

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JULY 22, 2025 – 2:00 PM**

**WILLINGBORO MUNICIPAL COMPLEX
1 REV. DR. MARTIN LUTHER KING JR. DRIVE
WILLINGBORO, NJ 08046**

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written and electronic notice of this meeting was filed with the Clerk/Manager of all member municipalities and, posting electronic notice of this meeting on the Fund's website.**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JULY 22, 2025**

☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

☐ **ROLL CALL OF 2024 COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** June 24, 2025 Open Minutes **Appendix I**
June 24, 2025 Closed Minutes **Distributed**

☐ **CORRESPONDENCE: None**

REPORTS

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report..... **Page 1**

☐ **ATTORNEY – William J. Kearns, Esquire**

☐ **TREASURER – Thomas Tontarski**
.Treasurer's Report **Page 9**
.July 2025 Voucher List – Resolution Nos. 25-20 **Page 11**

☐ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..... **Page 17**

☐ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc..... Page 20**

☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..... **Page 21**
.Cyber Risk Management Compliance – Discussed in closed session

☐ **MANAGED CARE – Qual Care**
.Monthly Report..... **Page 22**

☐ **CLAIMS SERVICE – Qual Lynx**

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

☐ **RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY – LITIGATION**

☐ **Motion to Return to Open Session and Approve Payment Authorization Requests**

☐ **Next Meeting – September 23, 2025 – Willingboro**

☐ **MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 22, 2025

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Renewal:** Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2025 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th.
- ❑ **2026 Membership Renewals:** Evesham, Maple Shade and Moorestown are scheduled to renew Fund membership by January 1, 2026. Membership renewal documents have been distributed via email on 06/30/2025. We have received renewal documents from Moorestown last week.
- ❑ **NJ Cyber JIF:** The Cyber JIF held a well-attended webinar on June 16th at 10:00 am as part of its 2025 education campaign. The first seminar was *The Basics of Basic* and highlighted member stories and unique challenges regarding cyber threats as well as getting cyber secure. A recording of the webinar has now been posted on the “members only” section of the Cyber JIF webpage. The Cyber JIF met virtually on July 17th, a copy of Commissioner Danson’s report will be included in September’s agenda.
- ❑ **D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **2024 Audit Filing:** PERMA filed the 2024 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published in the Fund’s official newspapers.
- ❑ **State Examinations:** Representatives from the Department of Banking and Insurance have notified the Fund office they will begin examinations of ten Joint Insurance Funds, including the PMM JIF, beginning in July. We are already gathering the requested information. The last examination was Fund Year 2013 completed in 2014.

- ❑ **Professional Services Agreements:** The Fund’s professional service agreements are up for renewal in 2026 the Fund Office will be sending out the required forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm’s fee request for consideration before budget introduction.
- ❑ **Property Appraisals:** In accordance with the ongoing property appraisal process, Withum has emailed the designated point of contact for all members and scheduled visits. Emails from the vendor were sent on July 8th; filed work is set for next week.
- ❑ **Stormwater Management Program:** As a reminder, MEL members are eligible for specialized legal and engineering consultation. We are encouraging members to take advantage of this program and reach out to the Methfessel & Werbel law firm to engage in the process by **July 31, 2025**. The Fund office will provide an update on how many members have reached out for this service.
- ❑ **Employment Practices Compliance Program:** As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion is November 1st.

Note - Additional Managers/Supervisors training dates have been added in September; a copy of MSI announcement is enclosed on **page 3**.

- ❑ **August Meeting Cancellation** - The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners passed Resolution 25-9 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Motion to Cancel the Fund’s August Meeting**

❑ **Due Diligence Reports:**

Financial Fast Track	<i>Distributes Quarterly</i>
Loss Ratio Analysis	Page 4
Claims Activity Report	Page 5
Loss Time Accident Frequency	Page 6
POL/EPL Compliance Report	Page 7
Regulatory Affairs Checklist	Page 8



TRAINING ANNOUNCEMENT



MEL Risk Management for Managers & Supervisors

Sessions Added!

As part of the Employment Practices Compliance Program, the MEL has developed a Model Managers & Supervisors training program that is available as a Live Webinar through the MEL Safety Institute.

Below is a listing of the webinar classes scheduled to date. If necessary, more classes will be scheduled and will be posted to the [MSI LIVE Schedule](#).

6/17/25	MEL Risk Management for Managers & Supervisors (FULL)	9:00 - 10:30 AM
6/17/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM
6/23/25	MEL Risk Management for Managers & Supervisors (FULL)	9:00 - 10:30 AM
6/23/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM
9/24/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 AM
9/30/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	54 Actual 30-Jun-25	MONTH TARGETED 30-Jun-25	53 Actual 31-May-25	MONTH TARGETED 31-May-25	42 Actual 30-Jun-24	MONTH TARGETED 30-Jun-24
PROPERTY	168,000	206,657	123.01%	100.00%	123.01%	100.00%	124.88%	100.00%
GEN LIABILITY	333,052	212,194	63.71%	96.73%	63.71%	96.63%	71.12%	93.46%
AUTO LIABILITY	52,789	34,599	65.54%	94.56%	65.54%	94.26%	65.54%	90.21%
WORKER'S COMP	1,330,010	842,052	63.31%	99.70%	62.94%	99.66%	63.02%	98.92%
TOTAL ALL LINES	1,883,851	1,295,502	68.77%	99.06%	68.50%	99.00%	70.04%	97.81%
NET PAYOUT %	\$1,152,422		61.17%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	42 Actual 30-Jun-25	MONTH TARGETED 30-Jun-25	41 Actual 31-May-25	MONTH TARGETED 31-May-25	30 Actual 30-Jun-24	MONTH TARGETED 30-Jun-24
PROPERTY	164,000	181,363	110.59%	100.00%	112.60%	100.00%	119.19%	100.00%
GEN LIABILITY	286,842	375,154	130.79%	93.46%	130.79%	92.99%	119.52%	85.57%
AUTO LIABILITY	55,642	198,443	356.64%	90.21%	363.83%	89.77%	114.16%	82.91%
WORKER'S COMP	1,353,000	811,994	60.01%	98.92%	60.13%	98.81%	57.82%	96.57%
TOTAL ALL LINES	1,859,484	1,566,954	84.27%	97.91%	84.74%	97.75%	74.43%	94.77%
NET PAYOUT %	\$1,220,947		65.66%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	30 Actual 30-Jun-25	MONTH TARGETED 30-Jun-25	29 Actual 31-May-25	MONTH TARGETED 31-May-25	18 Actual 30-Jun-24	MONTH TARGETED 30-Jun-24
PROPERTY	169,000	175,090	103.60%	100.00%	114.87%	100.00%	147.86%	97.09%
GEN LIABILITY	301,156	297,699	98.85%	85.57%	98.85%	84.65%	51.39%	71.16%
AUTO LIABILITY	51,791	15,993	30.88%	82.91%	30.88%	82.02%	43.60%	66.43%
WORKER'S COMP	1,560,000	1,094,052	70.13%	96.57%	70.07%	96.21%	59.10%	86.31%
TOTAL ALL LINES	2,081,947	1,582,835	76.03%	94.92%	76.89%	94.49%	64.80%	84.50%
NET PAYOUT %	\$955,744		45.91%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	18 Actual 30-Jun-25	MONTH TARGETED 30-Jun-25	17 Actual 31-May-25	MONTH TARGETED 31-May-25	6 Actual 30-Jun-24	MONTH TARGETED 30-Jun-24
PROPERTY	211,000	214,597	101.70%	97.09%	106.33%	96.87%	40.46%	45.00%
GEN LIABILITY	272,732	179,307	65.74%	71.16%	66.51%	69.55%	7.92%	19.00%
AUTO LIABILITY	55,309	13,117	23.71%	66.43%	23.71%	64.31%	15.37%	20.00%
WORKER'S COMP	1,481,335	762,793	51.49%	86.31%	44.29%	84.23%	12.36%	14.00%
TOTAL ALL LINES	2,020,376	1,169,813	57.90%	84.85%	53.21%	83.02%	14.77%	18.08%
NET PAYOUT %	\$809,682		25.23%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	6 Actual 30-Jun-25	MONTH TARGETED 30-Jun-25	5 Actual 31-May-25	MONTH TARGETED 31-May-25	-6 Actual 30-Jun-24	MONTH TARGETED 30-Jun-24
PROPERTY	242,500	107,616	44.38%	45.00%	36.45%	37.00%	0.00%	0.00%
GEN LIABILITY	289,882	34,650	11.95%	19.00%	11.40%	14.00%	0.00%	0.00%
AUTO LIABILITY	61,981	17,185	27.73%	20.00%	27.77%	15.00%	0.00%	0.00%
WORKER'S COMP	1,545,189	67,455	4.37%	14.00%	3.18%	9.00%	0.00%	0.00%
TOTAL ALL LINES	2,139,552	226,907	10.61%	18.36%	8.78%	13.02%	0.00%	0.00%

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 06/30/25

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	3	4	3	5	6	21
June-25	3	3	2	3	5	16
NET CHGE	0	-1	-1	-2	-1	-5
Limited Reserves						\$5,687
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$3	\$3	\$3,585	\$45,117	\$65,878	\$114,586
June-25	\$3	\$3	\$3,583	\$40,445	\$46,952	\$90,987
NET CHGE	\$0	\$0	(\$2)	(\$4,671)	(\$18,926)	(\$23,599)
Ltd Incurred	\$206,657	\$181,363	\$175,090	\$214,597	\$107,616	\$885,324
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	2	3	7	24	15	51
June-25	2	3	7	23	14	49
NET CHGE	0	0	0	-1	-1	-2
Limited Reserves						\$11,108
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$25,473	\$154,408	\$161,916	\$173,184	\$31,177	\$546,157
June-25	\$25,473	\$154,408	\$160,725	\$171,097	\$32,567	\$544,270
NET CHGE	\$0	\$0	(\$1,191)	(\$2,086)	\$1,390	(\$1,887)
Ltd Incurred	\$212,194	\$375,154	\$297,699	\$179,307	\$34,650	\$1,099,004
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	0	1	0	2	2	5
June-25	0	0	0	2	2	4
NET CHGE	0	-1	0	0	0	-1
Limited Reserves						\$1,751
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$4,000	\$0	\$4,554	\$7,245	\$15,799
June-25	\$0	\$0	\$0	\$4,554	\$2,449	\$7,003
NET CHGE	\$0	(\$4,000)	\$0	\$0	(\$4,796)	(\$8,796)
Ltd Incurred	\$34,599	\$198,443	\$15,993	\$13,117	\$17,185	\$279,336
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	9	5	15	23	21	73
June-25	9	5	15	19	10	58
NET CHGE	0	0	0	-4	-11	-15
Limited Reserves						\$21,160
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$116,847	\$191,755	\$467,545	\$346,585	\$13,798	\$1,136,529
June-25	\$117,604	\$191,597	\$462,782	\$444,034	\$11,235	\$1,227,252
NET CHGE	\$757	(\$158)	(\$4,762)	\$97,450	(\$2,563)	\$90,723
Ltd Incurred	\$842,052	\$811,994	\$1,094,052	\$762,793	\$67,455	\$3,578,346
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	14	13	25	54	44	150
June-25	14	11	24	47	31	127
NET CHGE	0	-2	-1	-7	-13	-23
Limited Reserves						\$14,721
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$142,323	\$350,165	\$633,046	\$569,439	\$118,098	\$1,813,071
June-25	\$143,080	\$346,007	\$627,091	\$660,131	\$93,203	\$1,869,512
NET CHGE	\$757	(\$4,158)	(\$5,955)	\$90,692	(\$24,894)	\$56,441
Ltd Incurred	\$1,295,502	\$1,566,954	\$1,582,835	\$1,169,813	\$226,907	\$5,842,011

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			June 30, 2025	
	2025	2024	2023	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2025 - 2023
Camden County	0.00	1.90	2.84	1.90
Monmouth County	0.55	0.90	0.73	0.76
Professional Municipal Manager	0.67	1.37	2.06	1.50
Suburban Municipal	0.70	1.27	1.23	1.13
Morris County	0.83	1.37	1.73	1.40
NJ Utility Authorities	0.86	2.07	1.92	1.76
Ocean County	0.97	1.60	1.52	1.44
NJ Public Housing Authority	1.10	1.48	1.80	1.53
Bergen County	1.19	1.22	1.44	1.30
Gloucester, Salem, Cumberland	1.44	1.95	1.53	1.68
South Bergen County	1.46	1.74	2.46	1.97
Suburban Metro	1.53	1.83	1.52	1.65
Atlantic County Municipal JIF	1.54	2.29	2.34	2.17
Central New Jersey	1.60	2.02	2.37	2.05
Burlington County Municipal JIF	1.64	1.89	1.30	1.60
AVERAGE	1.07	1.66	1.79	1.59

Professional Municipal Management JOINT INSURANCE FUND									
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF June 30, 2025									
		# CLAIMS	Y.T.D.	2025	2024	2023			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 6/30/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2025 - 2023
1	305 Evesham Township Fire District	0	0	0.00	3.70	2.56	1 Evesham Township Fire		2.50
2	307 Moorestown	0	0	0.00	0.00	1.28	2 Moorestown		0.51
3	308 Willingboro	0	1	0.68	1.81	2.89	3 Willingboro		2.00
4	304 Evesham	0	1	0.79	1.56	1.62	4 Evesham		1.43
5	306 Maple Shade	0	1	1.87	0.00	1.74	5 Maple Shade		1.09
Totals:		0	3	0.67	1.37	2.06			1.50

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : July 14, 2025									
Total Participating Members		5	5						
Complaint			5						
Percent Compliant			100.00%						
				01/01/25	2025		Land Use		
Member Name	*	EPL Program ?	Checklist Submitted	Compliant	EPL	POL	Co-Insurance		
					Deductible	Deductible	01/01/25	Deductible	Co-Insurance
EVESHAM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
EVESHAM TOWNSHIP FIRE D		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MAPLE SHADE		Yes	Yes	Yes	\$ 10,000	\$ 10,000	0%	\$ 10,000	20% of \$1,000,000
MOORESTOWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WILLINGBORO		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of July 1, 2025

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2025 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	N/A
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed
<input type="checkbox"/> Certification of Professional Fees	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	Filed

July 14, 2025

To the Members of the
Executive Board of the
Professional Municipal Management
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two-month period ending June 30, 2025 for Closed Fund Years 1987 to 2020, and Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$56,835.39. This generated an average annual yield of 3.42%. However, we have an unrealized net gain of \$18,177.48, adjusting the reported yield to 2.84% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$4,978,174.21.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$60,570.00 with YTD \$ 90,652.45
Salvage Receipts \$3,875.00
Overpayment Reimbursements \$ 611.00
2nd Installment Premium Receipts \$2,621,501.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 167 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$152,901.69.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$8,197,341.95 to a closing balance of \$10,202,542.29 showing an increase in the fund of \$2,005,200.34.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

RESOLUTION NO. 25-20

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JULY 2025**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims: and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM ADJ SERVICES 07/25	13,448.08
		13,448.08
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 07/25	2,198.33
		2,198.33
PERMA RISK MANAGEMENT SERVICES	GET WELL BASKET- TOM TONTARSKI 7/25	89.97
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	12,478.25
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/25	6.90
		12,575.12
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 07/25	3,687.58
		3,687.58
QUALCARE, INC.	WC-MANAGED CARE SERVICES 07/25	8,400.50
		8,400.50
THOMAS TONTARSKI	TREASURER FEES 07/25	1,676.17
		1,676.17
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 07/25	1,651.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 07/25	1,939.17
		3,591.00

GANNETT PENNSYLVANIA LOCALIQ	A# 791111 INV 7164483- 11438445 6/30/25	70.31 70.31
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT 07/25	560.75 560.75
RUSSO & ASSOCIATES LLC	6/28/25 REVIEW OF MEMBERS FOR WC	4,836.40 4,836.40
ACCESS	INV 11573870 DEPT 413 5/31/25	96.19 96.19
CONNER STRONG & BUCKELEW	RMC FEES 07/25	12,500.00 12,500.00
	Total Payments FY 2025	63,640.43
	TOTAL PAYMENTS ALL FUND YEARS	63,640.43

Chairperson

Attest:

Dated:

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

PMM JOINT INSURANCE FUND											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2025 Month Ending: June											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	162,107.99	997,809.19	20,106.53	5,204,759.11	2,863.38	1,138.03	639.82	980,056.70	3,261,956.68	70,913.69	10,702,351.12
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	41,195.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41,195.00
Invest Pymnts	1,658.39	6,492.68	1,049.02	33,867.00	0.00	0.00	0.00	0.00	24,583.62	461.43	68,112.14
Invest Adj	5.58	21.83	3.53	113.89	0.00	0.00	0.00	0.00	82.66	1.56	229.05
Subtotal Invest	1,663.97	6,514.51	1,052.55	33,980.89	0.00	0.00	0.00	0.00	24,666.28	462.99	68,341.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,858.97	6,514.51	1,052.55	33,980.89	0.00	0.00	0.00	0.00	24,666.28	462.99	109,536.19
EXPENSES											
Claims Transfers	51,916.53	1,405.31	4,770.96	38,742.64	0.00	0.00	0.00	0.00	0.00	0.00	96,835.44
Expenses	5,040.25	0.00	0.00	0.00	0.00	0.00	0.00	429,936.25	87,896.75	0.00	522,873.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	56,956.78	1,405.31	4,770.96	38,742.64	0.00	0.00	0.00	429,936.25	87,896.75	0.00	619,708.69
END BALANCE	148,010.18	1,002,918.39	16,388.12	5,199,997.36	2,863.38	1,138.03	639.82	550,120.45	3,198,726.21	71,376.68	10,192,178.62
REPORT STATUS SECTION											
Report Month: June											
Opening Balances:						Balance Differences					
Imprest Transfers:						\$2.68					
Investment Balances:						\$0.00					
Ending Balances:						\$0.00					
Accrual Balances:						\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
CURRENT FUND YEAR	2025					
Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$10,702,348.44	-	5,563,462.03	201,666.42	7,165.79	4,930,054.20
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$229.03	\$0.00	\$0.00	\$0.00	\$0.00	\$229.03
5 Interest Paid - Cash Inst	\$30,711.13	\$0.00	\$18,903.00	\$858.04	\$460.09	\$10,490.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$37,400.98	\$0.00	\$0.00	\$0.00	\$0.00	\$37,400.98
8 Net Investment Income	\$68,341.14	\$0.00	\$18,903.00	\$858.04	\$460.09	\$48,120.01
9 Deposits - Purchases	\$661,775.41	\$0.00	\$42,066.72	\$96,835.44	\$522,873.25	\$0.00
10 (Withdrawals - Sales)	-\$1,240,332.40	\$0.00	-\$619,752.29	-\$97,558.18	-\$523,021.93	\$0.00
Ending Cash & Investment	\$10,192,132.59	\$0.00	\$5,004,679.46	\$201,801.72	\$7,477.20	\$4,978,174.21
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$83,330.38	\$0.00	\$6,769.23	\$47,989.31	\$28,571.84	\$0.00
(Less Deposits in Transit)	-\$6,769.23	\$0.00	\$0.00	-\$6,769.23	\$0.00	\$0.00
Balance per Bank	\$10,268,693.74	\$0.00	\$5,011,448.69	\$243,021.80	\$36,049.04	\$4,978,174.21

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		June				
Current Fund Year		2025				
		1.	2.	3.	4.	5.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June
2025	Property	22,504.20	42,035.00	3,875.00	60,664.20	60,664.20
	Liability	1,867.91	214.63	0.00	2,082.54	2,082.54
	Auto	9,964.86	4,770.96	0.00	14,735.82	14,735.82
	Workers Comp	35,359.59	20,861.27	0.00	56,220.86	56,220.86
	Total	69,696.56	67,881.86	3,875.00	133,703.42	133,703.42
2024	Property	179,240.80	3,255.76	8,344.50	174,152.06	174,152.06
	Liability	8,209.36	0.00	0.00	8,209.36	8,209.36
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	309,518.29	9,240.26	0.00	318,758.55	318,758.55
	Total	505,530.89	12,496.02	8,344.50	509,682.41	509,682.41
2023	Property	190,550.52	3,820.17	22,863.50	171,507.19	171,507.19
	Liability	135,783.42	1,190.68	0.00	136,974.10	136,974.10
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	625,487.79	5,781.96	0.00	631,269.75	631,269.75
	Total	967,814.63	10,792.81	22,863.50	955,743.94	955,743.94
2022	Property	184,666.75	2,805.60	6,112.00	181,360.35	181,360.35
	Liability	220,746.46	0.00	0.00	220,746.46	220,746.46
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	621,781.46	(1,384.35)	0.00	620,397.11	620,397.11
	Total	1,225,637.93	1,421.25	6,112.00	1,220,947.18	1,220,947.18
2021	Property	206,653.60	0.00	0.00	206,653.60	206,653.60
	Liability	186,721.48	0.00	0.00	186,721.48	186,721.48
	Auto	34,598.93	0.00	0.00	34,598.93	34,598.93
	Workers Comp	720,204.84	4,243.50	0.00	724,448.34	724,448.34
	Total	1,148,178.85	4,243.50	0.00	1,152,422.35	1,152,422.35
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
	TOTAL	3,916,858.86	96,835.44	41,195.00	3,972,499.30	3,972,499.30

SUBROGATION REPORT

DATE	CREDITED	FILE		COV.	FUND	AMOUNT	RECEIVED
REC'D	TO:	NUMBER	CLAIMANT NAME	TYPE	YEAR	RECEIVED	Y.T.D.
1/20	EVESHAM TWP.	2023297097	EVESHAM TWP.	PR	2023	817.99	
TOTAL-JAN.						817.99	
TOTAL- YTD							817.99
3/3	EVESHAM TWP.	2024319230	EVESHAM TWP.	PR	2023	25000.00	
3/19	WILLINGBORO TWP.	2023284086	WILLINGBORO TWP.	PR	2022	4264.46	
TOTAL-MAR.						29264.46	
TOTAL- YTD							30,082.45
TOTAL-APR						0.00	
TOTAL- YTD							30,082.45
5/15	EVESHAM TWP.	2023303554	EVESHAM TWP.	PR	2023	23250.00	
TOTAL-MAY						23250.00	
TOTAL- YTD							53,332.45
6/3	MOORESTOWN TWP.	2024313487	MOORESTOWN TWP.	PR	2024	22863.50	
6/3	EVESHAM TWP.	2023294047	EVESHAM TWP.	PR	2022	6112.00	
6/9	WILLINGBORO TWP.	2024324247	WILLINGBORO TWP.	PR	2024	8344.50	
TOTAL-JUNE						37320.00	
TOTAL- YTD							90652.45



Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: June 24, 2025

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Vice President, Law Enforcement Risk Control Services khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744	Chief Harry Earle (Ret.) Associate Director, Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Associate Director rgarish@jamontgomery.com Office: 856-552-4650	Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902	Tom Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

LOSS CONTROL SURVEYS

- No Loss Control Surveys for the month of June

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of May.

MEETINGS ATTENDED

- Fund Commissioner's Meeting on June 24, 2025

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification subscriptions. Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Hurricane Preparedness Best Practices
- MSI Infographics
- Heat-Related Illnesses Best Practices
- Artificial Turf Fields Best Practices
- First Amendment Audits
- New Jersey Department of Community Affairs Non-Permitted Inflatable Amusement Rides
- Summer Safety Tips for Pets
- New Jersey PEOSH Alert #40 - Ladders

MSI FIRE & EMS

- No MSI Fire & EMS for the month of June.

MSI LAW ENFORCEMENT

- No MSI Law Enforcement for the month of June.

MSI NOW

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Evesham Twp	7
Moorestown	1

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is that the class attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and out. Also, we can track participation to demonstrate to the State agency that the student also participated in polls, quizzes, and question-and-answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpline at 866-661-5120 or email MSI@jamontgomery.com.

NOTE: We need to keep our list of MSI Training Administrators up to date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please call the MSI Helpline at 866-661-5120 or email MSI@jamontgomery.com.



Risk Management Services Report
PMM JIF Executive Meeting
July 26, 2025

Risk Management Team Contacts

Thomas Merchel, V.P. Gov't Risk Mgmt.
Phone: 856-466-8425
tmerchel@connerstrong.com

Jackie Lindsey, Account Manager
Phone: 856-446-9268
jlindsey@connerstrong.com

Katie Walters, Account Manager
Phone: 732-736-5264
kwalters@connerstrong.com

Action Items & Upcoming Deadlines

A reminder to please reach out to us with questions regarding the following programs or requirements:

- *MEL's Employment Practices/Public Officials Liability Program (EPL/POL)*
- *Renewal & Exposure Changes*
- *Optional Limits Program –Excess Liability and EPL/POL*

MEL's Flood Risk Control Program – Reminder that an email was sent on May 8th to all members explaining the benefits of this program. **You have until July 31st** to contact the assigned counsel to take advantage of 3 hours each, dedicated to legal and engineering experts to provide guidance on drainage/stormwater-related matters. By taking advantage of this service and convincing the governing body to adopt the model resolution, members can strengthen their legal defense against drainage and stormwater claims. Contact my team if you need the email resent.

Spotlight Discussion

Crossing Guards

It is halfway through summer, and towns should be planning for the hiring, training and outfitting of school crossing guards. The crossing guard position is often overlooked as an inconvenient responsibility that should have fallen under the school district. The fact is Title 40 clearly places this function under the responsibility of the police chief. As a public safety function, crossing guards are charged with the safety and protection of our children as they cross dangerous intersections. In recent years, the crossing guard position has become one of the most dangerous public sector jobs. Therefore, it is important to ensure that guards have the mental and physical pre-requisites, are properly trained and appropriately outfitted for everyone's safety. has become one of the most dangerous public sector positions The attached safety bulletin provides information and informative links to guidelines, policies and instructional safety videos - [MSI Bulletin-Crossing-Guards-Highlights-the-Critical-Need-for-Action](#) . This link shows recommended safety uniform and equipment for crossing guards - [Crossing Guard Safety Equipment](#).

Professional Municipal Management JIF

Certificate of Insurance Monthly Report

From 5/22/2025 To 6/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Herc Rentals Inc. I - Township of Maple Shade	27500 Riverview Center Blvd. Bonita Springs, FL 34134	Re: Independence Day Celebration - Surveillance Trailers The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to surveillance trailers for Independence Day Celebration.	6/4/2025 #5458466	GL AU WC OTH
H - Herc Rentals Inc. I - Township of Maple Shade	27500 Riverview Center Blvd. Bonita Springs, FL 34134	Re: Independence Day Celebration - Surveillance Trailers The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to surveillance trailers for Independence Day Celebration.	6/4/2025 #5458468	GL AU WC OTH
H - Our Lady of Perpetual Help I - Township of Maple Shade	Church 236 East Main Street Maple Shade, NJ 08052	RE: Use of Premises-Police Active Shooter Training Evidence of insurance as respects use of premises for police active shooter training for the current policy year.	6/9/2025 #5459522	GL AU EX WC
Total # of Holders: 3				



**Professional Municipal Management JIF
Cumulative Savings Summary
2025**

2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
January	58	\$33,599.92	\$13,938.29	\$19,661.63	59%
February	74	\$76,540.33	\$32,744.85	\$43,795.48	57%
March	64	\$52,984.70	\$18,955.57	\$34,029.13	64%
April	75	\$69,414.70	\$14,715.05	\$54,699.65	79%
May	33	\$19,723.93	\$6,834.23	\$12,889.70	65%
June	34	\$27,695.77	\$9,945.32	\$17,750.45	64%
Grand Total	338	\$279,959.35	\$97,133.31	\$182,826.04	65%

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
January	128	\$88,076.68	\$28,728.51	\$59,348.17	67%
February	116	\$87,591.42	\$34,348.21	\$53,243.21	61%
March	48	\$28,202.45	\$11,142.14	\$17,060.31	60%
April	47	\$54,626.96	\$16,639.47	\$37,987.49	70%
May	52	\$26,689.37	\$11,418.77	\$15,270.60	57%
June	8	\$2,642.00	\$1,892.56	\$749.44	28%
July	23	\$60,637.00	\$27,531.16	\$33,105.84	55%
August	74	\$130,025.45	\$60,712.81	\$69,312.64	53%
September	84	\$218,368.85	\$93,723.58	\$124,645.27	57%
October	86	\$63,037.17	\$31,237.39	\$31,799.78	50%
November	76	\$121,672.30	\$54,101.17	\$67,571.13	56%
December	71	\$45,983.61	\$18,714.99	\$27,268.62	59%
Grand Total	813	\$927,553.26	\$390,190.76	\$537,362.50	58%



Professional Municipal Management JIF
1/1/2025 – 6/30/2025

Top 10 Providers

	UNITS OF SERVICE	APPROVED
KENNEDY UNIVERSITY HOSPITAL INC.	3	\$15,541.46
OCCUPATIONAL HEALTH CENTERS	60	\$10,833.61
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	7	\$7,452.88
REHAB CLINICS	55	\$5,983.22
IVY REHAB NETWORK INC	57	\$5,430.00
STRIVE PHYSICAL THERAPY	48	\$4,320.00
PREMIER ORTHOPAEDIC ASSOCIATES	15	\$3,326.89
ONE CALL MEDICAL INC	7	\$2,985.00
LOURDES IMAGING ASSOCIATES PA	4	\$2,765.82
COOPER UNIVERSITY HOSPITAL	1	\$1,404.00
Grand Total	257	\$60,042.88

Savings By Specialty

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	160	\$76,621.00	\$15,733.22	\$60,887.78	79%
Occupational Medicine	69	\$36,766.00	\$13,626.89	\$23,139.11	63%
MRI/Radiology	19	\$15,286.94	\$7,392.35	\$7,894.59	52%
Orthopedic Surgery	27	\$10,617.02	\$4,865.71	\$5,751.31	54%
Behavioral Health	11	\$4,080.00	\$2,933.08	\$1,146.92	28%
Neurosurgery	3	\$1,300.00	\$514.12	\$785.88	60%
Emergency Medicine	5	\$4,003.40	\$3,751.68	\$251.72	6%
Durable Medical Equipment	3	\$1,501.98	\$1,447.17	\$54.81	4%
Grand Total	297	\$150,176.34	\$50,264.22	\$99,912.12	67%



**Professional Municipal Management JIF
Workers' Compensation Claims Reported
1/1/2025 – 6/30/2025**

Workers' Compensation Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	Grand Total
EVESHAM TOWNSHIP	8	7	1	16
EVESHAM TWP FIRE DIST. 1	2	7	0	9
MAPLESHADE TOWNSHIP	4	3	1	8
MOORESTOWN	3	2	0	5
WILLINGBORO TOWNSHIP	11	1	1	13
Grand Total	28	20	3	51

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 24, 2025
EVESHAM TOWNSHIP 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	Absent
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:

Pat Lyons	Township of Maple Shade	Absent
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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, Joseph Stringfellow
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Auditor	Bowman & Company Dennis Skalkowski, Kaleigh Sawers
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Claims Service	Qual Lynx Kathy Kissane
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Managed Care	Qual Care Christine Gallagher
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Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earle
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Underwriting Manager	Conner Strong & Buckelew Jonathan Tavares
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ALSO PRESENT:

Tom Merchel, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Maureen Mitchell, Evesham Twp Fire District
Jon Unangst, Evesham Township
Karen McMahon, Evesham Township
Walt Miller, Evesham Township

APPROVAL OF MINUTES: May 27, 2025 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF MAY 27, 2025:

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

AUDIT REPORT AS OF DECEMBER 31, 2024 – The Auditor’s Report as of December 31, 2024 has been sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 25-17 approving year end financials along with the Group Affidavit.

Mr. Dennis Skalkowski from Bowman and Company was present at the meeting and he reviewed the 2024 Audit. Mr. Skalkowski said the independent audit report was clean with no findings or recommendations noted. Mr. Skalkowski reviewed the Comparative Statement of Net Position and said the total assets as of December 31, 2024 were \$9,709,869 with investment in joint ventures of \$1,078,869. Total liabilities of \$994,292 and total reserves of \$3,669,885. On page 11 the Comparative Statement of Revenues, Expenses and Changes in Net Position reflected the total operating revenues of \$5,284,308, operating expenses of \$5,197,946, operating income of \$86,362, a return of surplus of \$87,746 with an ending net position of \$5,045,692. With no questions being heard Executive Director said a motion to adopt Resolution 25-17 would be in order.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2024 AS PRESENTED, ADOPT RESOLUTION 25-17 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

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

MEL BYLAW AMENDMENT: Executive Director said the MEL conducted a public hearing June 9, 2025 on a proposed bylaw amendment, which was introduced at their March 21, 2025 meeting. Notices on the public hearing were distributed to all MEL affiliated local joint insurance funds in April. He said according to the bylaw amendment procedure, the amendment is adopted by the Fund when the governing bodies of three-fourths of the local JIF members approve the amendment within six (6) months of the hearing on the amendment. He advised that this update makes the bylaws consistent with state regulations. Enclosed in the agenda was the MEL notice on the bylaws including a resolution to approve the amendment.

MOTION TO ADOPT RESOLUTION 25-18 APPROVING THE REVISED BYLAWS OF THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.

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

MEL JIF: Executive Director said the MEL met on Wednesday, June 9, 2025 at Forsgate Country Club. He said at the meeting the MEL approved the bylaw amendment as well as the 2024 audit. The MEL encourage member entities to take advantage of the Stormwater Program. Chairperson Danson's report was included in Appendix II.

RESIDUAL CLAIMS FUND: Executive Director said the RCF met on Wednesday, June 9, 2025 at Forsgate Country Club where they approved the 2024 budget amendment to accept the transfer liability from 2020 and approved the 2024 audit. He said the RCF also approved a resolution authorizing a supplemental assessment totaling \$10.3m to be applied to various fund years, the PMM share is \$74,343. Chairperson Danson's report was included in Appendix II.

EJIF: Executive Director said the EJIF met on Wednesday, June 9, 2025 at Forsgate Country Club where they approved the 2024 audit. He said the EJIF is entering their 30th year operation and the board approved their new logo. Chairperson Danson's report was included in Appendix II.

NJ CYBER JIF: Executive Director said the Cyber JIF met via Zoom on May 15th and conducted a special meeting on June 12th where they adopter the 2024 audit. He said the board adopted an appeal process for when a member has a difference of opinion required on meeting the requirements found on the cyber checklists. The Underwriting Manager suggested training for risk management consultants to increase their basic cybersecurity knowledge. Chairperson Danson's reports were included in Appendix II.

D2 Cyber Security Report: The D2 Cyber Security Status Report were distributed and discussed in closed session.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Members have been asked to update their EPL Compliance. Email notification was sent to members entities on April 15th 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. A copy of the memorandum was included in the agenda.

STORMWATER MANAGEMENT: Enclosed in the agenda was a memorandum from Joseph Hrubash (MEL Executive Director) and Frederick Semrau, Esq. (Fund Attorney) announcing a program supported by the MEL's excess carriers assisting members with a Flood Risk Control Program. Executive Director encourage members to join by the deadline of July 31st. 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 three hours of engineering services at no cost to members.

PROPERTY APPRAISALS: Withum was awarded the contract to perform property appraisals on member's location valued over \$1,000,000. They will be contacting members points of contact (POC) in the next two weeks. Your POC will receive an email from Withum with a list of properties to be appraised and a suggested date and time for the walkthrough. They would like to conduct visits for the fieldwork during the weeks of July 7th & July 21st.

POWER OF COLLABORATION: Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. Executive Director said the ad highlights the MEL model policies and procedures provided to members – at no additional cost – on issues ranging from personnel, safety, environmental risk management, fire and police accreditation.

In addition, enclosed in the agenda was an article published in the League Magazine that highlights the importance of municipalities to address drainage issues following a large jury award of \$21.5 million due to a microburst storm. The article includes a link to a model resolution municipalities can adopt. *(Please note the resolution is the same one circulated in the JIF notice to members dated May 8, 2025 on the Flood Risk Control Program)*

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 on the Loss Ratio Analysis report, the actuary's projection for the month of May has the Fund at 13.02% and the Fund came in at 8.78%. Claims Activity Report showed the Fund had 17 more open claims from last month. Loss Time Accident Frequency is at 0.80. EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

ATTORNEY: None.

TREASURER: None

Payment of June 2025 Vouchers Resolution 25-19

Fund Year 2024	\$23,959.00
Fund Year 2025	\$498,914.25
Total	\$522,873.25

MOTION TO APPROVE RESOLUTION 25-19 VOUCHER LIST FOR THE MONTH OF JUNE

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

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director's report. Mr Prince said all training opportunities through to the end of August have be added to NJMEL.org. The next safety meeting for PMM JIF will be September 16th 10:00am via zoom. Mr. Price encouraged members to take advantages of programs such heat stress illness prevention.

Ret. Chief Harry Earle said they recently had command staff training on May 19th in Collingswood which was well attended. He discussed the accreditation plus program and advised they launched 50 policies, adding 5 to 10 every few weeks. If you have any question please contact Mr. Earl.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel discussed action items he and his team can help members with such as MEL Employment Practices Checklist, renewal & exposure changes, optional limits program, surety bonds for required officials. He discussed items in his reports such as Artificial turf field best practices, warning about ticks and tick borne diseases, and proper application of pesticides & herbicides.

UNDERWRITING MANAGER:

REPORT: Executive Director discussed Cyber Risk Management Report in closed session. Underwriting Manager, Jonathan Tavares, said for the month of May we had 35 certificates. He discussed the upcoming cyber training webinar, there will be a full educational agenda coming out for the remainder of the year.

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 59% and 65% year to date.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane did not have a report for open session and there were no 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:	Unanimous.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Pfeiffer
Second:	Commissioner Carmichael
Vote:	Unanimous

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

MEETING ADJOURNED: 2:19pm

NEXT REGULAR MEETING: July 22, 2025

Willingboro Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY