, 2025 starting at 10:30AM, at the Forsgate Country Club in Monroe Twp., NJ; copies of the reports will be in June agenda.

CYBER JIF: Executive Director reported the Cyber JIF met on May 15, 2025 at 3:30PM virtually; a verbal report will be provided on the discussion, and a copy of Commissioner Danson's report will be in the June agenda. Executive Director said due to the members disagreeing with the Cyber Compliance Checklist, there is an appeal process in place. He advised there is an upcoming webinar on unique assistance for members.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Executive Director said every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. Enclosed in the agenda was the memorandum outlining the program & providing links to the various model documents and training as distributed via email to members and risk management consultants of the Fund on April 16, 2025. Executive Director advised there is only 3 sections that require updating this year. He advised there will be additional virtually classes added to the Managers and Supervisors training schedule and that there is No Tolerance training that need to be offered to non-supervisory personnel. Executive Director said the checklist needs to be submitted by November 1st and if assistance is needed please contact the Fund office.

ELECTED OFFICIALS SEMINAR: Executive Director reported the Annual Elected Officials Seminar has been uploaded into the MEL's Learning Management System. He stated the program is available through the end of May.

AUDITOR & ACTUARY YEAR-END REPORTS: Executive Director reported the Fund Auditor, Bowman & Company will be in attendance at the upcoming June Fund Meeting to present the financial audit for the period ending December 31, 2024. The final audit will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

2025 POLICIES: Executive Director reported the Fund office has generated each member's 2025 coverage document and uploaded the documents as well as the commercial policies to Origami. He advised email notification was distributed to Fund Commissioners on 5/16/2025

PROPERTY APPRAISALS: Executive Director reported the Fund Office was authorized to get quotes for property appraisal vendors. He said three vendors were solicited, HCA Asset Management, CenturRisk (formally known as AssetWorks) and Withum. Withum provide a fee of \$89,000 and CenturRisk with a fee of \$12,455. Fund Commissioner Aberant asked what asset's are being appraised, Executive Director advised the vendor will be appraising properties valued over \$1,000,000, 53 locations in total. He asked members to please provide a point of contact from each town to provide the vendors.

MOTION TO APPOINT WITHUM FOR PROPERTY APPRAISAL SERVICES

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: Fund Attorney, Mr. Kearns, commented on the Educational Seminar that took place this year. He said the seminar was excellent and he was pleased with the program.

TREASURER: Executive Director, Mr. Stokes, reviewed the treasurer's report with the Fund.

Payment of May 2025 Vouchers Resolution 25-16

Fund Year 2024	\$198.00
Fund Year 2025	\$92,804.19
Total	\$93,002.19

MOTION TO APPROVE RESOLUTION 25-16 VOUCHER LIST FOR THE MONTH OF MAY

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

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS FOR THE MONTH OF APRIL 2025:

APRIL	
2025	\$21,452.22
2024	\$19,682.34
2023	\$7,699.95
2022	\$3,738.68
2021	\$5,196.55
Closed	\$0.00
TOTAL	\$57,769.74

SAFETY DIRECTOR:

REPORT: Safety Director, Glenn Prince reviewed the risk control activities through the month. Mr. Prince reported they've added a variety of training programs to www.mel.org and he encouraged members to register for the training opportunities that are available. He advised that the June 18th safety committee meeting has been canceled so that they can present the Stormwater Management Training Program. Law Enforcement Director, Harry Earle, reported the May 19th Risk Management Command Staff training held in Collingswood was well attended. He advised a bulletin was issued during police week that contained three policies, Radio Communications in buildings, Medical Care and Animal Care. Mr. Earl stated the policy on animal care is important because we continue to see claims around rabies. He reported the launch of the Accreditation Plus services in a week and encouraged members to look into the policy concerning Block Parties and vehicle ramming.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed the Risk Managers Report. Mr. Merchel reported on the MEL's EPL/POL program and advised members the check list needs to be submitted by November 1st. He advised the renewal process is approaching and advised members to complete and return their renewal exposure forms. Mr. Merchel reported on the optional limits program, enclosed in his report was a copy of the optional limits with a maximum of \$30m and \$10m for General Liability and EPL/POL respectively. He advises members during renewal they should be sure to confirm surety bonds for required officials. Mr. Merchel gave a reminder that the Stormwater Management In-Person training is scheduled for June 17th at 10am in Moorestown.

UNDERWRITING MANAGER:

REPORT: Executive Director, Mr. Stokes, advised there was 7 certificates issued from 03/22/2025 to 04/22/2025. Mr. Stokes gave a reminder to members, any events with fireworks and amusements, our office would appreciate, getting the submissions in advance.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Ms. Kissane reported on the cumulative saving summary reported for the month of April with an amount billed of \$69,414.70, \$14,715.05 approved, a savings of \$54,699.65, which is a saving of 79%. The total of savings for the year is 65%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised there are 5 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 Aberant
Second:	Commissioner Carmichael
Vote:	4 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant

Vote: 4 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 Aberant
Vote: 4 Ayes - 0 Nays.

MOTION TO APPROVE CLAIM PAYMENTS FOR PAR # 3 AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: 3 Ayes - 0 Nays Chairwoman Danson was not present in the room during this Motion and recused from voting

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Aberant
Vote: Unanimous

MEETING ADJOURNED: 2:33pm

NEXT REGULAR MEETING: June 24, 2025

Evesham Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY