

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 22, 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	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	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Crystal Chuck
Treasurer	Thomas J. Tontarski (Telephonically)
Attorney	Helmer, Conley & Kasselmann William Kearns
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
Managed Care	Qual Care Christine Gallagher
Safety Director	J.A. Montgomery Risk Control Robert Garish
Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Tom Merchel Jacyln Lindsey

ALSO PRESENT:

Maureen Mitchell, Evesham Twp Fire District

APPROVAL OF MINUTES: June 24, 2025 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JUNE 24, 2025:

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	3 Ayes – 0 Nays; 1 Abstain – Commissioner Danson

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2026 RENEWAL: Executive Director said 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: Executive Director said 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 received renewal documents from Moorestown last week.

NJ CYBER JIF: Executive Director said 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 was distributed and discussed in closed session.

2024 AUDIT FILING: Executive Director said 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: Executive Director said 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. He said the Fund Office has already started gathering the requested information. Executive Director noted the last examination was Fund Year 2013 completed in 2014.

PROFESSIONAL SERVICES AGREEMENTS: Executive Director said 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. He said 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: Executive Director said 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. He said once the Fund Office obtains the reports we will upload them to Origami.

STORMWATER MANAGEMENT PROGRAM: Executive Director said as a reminder, MEL members are eligible for specialized legal and engineering consultation. He encouraged 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: Executive Director said 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. He advised members that additional Managers/Supervisors training dates have been added in September; a copy of MSI announcement was enclosed in the agenda.

AUGUST MEETING CANCELLATION – Executive Director said 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

Moved: Commissioner Aberant
Second: Commissioner Carmichael
Vote: Unanimous

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 June has the Fund at 18.36% and the Fund came in at 10.61%. Last year this time the JIF was at 14.77%. Claims Activity Report showed the Fund had 23 less open claims from the prior month 15 of those were workers comp claims. Loss Time Accident Frequency is at 0.67. 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 July 2025 Vouchers Resolution 25-20

Fund Year 2025	\$ 63,640.43
Total	\$ 63,640.43

MOTION TO APPROVE RESOLUTION 25-20 VOUCHER LIST FOR THE MONTH OF JULY

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

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

June 2025	
2025	\$67,881.86
2024	\$12,496.02
2023	\$10,792.81
2022	\$1,421.25
2021	\$4,243.50
Closed	\$0.00
TOTAL	\$96,835.44

SAFETY DIRECTOR:

REPORT: Safety Director Rob Garish presented the Safety Director's report. He discussed activities from the month of June, reminded members all right to know surveys to the State should have been submitted by July 15th and advised the State can allegedly penalize our members up to \$1000 a day. He advised members to utilizes the resources JA Montgomery offers on their NJMSI website as National Night approaches.

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. He discussed items in his reports such as MEL's Flood Risk Control Program and encouraged members to take advantage of this program, the deadline to register is July 31st. Mr. Merchel discussed Crossing Guards as the position has become one of the most dangerous public sector positions. In Mr. Merchel's report he provided a link to a safety bulletin regarding crossing guards critical need for action.

UNDERWRITING MANAGER:

REPORT: Executive Director advised Certificate Report was enclosed in the agenda with three certificates being issued. The Cyber Risk Management Report will be discussed in closed session.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Christine Gallagher reported on the Workers Compensation Claims report enclosed in the agenda

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane did not have a report for open session and the PARs were reviewed 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:	Unanimous.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

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

Moved:	Commissioner Aberant
Second:	Commissioner Carmichael
Vote:	4 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Aberant
Vote:	Unanimous

MEETING ADJOURNED: 2:21 pm

NEXT REGULAR MEETING: September 23, 2025

Willingboro Municipal Complex at 2:00PM

Crystal Chuck, Account Mananger for
IVY CARMICHAEL, SECRETARY