

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – OCTOBER 28, 2025
MOORESTOWN TOWN CENTRE 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:

Kevin Aberant	Township of Moorestown	Present
David Pfeiffer	Township of Evesham	Present
Ivy Carmichael, Secretary	Township of Willingboro	Present
Susan Danson	Township of Maple Shade	Absent

ALTERNATE FUND COMMISSIONER:

Dwyane Harris	Township of Willingboro	Absent
Pat Lyons	Township of Maple Shade	Present

SPECIAL FUND COMMISSIONER:

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
Auditor	Bowman & Company
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 Jonathon Tavares
Risk Management Consultant	Conner Strong & Buckelew Tom Merchel, Jaclyn Lindsey

ALSO PRESENT:

Maureen Mitchell, Evesham Twp Fire District

APPROVAL OF MINUTES: September 23, 2025 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF SEPTEMBER 23, 2025:

Moved:	Commissioner Pfeiffer
Second:	Commissioner Lyons
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2026 BUDGET INTRODUCTION – Enclosed in the agenda was the proposed 2026 Budget for review and discussion. The budget is a 2.69% increase over the 2025 budget for a total of \$5,401,665. Executive Director reviewed the 2026 Budget and said the actuary provides the loss funds with a low, mid and high loss funds, which we try to stick with mid-range recommendation. Loss funds are at 2.99% as auto liability claims have gone up slightly from some loss several years ago. The premium for the Crime and EJIF coverage had a small increase of just 1%. Cyber JIF came in nicely at 1.9% and the MEL came in with a 8% increase that's due to a combination of property values, addition of employees, and things of that nature. MEL Property decreased 3.73%. The total loss funds are at 3.03%. Most fund professionals received a 2% increase except for managed care which received a 3% increase. RMC fee is 2.69%. POL Land Use is at 0.05%, total POL EPL Premium is at 0.36%. Overall, the 2026 Budget is at 2.69% increase in the amount of \$5,401,665.

MOTION TO INTRODUCE THE 2026 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY, NOVEMBER 25, 2025 AT 2:00 PM IN MOORESTOWN.

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

Executive Director said 2025 Dividends are not being recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year's dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflect an increase in surplus. Commissioner Aberant asked about the MEL's \$5m increase to the budget, Executive Director and Claims Service Manager advised Work Comp claims were driving this increase as well as sexual abuse and molestation cases to GL lines at the MEL level.

PROFESSIONAL SERVICES AGREEMENTS: Executive Director said the Fund's professional service agreements are up for renewal in 2026. The Fund Office recently sent 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. He said the MEL and Cyber JIF were implementing some requirements on all professionals to have cyber liability coverage when they submit their proposal. The target due date is November 18th 2025.

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. Executive Director said the deadline for completion and submission of the Best Practices Checklist is November 1st. There were only two sections in the personnel manual that were required to be updated as well as training that needed to be completed. Enclosed in the agenda was the checklist. If you need assistance please contact the fund office.

MANAGERS AND SUPERVISORS TRAINING – Executive Director said J.A. Montgomery has added a training course for Managers and Supervisors. Course is offered in an on-demand format and is available through MSI Now. Enclosed in the agenda was the announcement.

2026 MEL PRE-RENEWAL PRESENTATION: Executive Director said the MEL Underwriting Manager conducted a webinar on September 29, 2025, on the 2026 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website www.njmel.org if you were not able to attend.

MEL 2026 RENEWAL: Executive Director said the Underwriting Manager submitted a memorandum, which was included in the agenda, providing a brief overview of the coverage changes to anticipate for the 2026 renewal. Underwriting Manager highlighted a couple items, the first one being the employers liability section of the worker's compensation policy updating the intentional injuries exclusion line with what's currently approved by the Dept. of Banking & Insurance. The second item Mr. Tavares highlighted was the MEL crime program, there's been a rise in losses so the MEL's thought is to further incentives the banking best practices. The POL program, land use continues to be a challenge across the state so they are looking at different levels of land use liability. Lastly, there's been a rise of abandon property or vacant property administrative fee cases across the state so the carrier and the MEL will be looking to potentially supplement that coverage as well to either \$100k or \$150k

MEL: Executive Director said the MEL introduced its 2026 budget on October 15, 2025 and scheduled the public hearing for November 19, 2025 at 12:30 in the Sheraton, Atlantic City. A copy of the report on the meeting along with the budget was enclosed in the agenda.

EJIF: Executive Director said The public hearing on the EJIF 2026 budget was held on October 15, 2025, at 11:05 AM in the DoubleTree by Hilton. A copy of the report on the meeting along with the adopted budget was enclosed in the agenda. He said the EJIF offered its members a nice dividend.

RCF: Executive Director said the public hearing on the RCF 2026 budget was held on October 15, 2025, at 11:30 AM in the DoubleTree by Hilton. A copy of the report along with the adopted budget was enclosed in the agenda.

RCF Board voted to accept the transfer of Fund Year 2021 outstanding liabilities of local member JIFs, valued as of December 31, 2025. Enclosed in the agenda was **Resolution 25-24** authorizing the transfer of the PMM JIF's 2021 claim liabilities to the RCF.

**MOTION TO APPROVE RESOLUTION 25-24 AUTHORIZING THE
TRANSFER OF FUND YEAR 2021 TO THE RCF**

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

NJ CYBER JIF: Executive Director said the Cyber JIF also met October 16th to introduce the 2026 budget, which was a very good budget about 1%; included in the agenda was a report on the meeting.

XCITIUM (D2) CYBER TRAINING – Executive Director said the NJ Cyber JIF is working with Xcitium to arrange for the launch of the next series of trainings and will notify members when available. The monthly status report from Xcitium - D2, recapping members' participation and training to date will be provided next month following the rollout or the new training. Enclosed in

the agenda was notification The Fund Office also distributed notification concerning the Xcitium and D2 transition.

ELECTED OFFICIALS SEMINAR: Executive Director said this year’s elected officials training program will focus on Property and Casualty Losses. Enclosed in the agenda was a copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City including the Elected Officials Seminar.

RISK MANAGEMENT INFORMATION SYSTEM (RMIS): Executive Director said Following the annual underwriting, Origami is locked to finalize data used for the 2026 budget. The database is expected to reopen shortly.

STORMWATER MANAGEMENT PROGRAM: Enclosed in the agenda was a revised copy of the notice distributed to MEL members announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. Executive Director strongly encouraged members to take advantage of this program and reach out the Methfessel & Werbel, P.C. to engage in the process by. The deadline to participate was initially 7/31/25 and has been extended to 12/31/25. If you need any assistance, please reach out to the fund office.

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 Safety Institute providing training to MEL members at no additional cost with over 80,700 participants attending MSI training programs last year. MSI offers members a variety of live and easy to access in-person instructor-led courses or streaming training videos on demand.

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 September has the Fund at 37.43% and the Fund came in at 14.68%. Claims Activity Report showed the Fund had 8 open claims for September. Loss Time Accident Frequency is trending very well at 0.60 for the month of September. EPL Compliance is at 100%. Regulatory Checklist for informational purposes.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kerns discussed appellate decisions affecting municipalities.

TREASURER: Mr. Tontarski reviewed the treasurer’s report with the Fund.

Payment of October 2025 Vouchers Resolution 25-25

Fund Year 2025	\$58,706.18
Total	\$58,706.18

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

Motion:	Commissioner Carmichael – Entered at 2:18pm
Second:	Commissioner Lyons
Vote:	4 Ayes – 0 Nays

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

September 2025	
2025	\$13,712.21
2024	\$10,237.11
2023	\$1,253.11
2022	\$5,153.22
2021	\$3,297.07
Closed	\$0.00
TOTAL	\$33,652.72

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director's report. Safety Director said all training opportunities were added to njmel.org through the end of November and employees can be scheduled accordingly. Mr. Prince and Mr. Earl noted the Loss Control Surveys and Law Enforcement Loss Control Surveys conducted during that time as well as meeting attended and the MSI Safety Director bulletins distributed via the MEL app.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel reviewed Risk Managers report for the month. Mr. Merchel discussed action items and upcoming deadlines such as MEL's Employment Practices/Public Officials Liability Program that has a due date of November 1st. Cyber Deductible Checklist (minimum Security Level - Basic) and JCMI Banking Best Practices. Mr. Merchel advised members of the MEL's Flood Risk Control Program and encouraged registration as the deadline has been extended through December 31, 2025. He also discussed renewal & exposure changes and thanked members for completing renewal schedules in Origami,

UNDERWRITING MANAGER:

REPORT: Underwriting Manager Jonothan Tavares advised Certificate Report was included in the agenda with 6 for the month of September. Mr. Tavares discussed the Renewal Memo that was included in the agenda that highlighted the anticipated changes for the 2026 MEL renewal.

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 69% and 64% year to date.

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 Lyons
Second: Commissioner Carmichael
Vote: Unanimous.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Lyons
Second: Commissioner Pfeiffer
Vote: Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved: Commissioner Carmichael
Second: Commissioner Pfeiffer
Vote: Unanimous

MEETING ADJOURNED: 2:59 pm

NEXT REGULAR MEETING: November 25, 2025

MOORESTOWN TOWN CENTRE at 2:00PM

Crystal Chuck, Assisting Secretary for
IVY CARMICHAEL, SECRETARY