

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – FEBRUARY 24, 2026
VIA ZOOM
2:00 PM**

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

ROLL CALL OF 2025 FUND COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

SPECIAL FUND COMMISSIONER:

Dwayne 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 & Kasselmann William Kearns, Esq., Joseph Stringfellow
Claims Service	Qual Lynx Kathy Kissane
Managed Care Organization	QualCare Christine Gallagher
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Tom Merchel, Jaclyn Lindsey

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Bill Holden, Moorestown First Aid

MOTION TO APPROVE CLOSED MINUTES OF JANUARY 27, 2026:

Moved: Commissioner Pfeiffer

Second: Commissioner Lyons

Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

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. Executive Director reported that the next PRIMA convention will take place in Ft. Lauderdale from June 7th thru the 10th and advised if anyone was interested in attending to reach out to him or Crystal Chuck at the fund office. Resolution 26-8 authorizing travel expense was enclosed in the agenda with the following link for information on the conference

<https://conference.primacentral.org/2026/>

MOTION TO ADOPT RESOLUTION 26-8 AUTHORIZING CONFERENCE ATTENDANCE

Moved: Commissioner Pfeiffer

Second: Commissioner Lyons

Vote: Unanimous

RISK MANAGEMENT PLAN AMENDMENT: Executive Director said 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. Enclosed in the agenda was Resolution 26-9 amending Resolution 26-5.

MOTION TO ADOPT RESOLUTION 26-9 AMENDING THE 2026 PLAN OF RISK MANAGEMENT

Moved: Commissioner Pfeiffer

Second: Commissioner Lyons

Vote: Unanimous

2026 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Executive Director stated 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 – Executive Director discussed the monthly status report from Xcitiium, recapping members’ participation and training to date during closed session.

EJIF WEBSITE: Executive Director said in continuation of their Marketing initiative; EJIF has revised its website. The announcement below was enclosed in the agenda:

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://njefif.org/>.



MEL RENEWAL WEBINAR: MEL Underwriting Manager conducted a webinar on January 26th to review the 2026 renewal. Executive Director said 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. Enclosed in the agenda was the invitation.

2025/2026 ELECTED OFFICIALS SEMINAR: Executive Director said MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. He advised that the course is in the process of being uploaded into the MEL's Learning Management System and the directions to access were enclosed in the agenda.

NJ- GMIS SEMINAR: Executive Director said 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 in the agenda was an article published in the latest edition of the League Magazine. Executive Director said 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 – Executive Director reminded everyone that the Fund will not be meeting in March and that the next meeting will be on April 28th. Enclosed in the agenda was 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

Moved: Commissioner Pfeiffer

Second: Commissioner Lyons

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 said that the quarterly Financial Fast-Track report for the month of December shows the year-end actuarial numbers at about \$131,000 in reserves for the forth quarter which brings total surplus to \$4.9m. Executive Director reported on the funds Loss Ratio Analysis report, the actuary's projection for the month of December has the Fund at 66.70% and the Fund came in at 37.09%. This time last year the Fund was at 40.66%. Claims Activity Report showed the fund's had 3 less open claims for the month of December. Loss Time Accident Frequency is at

1.23 for the month of December. Executive Director reported the annual regulatory filing is up to date, account manager Ms. Chuck, has submitted top of the year filings to the state.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns had no report at this time except to document how you're doing your snow removal and plowing with regards to property damage.

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

Payment of February 2026 Vouchers Resolution 26-11

Fund Year 2025	\$2,846.76
Fund Year 2026	\$293,453.03
Total	\$296,299.79

MOTION TO APPROVE RESOLUTION 26-11 VOUCHER LIST FOR THE MONTH OF FEBRUARY

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of January 2026:

January	
2026	\$1,898.39
2025	\$20,202.13
2024	\$8,167.09
2023	\$5,340.74
2022	\$3,751.18
Closed	0.00
TOTAL	\$39,359.53

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Glenn Prince reviewed the risk control activities through the month, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Prince advised all training opportunities have been listed and posted at njmel.org and encouraged members to take advantage of that.

RISK MANAGER CONSULTANT:

REPORT: RMC, Tom Merchel discussed Americans with Disabilities Act (ADA), Title I,II, & III and special requirements for governmental entities with 50 or more employees.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 10 certificates issued from 12/22/2025 to 1/22/2026.

MANAGED CARE:

REPORT: Ms. Gallagher reported on the cumulative saving summary reported for the year showing monthly savings of 64%, \$26,388.25 billed and \$16,917.50 saved. ONE CALL MEDICAL INC is the Top Medical Provider for the month of January and physical therapy saved 85% for the month of January.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised she had 1 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 Lyons
Second: Commissioner Pfeiffer
Vote: 3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

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

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

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

MOTION TO ADJOURN MEETING:

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

MEETING ADJOURNED: 2:28pm

NEXT REGULAR MEETING: April 28, 2026

Evesham Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY