

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

**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 chose to appoint Dwayne Harris.

**MEL, RCF and EJF 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 15<sup>th</sup> 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
<b>Total</b>	<b>\$552,833.36</b>

**Payment of January 2026 Vouchers Resolution 26-7**

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

**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:**

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

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**

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Crystal Chuck, Account Manager for  
**IVY CARMICHAEL, SECRETARY**