

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
FEBRUARY 24, 2026 – 2:00 PM**

Meeting will now be held via Zoom.

Join Zoom Meeting

<https://permainc.zoom.us/j/98658911471>

Meeting ID: 986 5891 1471

By phone

1-305-224-1968 – ID 986 5891 1471#

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: FEBRUARY 24, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2026 COMMISSIONERS**
- APPROVAL OF MINUTES:** January 27, 2026 Open Minutes **Appendix I**
January 27, 2026 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 Reports **Page 17**
.February 2026 Voucher List – Resolution Nos. 26-11 **Page 19**
 - SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report **Page 24**
 - RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc...*To Be Distributed***
 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 27**
.Cyber Risk Management Compliance – *To be distributed*
 - MANAGED CARE – Qual Care**
.Monthly Report **Page 30**
 - 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**
 - MEETING ADJOURNMENT**
-

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: February 24, 2026

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Ft. Lauderdale from June 7th thru the 10th. Resolution 26-8 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2026/>

- ❑ ***Motion to Adopt Resolution 26-8 Authorizing Conference Attendance***

- ❑ **Risk Management Plan Amendment:** The Underwriting Manager drafted an amendment to the 2026 Risk Management Plan to further clarify the added co-pay for claims arising from wire transfers and checks. The change was announced last year but was not reflected in the Risk Management Plan. Included on **page 4** is Resolution 26-9 amending Resolution 26-5.

- ❑ **Motion to Adopt Resolution 26-9 Amending the 2026 Plan of Risk Management**

- ❑ **2026 MEL, MR HIF & NJCE JIF Educational Seminar:** Included on **page 5** please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar.

- ❑ **Xcitium CyberSecurity Training** - The monthly status report from Xcitium, recapping members' participation and training to date, will be discussed in closed session.

- ❑ **EJIF Website:** In continuation of their Marketing initiative; EJIF has revised its website. Please see the announcement below:

Accessing the latest news, information, and resources about environmental issues and coverage just got easier. The New Jersey Municipal Environmental Risk Management Fund (EJIF) has launched a new website to help you quickly locate information about: compliance, environmental alerts and bulletins, regulatory guidance, audit forms, claims procedures, emergency response procedures and more -visit: <https://njejif.org/>. **Page 6**



- ❑ **MEL Renewal Webinar:** MEL Underwriting Manager conducted a webinar on January 26th to review the 2026 renewal. Although it was very well-attended, it did follow a snowstorm – so the Underwriting Manager scheduled a second webinar for February 26th at 2:30PM. Included on **page 7** is the invitation.
- ❑ **2025/2026 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course is in the process of being uploaded into the MEL’s Learning Management System; directions to access are enclosed on **page 8**.
- ❑ **NJ- GMIS Seminar:** NJ-GMIS has asked us to distribute information on their Educational Conference scheduled for April 14, 2026, and April 15, 2026. NJ-GMIS is a professional association of New Jersey government technology professionals and a state chapter of GMIS International.
- ❑ **League Magazine February 2026 Article:** Enclosed on **Page 9** is an article published in the latest edition of the League Magazine. The article *Civility in Service Maintaining Decorum in Public Meetings* discusses the importance of establishing meeting protocols for local government meetings. The article is written by Mayor Paul Tomasko & Dave Grubb.
- ❑ **March Meeting Cancellation** – A reminder that the Fund will not be meeting in March, the next meeting will be on April 28th. Attached on **Page 10** is Resolution 26-10 authoring the Treasurer to process payments & expenses and authorizing Fund Professionals to continue services during months that the Fund does not meet.

- ❑ ***Motion to Adopt Resolution 26-10***

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 11
Loss Ratio Analysis	Page 12
Claims Activity Report	Page 13
Loss Time Accident Frequency	Page 14
POL/EPL Compliance Report	Page 15
Regulatory Affairs Checklist	Page 16

RESOLUTION NO. 26-8

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Professional Municipal Management Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 7, 2026 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2026 miscellaneous contingency budget not to exceed \$4,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Fund will verify their expenses and any excess cash will be repaid to the Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$4,000 in advance or reimbursement payment for the attending Commissioners of the Professional Municipal Management Joint Insurance Fund.

Commissioner

Attest

RESOLUTION NO. 26-9

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
AMENDING RESOLUTION 26-5**

2026 PLAN OF RISK MANAGEMENT AMENDMENT

Section I – Coverage

Limits of Coverage

7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
 - Computer Fraud, Funds Transfer Fraud, Forgery or Social Engineering: If the Member Entity has not adopted the JCMI Banking Best Practices 10-31-2023 v2., et al., and has not fully used such practices during the actions which led to the claim or loss, the deductible shall be \$2,500, plus 20% coinsurance of the first \$500,000 of loss.
- MEL Crime

, Commissioner

Attest



16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM

FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

TO REGISTER

Connect to njmel.org or email Jaine Testa at jainet@permainc.com

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COLLABORATION

njmel.org

From: Steven Krolian <skrolian@permainc.com>
Sent: Tuesday, February 3, 2026 11:00 AM
Cc: Stephen A Sacco <steves@permainc.com>
Subject: Important EJIF Announcement
Importance: High

Being sent via bcc to EJIF Fund Commissioners and Professionals

In continuation of our Marketing initiative; The EJIF has revised its web site. Please see the announcement below:

Accessing the latest news, information, and resources about environmental issues and coverage just got easier. The New Jersey Municipal Environmental Risk Management Fund (EJIF) has launched a new website to help you quickly locate information about: compliance, environmental alerts and bulletins, regulatory guidance, audit forms, claims procedures, emergency response procedures and more. Visit: <https://njejif.org/>



Steven Krolian
Account Manager

PERMA Risk Management Services
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 973-659-6522
skrolian@permainc.com | permainc.com

From: [Jaime Testa](#)
Subject: MEL JIF 2026 Renewal Overview -- February 26, 2026 2:30PM Webinar 2nd Session
Date: Monday, February 9, 2026 11:02:20 AM



Via bcc – Fund Commissioners, Fund Professionals & Risk Management Consultants

Good afternoon MEL Members,

Please join the MEL Underwriting Manager for another presentation of the MEL JIF 2026 Renewal Overview via an interactive webinar on **Thursday February 26, 2026 at 2:30PM**. The Underwriting Manager will cover the renewal results and coverage enhancements for Fund Year 2026.

To attend please register through the following link:

https://permainc.zoom.us/webinar/register/WN_UVaT3DuDTuedn6uSrPNydA

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the MEL website www.njmel.org.

Thank you.

Municipal Excess Liability Joint Insurance Fund

2025-2026 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



MEL



This seminar addresses the increasing costs of property/casualty claims in New Jersey since 2020. Municipal elected officials, authority commissioners, and a member's chief operating officer (i.e., municipal manager/administrator or executive director) who completes this course by May 2026 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2025-2026 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have any questions or need assistance, contact the [MSI Help Line](#) at (866) 661-5120.



Civility in Service

Maintaining decorum in public meetings

Paul Tomasko, Mayor, Alpine Boro, NJLM Immediate Past President; and David Grubb, Mayor Emeritus, Park Ridge Borough

While politics has always been rough and tumble, there is a general sense that politics have become especially nasty in recent years. The problem is that the lack of civility discourages people from becoming involved in government.

The US Supreme Court created a series of rules based on the nature of the forum. At one extreme are "traditional public forums" such as street corners or parks where the right to speak, and protest is broadly protected. At the other extreme are "nonpublic forums" such as military bases where government can exercise broad control over speech. Local government meetings are "limited public forms" that are somewhere in between.

In 2010, the New Jersey Supreme Court applied this principle in *Besler v BOE of West Windsor-Plainsboro*:

"A public body may control its proceedings in a content-neutral manner by stopping a speaker who is disruptive or who fails to keep to the subject matter on the agenda. The government or a school board, however, has the burden of showing that its restriction of speech in a public forum was done in a constitutionally permissible purpose."

In this case, a parent complained that a coach used profanity with a girls' basketball team. When the parent did not receive what he considered to be a satisfactory response, he filed suit. For eight consecutive meetings, he spoke about the case and criticized the coach personally. Finally, the board president read a statement that speakers should not attack individuals, talk about pending litigation or otherwise repeat themselves. A few minutes later when the parent was recognized, he again returned to the same argument and was cut off by the President. He sued and a jury agreed with the speaker and awarded damages. The Board appealed.

The New Jersey Supreme Court ruled that this was a jury question and that the burden of proof was on the Board to show that its actions were reasonable. The Court held that because the Board established its decorum rules just before this speaker was to be recognized, a reasonable juror could conclude that the Board was singling out this speaker. The

fact that New Jersey places the burden of proof on local government makes it more difficult to deal with decorum issues, but not impossible.

Maintaining Decorum

The most critical thing a Mayor, School Board President, or other presiding officer must do is to establish the protocols at the reorganization meeting and consistently enforce these rules. You cannot call your opponents out of order for things that your supporters are allowed to get away with.

- Establish reasonable time limits for speakers at both hearings and the open portion of the meeting.
 - Establish a meeting curfew so that the meeting automatically ends at a certain hour unless the bylaws are suspended by a two-thirds vote. Both Council Members and the public become more succinct when they know that the meeting is about to automatically end.
 - Avoid debating with the public. If the presiding officer gets into an argument from the dais, the meeting will quickly get out of hand. You are not obligated to answer or respond to any questions. Defer questions that require follow-up to the manager, attorney, or committee chairs, and depending on the circumstances you can offer to answer questions after the meeting.
 - When presiding, be careful of your body language. It is best to maintain eye contact with the speaker and avoid comments or expressions that appear to be judgmental. Try to appear as neutral as possible. One expression that will help calm a discussion is, "This is a situation where reasonable people can come to different conclusions with the same facts." You can also remind everyone that whatever they say will be permanently on the record and cannot be redacted.
 - Do not attempt to shout down a speaker. That only escalates the situation. When things are getting out of hand, call for a short recess. This motion is privileged and proceeds without debate. Often cooler heads will prevail, and you can regain control of a without having to take more formal action.
- You should always call a recess before asking the police to talk to someone who is violating the rules of decorum. Removal should only be used as a last resort or there is a valid public safety concern. §

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2025		
		4TH	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,393,799	5,453,897	108,830,097	114,283,994
2.	CLAIM EXPENSES				
	Paid Claims	437,995	947,873	46,628,196	47,576,069
	Case Reserves	172,491	527,246	2,895,327	3,422,574
	IBNR	(116,561)	394,717	2,812,550	3,207,267
	Aggregate Excess	-	-	-	-
	Recoveries	-	-	(513,685)	(513,685)
	Discounted Claim Value	26,878	(51,371)	(332,059)	(383,430)
	TOTAL CLAIMS	520,803	1,818,465	51,490,330	53,308,795
3.	EXPENSES				
	Excess Premiums	621,569	2,371,345	32,383,216	34,754,561
	Administrative	225,128	812,296	15,259,338	16,071,635
	TOTAL EXPENSES	846,697	3,183,641	47,642,555	50,826,196
4.	UNDERWRITING PROFIT (1-2-3)	26,299	451,790	9,697,213	10,149,003
5.	INVESTMENT INCOME	104,609	512,722	5,621,431	6,134,153
6.	DIVIDEND INCOME	63,151	63,151	2,205,183	2,268,334
7.	PROFIT (4+5+6)	194,059	1,027,664	17,523,827	18,551,490
8.	DIVIDEND	63,151	86,151	12,506,844	12,592,995
9.	RCF & MEL Additional Assessments	0	0	1,050,175	1,050,175
10.	SURPLUS (7-8-9)	130,908	941,513	3,966,808	4,908,321
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	31,133	140,650	3,064,948	3,205,598
	Aggregate Excess LFC	0	0	(0)	(0)
	2021	(69,112)	16,020	373,924	389,944
	2022	27,007	188,867	249,334	438,201
	2023	68,333	269,561	146,209	415,770
	2024	44,263	23,668	132,393	156,061
	2025	29,283	302,747		302,747
	TOTAL SURPLUS (DEFICITS)	130,908	941,513	3,966,808	4,908,321
	TOTAL CASH				8,863,419
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	44,234,372	44,234,372
	FUND YEAR 2021				
	Paid Claims	17,380	37,502	1,178,281	1,215,783
	Case Reserves	43,406	(5,635)	185,524	179,889
	IBNR	(4,615)	(27,072)	127,811	100,739
	Aggregate Excess	-	0	0	0
	Recoveries	0	0	(50,910)	(50,910)
	Discounted Claim Value	19,883	25,263	(24,961)	302
	TOTAL FY 2021 CLAIMS	76,055	30,058	1,415,745	1,445,803
	FUND YEAR 2022				
	Paid Claims	65,512	231,536	1,066,866	1,298,402
	Case Reserves	(64,066)	(305,662)	493,070	187,408
	IBNR	(24,167)	(115,587)	323,781	208,193
	Recoveries	0	0	0	0
	Discounted Claim Value	7,900	33,197	(61,819)	(28,622)
	TOTAL FY 2022 CLAIMS	(14,822)	(156,517)	1,821,897	1,665,381
	FUND YEAR 2023				
	Paid Claims	132,242	110,388	989,058	1,099,447
	Case Reserves	(76,163)	107,221	490,190	597,411
	IBNR	(56,317)	(271,550)	672,430	400,880
	Recoveries	0	0	0	0
	Discounted Claim Value	12,297	15,115	(95,778)	(80,663)
	TOTAL FY 2023 CLAIMS	12,059	(88,825)	2,055,901	2,017,075
	FUND YEAR 2024				
	Paid Claims	62,450	225,943	391,556	617,499
	Case Reserves	(49,752)	280,287	429,905	710,192
	IBNR	(62,165)	(476,894)	1,290,454	813,561
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	0	0
	Discounted Claim Value	11,312	25,716	(149,501)	(123,785)
	TOTAL FY 2024 CLAIMS	(38,154)	55,052	1,962,415	2,017,467
	FUND YEAR 2025				
	Paid Claims	160,410	342,503		342,503
	Case Reserves	319,065	451,036		451,036
	IBNR	30,704	1,285,820		1,285,820
	Recoveries	0	0		0
	Discounted Claim Value	(24,514)	(150,662)		(150,662)
	TOTAL FY 2025 CLAIMS	485,665	1,928,696		1,928,696
	COMBINED TOTAL CLAIMS	520,803	1,818,465	51,490,330	53,308,795

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

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

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	168,000	197,073	117.31%	100.00%	117.31%	100.00%	123.01%	100.00%
GEN LIABILITY	333,052	217,087	65.18%	97.10%	66.74%	97.06%	66.30%	95.70%
AUTO LIABILITY	52,789	34,599	65.54%	96.17%	65.54%	95.94%	65.54%	92.58%
WORKER'S COMP	1,330,010	896,003	67.37%	99.88%	65.85%	99.86%	63.97%	99.40%
TOTAL ALL LINES	1,883,851	1,344,762	71.38%	99.29%	70.59%	99.27%	69.69%	98.61%
NET PAYOUT %	\$1,164,873		61.83%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	164,000	180,540	110.09%	100.00%	110.09%	100.00%	117.39%	100.00%
GEN LIABILITY	286,842	348,306	121.43%	95.70%	121.43%	95.40%	118.98%	90.15%
AUTO LIABILITY	55,642	198,443	356.64%	92.58%	356.64%	92.21%	381.89%	87.18%
WORKER'S COMP	1,353,000	758,520	56.06%	99.40%	56.82%	99.34%	60.14%	98.10%
TOTAL ALL LINES	1,859,484	1,485,809	79.90%	98.68%	80.46%	98.58%	83.89%	96.71%
NET PAYOUT %	\$1,298,402		69.83%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	169,000	175,090	103.60%	100.00%	103.60%	100.00%	144.73%	100.00%
GEN LIABILITY	301,156	376,298	124.95%	90.15%	125.68%	89.48%	71.92%	79.39%
AUTO LIABILITY	51,791	16,193	31.27%	87.18%	31.27%	86.58%	36.79%	76.44%
WORKER'S COMP	1,560,000	1,129,277	72.39%	98.10%	73.61%	97.90%	64.04%	93.51%
TOTAL ALL LINES	2,081,947	1,696,858	81.50%	96.83%	82.53%	96.57%	71.05%	91.57%
NET PAYOUT %	\$1,099,447		52.81%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	211,000	219,027	103.80%	100.00%	103.80%	99.33%	80.05%	95.24%
GEN LIABILITY	272,732	295,485	108.34%	79.39%	108.34%	78.18%	22.34%	60.18%
AUTO LIABILITY	55,309	12,249	22.15%	76.44%	22.15%	75.06%	24.32%	51.17%
WORKER'S COMP	1,481,335	800,931	54.07%	93.51%	54.57%	92.71%	39.03%	64.07%
TOTAL ALL LINES	2,020,376	1,327,691	65.72%	91.81%	66.08%	90.96%	40.66%	66.45%
NET PAYOUT %	\$617,499		30.56%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	242,500	164,010	67.63%	95.24%	73.70%	86.00%	N/A	N/A
GEN LIABILITY	289,882	62,299	21.49%	60.18%	20.42%	49.00%	N/A	N/A
AUTO LIABILITY	61,981	28,987	46.77%	51.17%	47.54%	45.00%	N/A	N/A
WORKER'S COMP	1,545,189	538,243	34.83%	64.07%	16.67%	52.00%	N/A	N/A
TOTAL ALL LINES	2,139,552	793,539	37.09%	66.70%	24.54%	55.24%	N/A	N/A
NET PAYOUT %	\$342,503		16.01%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 12/31/25

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	1	2	2	3	7	15
December-25	1	2	2	3	8	16
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$4,019
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$1	\$2	\$3,583	\$36,332	\$20,715	\$60,634
December-25	\$1	\$2	\$3,583	\$36,332	\$24,392	\$64,310
NET CHGE	\$0	\$0	\$0	\$0	\$3,677	\$3,677
Ltd Incurred	\$197,073	\$180,540	\$175,090	\$219,027	\$164,010	\$935,740
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	3	2	5	20	20	50
December-25	2	2	4	20	22	50
NET CHGE	-1	0	-1	0	2	0
Limited Reserves						\$13,671
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$22,299	\$120,950	\$233,600	\$268,804	\$49,795	\$695,449
December-25	\$17,092	\$120,950	\$224,026	\$268,684	\$52,786	\$683,539
NET CHGE	(\$5,207)	\$0	(\$9,573)	(\$121)	\$2,992	(\$11,909)
Ltd Incurred	\$217,087	\$348,306	\$376,298	\$295,485	\$62,299	\$1,299,475
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	0	0	1	1	5	7
December-25	0	0	1	1	5	7
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$2,259
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$0	\$0	\$200	\$3,686	\$12,450	\$16,336
December-25	\$0	\$0	\$200	\$3,686	\$11,929	\$15,815
NET CHGE	\$0	\$0	\$0	\$0	(\$521)	(\$521)
Ltd Incurred	\$34,599	\$198,443	\$16,193	\$12,249	\$28,987	\$290,471
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	7	4	15	14	23	63
December-25	7	3	13	13	23	59
NET CHGE	0	-1	-2	-1	0	-4
Limited Reserves						\$23,089
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$142,729	\$112,822	\$437,801	\$444,331	\$96,856	\$1,234,539
December-25	\$162,796	\$66,455	\$369,602	\$401,489	\$361,929	\$1,362,271
NET CHGE	\$20,067	(\$46,367)	(\$68,199)	(\$42,841)	\$265,073	\$127,733
Ltd Incurred	\$896,003	\$758,520	\$1,129,277	\$800,931	\$538,243	\$4,122,974
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	11	8	23	38	55	135
December-25	10	7	20	37	58	132
NET CHGE	-1	-1	-3	-1	3	-3
Limited Reserves						\$16,106
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$165,029	\$233,775	\$675,184	\$753,154	\$179,816	\$2,006,957
December-25	\$179,889	\$187,408	\$597,411	\$710,192	\$451,036	\$2,125,936
NET CHGE	\$14,860	(\$46,367)	(\$77,772)	(\$42,962)	\$271,220	\$118,979
Ltd Incurred	\$1,344,762	\$1,485,809	\$1,696,858	\$1,327,691	\$793,539	\$6,648,660

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

December 31, 2025				
FUND	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	TOTAL RATE * 2025 - 2023
Suburban Municipal	0.90	1.32	1.23	1.14
Monmouth County	0.91	0.90	0.71	0.84
Morris County	1.00	1.39	1.68	1.36
NJ Utility Authorities	1.20	2.25	1.92	1.78
Professional Municipal Management	1.23	1.48	2.18	1.62
Burlington County Municipal JIF	1.30	2.09	1.30	1.56
Bergen County	1.32	1.22	1.42	1.32
Suburban Metro	1.42	1.87	1.55	1.62
Camden County	1.43	1.29	1.33	1.35
NJ Public Housing Authority	1.43	1.54	1.80	1.59
Ocean County	1.45	1.70	1.57	1.57
Atlantic County Municipal JIF	1.71	2.35	2.34	2.14
Gloucester, Salem, Cumberland Counties Municipal JIF	1.78	2.07	1.73	1.86
South Bergen County	1.78	1.77	2.46	2.00
Central New Jersey	2.03	2.00	2.26	2.09
AVERAGE	1.39	1.68	1.70	1.59

**Professional Municipal Management JOINT INSURANCE FUND
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS**

		DATA VALUED AS OF December 31, 2025						
MEMBER_ID	MEMBER	# CLAIMS FOR 12/31/2025	Y.T.D. LOST TIME ACCIDENTS	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2025 - 2023
1	307 Moorestown	0	0	0.00	0.00	1.28	1 Moorestown	0.42
2	304 Evesham	1	2	0.79	1.56	1.62	2 Evesham	1.32
3	306 Maple Shade	0	1	0.93	0.00	1.74	3 Maple Shade	0.91
4	308 Willingboro	1	6	2.05	2.17	3.25	4 Willingboro	2.48
5	305 Evesham Township Fire District	0	2	2.42	3.70	2.56	5 Evesham Township Fire Distri	2.90
Totals:		2	11	1.23	1.48	2.18		1.62

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :	February 18, 2026						
Total Participating Members	5						
Complaint	5						
Percent Compliant	100.00%						

			01/01/26	2026			Land Use
Member Name	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/26	Deductible	Co-Insurance
EVESHAM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
EVESHAM TOWNSHIP FIRE D	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MAPLE SHADE	Yes	Yes	\$ 10,000	\$ 10,000	0%	\$ 10,000	20% of \$1,000,000
MOORESTOWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WILLINGBORO	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 2026 as of February 1, 2026

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2026 Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be 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	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	Online Filing

February 18, 2026

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 January 31, 2026 for Closed Fund Years 1987 to 2021, and Fund Years 2022, 2023, 2024, 2025 and 2026. 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 \$ 25,827.09. This generated an average annual yield of 3.13%. However, we have an unrealized net gain of \$ 1,516.00, adjusting the reported yield to 3.32% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 5,120,775.91.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$0.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 26 Premium Receipts \$ 2,953,188.33

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 72 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 \$ 39,359.53

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 \$8,863,420.99 to a closing balance of \$ 10,881,080.01 showing an increase in the fund of \$ 2,017,659.02.

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. 26-11

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - FEBRUARY 2026**

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>
PERMA RISK MANAGEMENT SERVICES	2025 AATRIX 1099 FILING 02/26	21.70
		21.70
WITHUM SMITH + BROWN, PC	FINAL- PROP. APPR. CLIENT 9150046 2/26	2,797.00
		2,797.00
GANNETT PENNSYLVANIA LOCALIQ	A# 791111 INV 7472724-11949298 12/28/25	7.44
GANNETT PENNSYLVANIA LOCALIQ	A# 791111 INV 7472724-11892762 12/7/25	20.62
		28.06
	Total Payments FY 2025	2,846.76

FUND YEAR 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL RENEWAL 2nd INSTALL 26-27 02/26	229,480.00
		229,480.00
QUAL-LYNX	CLAIM ADJ. SERVICES 02/26	14,620.75
QUAL-LYNX	CLAIM ADJ. SERVICES 01/26 BALANCE	233.33
		14,854.08
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 02/26	2,387.75
		2,387.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/26	58.89
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/26	14,387.42
		14,446.31

THE ACTUARIAL ADVANTAGE	ACTUARY FEE 02/26	3,761.33 3,761.33
QUALCARE, INC.	MANAGED CARE SERVICE INV10985363 2/26	9,178.08 9,178.08
THOMAS TONTARSKI	TREASURER FEE 02/26	1,709.67 1,709.67
HELMER, CONLEY & KASSELMAN, P.A. HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 02/26 ATTORNEY FEES 02/26	1,684.83 1,977.08 3,661.91
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 02/26	619.41 619.41
CONNER STRONG & BUCKELEW	RMC FEE 02/26	13,354.49 13,354.49
	Total Payments FY 2026	293,453.03
	TOTAL PAYMENTS ALL FUND YEARS	296,299.79

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: 2026											
Month Ending: January											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE	104,917.30	813,643.65	(2,100.83)	4,305,446.68	(192.54)	(22.53)	(29.11)	43,129.12	3,575,725.16	22,904.11	8,863,420.99
RECEIPTS											
Assessments	148,936.78	166,766.24	43,703.15	849,472.03	241,986.22	27,950.00	36,451.36	975,071.19	452,305.85	10,545.51	2,953,188.33
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	377.41	2,439.41	416.75	12,908.33	0.00	0.00	0.00	0.00	10,792.04	68.67	27,002.61
Invest Adj	4.76	30.77	5.26	162.77	0.00	0.00	0.00	0.00	136.09	0.86	340.51
Subtotal Invest	382.17	2,470.18	422.01	13,071.10	0.00	0.00	0.00	0.00	10,928.13	69.53	27,343.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	149,318.95	169,236.42	44,125.16	862,543.13	241,986.22	27,950.00	36,451.36	975,071.19	463,233.98	10,615.04	2,980,531.45
EXPENSES											
Claims Transfers	430.20	4,241.42	0.00	34,687.91	0.00	0.00	0.00	0.00	0.00	0.00	39,359.53
Expenses	5,397.75	0.00	0.00	0.00	229,480.00	58,081.00	34,567.50	440,394.75	155,591.90	0.00	923,512.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,827.95	4,241.42	0.00	34,687.91	229,480.00	58,081.00	34,567.50	440,394.75	155,591.90	0.00	962,872.43
END BALANCE	248,408.31	978,638.65	42,024.33	5,133,301.90	12,313.68	(30,153.53)	1,854.75	577,805.56	3,883,367.24	33,519.15	10,881,080.01

REPORT STATUS SECTION

Report Month: January

		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are NOT equal	-\$39,360.23
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2026						
	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 & Investment Balance:	\$8,863,421.72	-	3,598,151.02	149,489.38	7,799.05	5,107,982.27	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$340.48	\$0.00	\$0.00	\$0.00	\$0.00	\$340.48
5	Interest Paid - Cash Instr.s	\$25,486.61	\$0.00	\$12,959.51	\$534.22	\$1,055.72	\$10,937.16
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$1,516.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,516.00
8	Net Investment Income	\$27,343.09	\$0.00	\$12,959.51	\$534.22	\$1,055.72	\$12,793.64
9	Deposits - Purchases	\$3,965,388.70	\$0.00	\$3,002,516.27	\$39,359.53	\$923,512.90	\$0.00
10	(Withdrawals - Sales)	-\$1,935,713.27	\$0.00	-\$962,872.43	-\$48,546.00	-\$924,294.84	\$0.00
	Ending Cash & Investment Balance	\$10,920,440.24	\$0.00	\$5,650,754.37	\$140,837.13	\$8,072.83	\$5,120,775.91
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$931,770.24	\$0.00	\$0.00	\$0.00	\$931,770.24	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$3,855.16	-\$3,855.16	\$0.00	\$0.00
	Balance per Bank	\$11,852,210.48	\$0.00	\$5,654,609.53	\$136,981.97	\$939,843.07	\$5,120,775.91

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
PMM JOINT INSURANCE FUND**

Month	January								
Current Fund Year	2026								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	1,898.39	0.00	1,898.39	1,898.39	0.00	0.00	0.00
	Total	0.00	1,898.39	0.00	1,898.39	1,898.39	0.00	0.00	0.00
2025	Property	139,617.99	430.20	0.00	140,048.19	140,048.19	0.00	0.00	0.00
	Liability	9,513.15	1,021.00	0.00	10,534.15	10,534.15	0.00	0.00	0.00
	Auto	17,057.80	0.00	0.00	17,057.80	17,057.80	0.00	0.00	0.00
	Workers Comp	176,313.89	18,750.93	0.00	195,064.82	195,064.82	0.00	0.00	0.00
	Total	342,502.83	20,202.13	0.00	362,704.96	362,704.96	0.00	0.00	0.00
2024	Property	182,694.64	0.00	0.00	182,694.64	182,694.64	0.00	0.00	0.00
	Liability	26,800.72	3,166.74	0.00	29,967.46	29,967.46	0.00	0.00	0.00
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44	(0.00)	0.00	(0.00)
	Workers Comp	399,441.56	5,000.35	0.00	404,441.91	404,441.91	0.00	0.00	0.00
	Total	617,499.36	8,167.09	0.00	625,666.45	625,666.45	0.00	0.00	0.00
2023	Property	171,507.19	0.00	0.00	171,507.19	171,507.19	0.00	0.00	0.00
	Liability	152,271.38	0.00	0.00	152,271.38	152,271.38	0.00	0.00	0.00
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90	0.00	0.00	0.00
	Workers Comp	759,675.24	5,340.74	0.00	765,015.98	765,015.98	0.00	0.00	0.00
	Total	1,099,446.71	5,340.74	0.00	1,104,787.45	1,104,787.45	0.00	0.00	0.00
2022	Property	180,538.23	0.00	0.00	180,538.23	180,538.23	0.00	0.00	0.00
	Liability	227,355.86	53.68	0.00	227,409.54	227,409.54	(0.00)	0.00	(0.00)
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26	0.00	0.00	0.00
	Workers Comp	692,064.18	3,697.50	0.00	695,761.68	695,761.68	0.00	0.00	0.00
	Total	1,298,401.53	3,751.18	0.00	1,302,152.71	1,302,152.71	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		3,357,850.43	39,359.53	0.00	3,397,209.96	3,397,209.96	0.00	0.00	0.00

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 24, 2026

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

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

LOSS CONTROL SURVEYS

- Township of Moorestown on January 5, 2026
- Township of Moorestown Fire District on January 23, 2026
- Township of Moorestown First Aid Squad on January 23, 2026
- Township of Maple Shade on January 28, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Fund Commissioner's Meeting on January 27, 2026

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

- Schools: Special Education Resources
- Active Shooter and Hostile Events
- Slip & Trip Prevention for Water & Wastewater Utility Best Practices
- High Visibility Apparel Guidance & Best Practices
- Snow & Salt Removal Best Practices
- ADA Accessible Websites for Public Entities Best Practices

MSI FIRE & EMS

- January: Firefighter Cancer Awareness Month
- Blue Light Best Practices
- Pregnancy Law - New Jersey Firefighter Pregnancy Bill A3810/S4823

MSI LAW ENFORCEMENT

- No Law Enforcement Bulletins for the month of January

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
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.

Professional Municipal Management JIF Certificate of Insurance Monthly Report

From 12/22/2025 To 1/21/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - PSE&G I - Township of Willingboro	80 Park Plaza Newark, NJ 07102	RE: Pole Attachment Agreement- Overt Surveillance Equipment Public Service Enterprise Group, its subsidiaries & affiliates are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of utility poles for overt surveillance equipment during the current calendar year.	12/23/2025 #5912150	GL AU EX WC
H - State of New Jersey Dept of I - Township of Moorestown	Health & Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	RE: Moorestown First Aid and Emergency Squad Inc. Evidence of insurance as respects the Moorestown First Aid and Emergency Squad Inc. which is an Additional Named Insured on the above referenced policies. Professional Liability language is included within the Member Manual (General Liability). The Excess Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	1/6/2026 #5924892	GL AU EX WC
H - Maple Shade Twp. Board of I - Township of Maple Shade	Education 170 Frederick Avenue Maple Shade, NJ 08052	RE: Onsite School Resource Officers The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township Officers onsite as School Resource Officers.	1/8/2026 #5960052	GL AU EX WC
H - County of Burlington I - Township of Moorestown	PO Box 6000 Mt. Holly, NJ 08060	RE: Road Work The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road work to any County Roads throughout the Township during the current calendar year.	1/12/2026 #5961124	GL AU EX WC
H - Member Towns of the Professional I - Members of the Professional Municipal	Municipal Management Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to activities by a member municipality of the Professional Municipal Management Joint Insurance Fund as per the Members of the Professional Municipal Management JIF membership list below and while the member municipality is using premises and/or facilities and/or resources of or receiving/providing services to/for another member. The following member municipalities of the Members of the Professional Municipal Management Joint Insurance Fund are	1/15/2026 #5962438	GL AU EX WC

Professional Municipal Management JIF Certificate of Insurance Monthly Report

From 12/22/2025 To 1/21/2026

		Named Insureds and limits shown on this certificate of insurance apply separately to each member municipality and not jointly: Evesham Township Fire District Township of Evesham Township of Maple Shade Township of Moorestown Township of Willingboro		
H - Township of Maple Shade I - Township of Maple Shade	200 Stiles Avenue Maple Shade, NJ 08052	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for Christine Taylor - Tax Collector, effective 01/01/2019; and Domonic Furfari - Treasurer, effective 06/16/2025.	1/20/2026 #5966836	OTH
H - Township of Moorestown I - Township of Moorestown	111 West 2nd Street Moorestown, NJ 08057	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects Jennifer DellaValle - Tax Collector, effective 10/07/2021 and Utility Collector, effective 01/01/2024; and Kathy Rosmando - Treasurer, effective 02/01/2024.	1/20/2026 #5966832	OTH
H - Township of Willingboro I - Township of Willingboro	One Salem Road Willingboro, NJ 08046	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for LaMar Arnold - Tax Collector, effective 01/01/2016; Eusebia Diggs - CFO/Treasurer, effective 01/01/2021; and Anna Payanzo Cotton - Library Treasurer, effective 01/01/2024.	1/20/2026 #5966833	OTH
H - Township of Evesham I - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects Kathy Merkh - Tax Collector, effective 01/01/2015; and Amy Sauls - CFO/Treasurer, effective 01/16/2024.	1/20/2026 #5966834	OTH
H - Evesham Township Fire District	984 Tuckerton Road Marlton, NJ 08054	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond	1/20/2026	OTH

Professional Municipal Management JIF ***Certificate of Insurance Monthly Report***

From 12/22/2025 To 1/21/2026

I - Evesham Township Fire District		covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of Insurance	#5966835	
Total # of Holders: 10				



**Professional Municipal Management JIF
Cumulative Savings Summary
2026**

2026	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
January	38	\$26,388.25	\$9,470.75	\$16,917.50	64%
Grand Total	38	\$26,388.25	\$9,470.75	\$16,917.50	64%

2025	BILL COUNT	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	39	\$25,220.73	\$10,389.78	\$14,830.95	59%
June	55	\$105,576.85	\$28,865.74	\$76,711.11	73%
July	55	\$56,087.23	\$32,561.95	\$23,525.28	50%
August	62	\$31,490.08	\$12,778.78	\$18,711.30	59%
September	28	\$49,510.84	\$15,530.29	\$33,980.55	69%
October	60	\$99,868.96	\$40,377.07	\$59,491.89	60%
November	65	\$121,856.19	\$50,624.26	\$71,231.93	58%
December	57	\$71,745.61	\$17,132.85	\$54,612.76	76%
Grand Total	692	\$795,336.14	\$288,614.48	\$506,721.66	64%



**Professional Municipal Management JIF
1/1/2026 – 1/31/2026**

Top 10 Providers

	BILL COUNT	APPROVED
ONE CALL MEDICAL INC	2	\$1,735.00
OCCUPATIONAL HEALTH CENTERS	5	\$1,506.99
COOPER UNIVERSITY RADIOLOGY	2	\$1,309.10
IVY REHAB NETWORK INC	8	\$865.00
PREMIER ORTHOPAEDIC ASSOCIATES	1	\$661.74
COOPER UNIVERSITY TRAUMA PHYSICIANS, PC	1	\$585.90
VIRTUA MEDICAL GROUP	4	\$539.40
STRIVE PHYSICAL THERAPY	5	\$450.00
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	1	\$396.88
REHAB CLINICS	3	\$321.27
Grand Total	32	\$8,371.28

Savings By Specialty

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	16	\$10,610.00	\$1,636.27	\$8,973.73	85%
MRI/Radiology	4	\$6,089.14	\$3,044.10	\$3,045.04	50%
Occupational Medicine	11	\$5,282.11	\$2,494.18	\$2,787.93	53%
Orthopedic Surgery	4	\$2,179.00	\$1,509.32	\$669.68	31%
Behavioral Health	1	\$230.00	\$230.00	\$0.00	0%
Grand Total	36	\$24,390.25	\$8,913.87	\$15,476.38	63%



Professional Municipal Management JIF
1/1/2026 – 1/31/2026

Workers' Compensation Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	Grand Total
EVESHAM TOWNSHIP	2	0	0	2
MOORESTOWN	3	2	0	5
WILLINGBORO TOWNSHIP	3	1	0	4
Grand Total	8	3	0	11

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JANUARY 27, 2026
MAPLE SHADE MUNICIPAL BUILDING
2:00 PM**

Meeting of 2026 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2026 FUND COMMISSIONERS:

Kevin Aberant, Chairperson	Township of Moorestown	Present
Ivy Carmichael, Secretary	Township of Willingboro	Present
David Pfeiffer	Township of Evesham	Absent
Patrick Lyons	Township of Maple Shade	Present

ALTERNATE FUND COMMISSIONER:

SPECIAL FUND COMMISSIONER:

Dwyane Harris	Township of Willingboro	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Crystal M. Chuck Karen Read
Treasurer	Thomas J. Tontarski
Attorney	Helmer, Conley & Kasselman William Kearns, Esq., Joseph Stringfellow
Claims Service	Qual Lynx Kathy Kissane, Christine Gallagher
Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earl
Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
Risk Management Consultant	Conner Strong & Buckelew Thomas Merchel, Jaclyn Lindsey

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Bill Holden, Moorestown First Aid
Dan Shields, Moorestown First Aid
Chris Chesner, Moorestown Fire District #1

APPROVAL OF MINUTES: November 25, 2025 Open & Closed Minutes
December 25, 2025 Special Meeting Open Minutes

MOTION TO APPROVE CLOSED MINUTES OF NOVEMBER 25, 2025:

Moved: Commissioner Carmichael
Second: Commissioner Lyons
Vote: 3 Ayes - 0 Nays

CORRESPONDENCE: NONE.

Meeting of the 2026 Fund Commissioners called to order by Executive Director, Bradford C. Stokes.

SPECIAL FUND COMMISSIONER:

Dwayne Harris Township of Willingboro

MOTION TO NOMINATE KEVIN ABERANT TO SERVE AS CHAIRPERSON FOR FUND YEAR 2026:

Moved: Commissioner Carmichael
Second: Commissioner Lyons
Vote: Unanimous

MOTION TO NOMINATE IVY CARMICHAEL TO SERVE AS SECRETARY FOR FUND YEAR 2026:

Moved: Commissioner Aberant
Second: Commissioner Lyons
Vote: Unanimous

The Fund Attorney administered the Oaths of Office to the Fund Commissioners.

EXECUTIVE DIRECTOR:

2026 REORGANIZATION RESOLUTIONS

Enclosed in the agenda were the Resolutions necessary to undertake the 2026 Reorganization of the Fund

The Executive Director reviewed Resolution 26-1 Appointing Professionals and Service Organizations, Executive Director said the Fund Auditor formally known as Bowman & Company has now changed their name to PKF O’Conner Davies. Resolution 26-2 Designation of Banking Manager, designating Citizens Bank as banking manager.

Resolution 26-3 Establishment of Public Meeting Procedures and included the meeting schedule for the year. Executive Director reported that we are naming the Burlington County Times the official newspaper for the FUND.

Resolution 26-4 Establishment of a Fiscal Management Plan, Commissioner Patrick Lyons agreed to be one of the check signors. Executive Director advised there were no changes. Cash Management Plan year has been updated to reflect the current fund year of 2026.

Res. 26-5 2026 Risk Management Plan, Underwriting Manager Jonathan Tavares advised some of the changes, supplemented enhancements for flood will be going up from \$75m to \$110m and for high-hazard, from \$50 million

to \$75 million. So some great coverage enhancements there that are reflected in the risk management plan. Crime and Statutory Bond have been updated, MEL elected to increase the overall limit offered to all members from \$2 million to \$5 million. There will be an amendment to reflect a coinsurance for noncompliance with the JCMI best practices within the crime program as adopted at today's meeting, and Res.26-6 Awarding Contract with Lexington Insurance Company for Placement of POL/EPL Liability Coverage.

Motion to adopt Resolutions 26-1 through 26-6

Moved: Commissioner Lyons
Second: Commissioner Aberant
Vote: 3 Ayes - 0 Nays

SPECIAL FUND COMMISSIONER: Executive Director reported with the Fund's membership at four, the bylaws require the appointment of a Special Fund Commissioner in an effort to avoid tying votes. For 2026, Willingboro has this privilege and they have chosen to appoint Dwayne Harris.

MEL, RCF and EJP 2026 REORGANIZATION MEETING: These Fund's 2026 Reorganization meeting was held on January 9, 2026 in Monroe Township. Enclosed in the agenda was a copy of Chairperson Aberant's report on the meeting.

NJ CYBER JIF: The NJ Cyber Risk Management Fund held their Reorganization meeting on January 15th via Zoom. A copy of Chairperson Aberant's report will be distributed after the fund meeting.

2026 ASSESSMENTS: Executive Director reported the 2026 have been sent to all member entities. First installment payments were due by January 15, 2026.

2026 BUDGET: In accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper. Executive Director advised, PERMA has sent the budget to member municipalities and has been filed with the State in a timely manner.

POWER OF COLLABORATION: Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the South Bergen JIF was the 2nd municipal JIF organized in New Jersey and has provided savings of \$296 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

ELECTED OFFICIALS TRAINING: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Executive Director said we expect the course will be uploaded into the MEL's Learning Management System in February.

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 the funds Loss Ratio Analysis report, the actuary's projection for the month of November the Actuarial projection has the fund at 55.24% and the fund came in at 24.55%. This time last year the Fund was at 38.57% in November. Claims Activity Report showed the fund's had 7 less claims in the month of November. Loss Time Accident Frequency is at 1.10 for the month of November.

Executive Director Stokes introduced the Fund's Additional Insured who were in attendance, Bill Holden and Dan Shields with the Moorestown Emergency Squad and Chris Chesner with Moorestown Fire #1. Mr. Stokes thanked

the Commissioners for PERMA's reappointment and expressed that he looked forward to working with the Commissioners for another year.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns thanked the fund for his reappointment and advised it is a pleasure to work with this group of people.

TREASURER: Mr. Tontarski thanked the Fund for his reappointment and advised that he enjoyed serving the JIF and proceeded to review the treasurer's report with the Fund.

Payment of December 2025 Vouchers Resolution 25-27

Fund Year 2025	\$552,833.36
Total	\$552,833.36

Payment of January 2026 Vouchers Resolution 26-7

Closed	\$86,552.00
Fund Year 2025	\$56.26
Fund Year 2026	\$836,904.64
Total	\$923,512.90

MOTION TO APPROVE RESOLUTION 25-27 VOUCHER LIST FOR THE MONTH OF DECEMBER

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

MOTION TO APPROVE RESOLUTION 26-7 VOUCHER LIST FOR THE MONTH OF JANUARY

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

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

December	
2025	\$21,647.90
2024	\$35,564.51
2023	\$61,978.51
2022	\$36,052.64
2021	\$62.50
Closed	0.00
TOTAL	\$155,306.06

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Jonathon Tavares, thanked commissioners and Perma for the reappointment. He advised there was 1 certificate issued from 10/22/2025 to 11/22/2025. He then went on to report on the renewal webinar on all of the changes to the MEL program for 2026, which was recorded and will be posted on the MEL website. Just to recap, it was a very positive year, from a premiums perspective, as well as a coverage enhancing, perspective. All very good and look forward to a positive 2026. He advised coverage bulletins have been posted to the MEL website.

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince thanked everyone for the reappointment and reviewed the risk control activities throughout the months of November and December, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince discussed his upcoming scheduled visits with members.

RISK MANAGER CONSULTANT:

REPORT: RMC, Tom Merchel, thanked everyone for the reappointment and discussed Employment Practices Risk Control Program, coverage questions about volunteers and Community Emergency Response Teams. Mr. Merchel advised the MEL offers MEL Employment Practices Liability (EPL) Helpline and offered links to fire and EMS bulletins within his report.

MANAGED CARE:

REPORT: Ms. Gallagher reported on the cumulative saving summary reported for the year end savings at 64% which is an amount of \$506,721.66.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager, Kathy Kissane, thanked the fund for their reappointment and reported on the updated servicing personnel list as well as a new claims reporting procedure packet. Ms. Kissane advised she had 7 claims 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 Lyons
Vote: 3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

Moved: Commissioner Lyons
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

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

Moved: Commissioner Lyons
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved: Commissioner Lyons
Second: Commissioner Carmichael
Vote: 3 Ayes - 0 Nays.

MEETING ADJOURNED: 2:51pm

NEXT REGULAR MEETING: February 24, 2026

Maple Shade Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY