

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

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. Earle.

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