

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
MAY 26, 2026 – 2:00 PM**

**EVESHAM MUNICIPAL BUILDING
984 TUCKERTON ROAD
MARLTON, NJ 08053**

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. Sending sufficient notice to the Burlington County Times including advertising the Funds link for the web page.**
- 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: MAY 26, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2026 COMMISSIONERS**
- APPROVAL OF MINUTES:** April 28, 2026 Open Minutes **Appendix I**
April 28, 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 Report **Page 16**
.May 2026 Voucher List – Resolution Nos. 26-14 **Page 18**
- SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..... **Page 26**
- RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc...*To Be Distributed***
- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..... **Page 29**
.Cyber Risk Management Compliance – Discussed in closed session
- 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**
- Next Meeting – June 23, 2026 – Willingboro Municipal Complex**
- MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 26, 2026

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **MEL, EJIF & RCF JIFs:** These JIFs are scheduled to meet on Monday June 14, 2026 starting at 10:30AM, at the Forsgate Country Club in Monroe Twp., NJ; copies of Chairman Aberant's reports will be in June agenda.
- ❑ **Cyber JIF:** The Cyber JIF met on May 21, 2026 at 1:30PM virtually; a copy of Chairman Aberant's report will be in the June agenda.
- ❑ **Cyber Risks & Alerts Memo:** Attached on **page 3** you will find a memorandum and two cyber risk alerts issued by Underwriting Manager, Edward Cooney as distributed April 30th via email by the Fund Office.

An additional Memorandum issued by the Underwriting Manager discussing the breach of vendor SDL/Gov Pilot can be found on **page 7** as distributed May 15th via email by the Fund Office.

- ❑ **2026 PRIMA Conference:** As a reminder, Board Members are authorized to attend the Annual Public Risk Management Association's (PRIMA) annual conference that will be held in Ft. Lauderdale from June 7-10. If you are interested in attending this year's conference, please contact the fund office. Please see this link for information on the conference: <https://conference.primacentral.org/2026/>
- ❑ **2026 MEL, MR HIF & NJCE JIF Educational Seminar:** The 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. More than 250 people attended each day.

PERMA is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official (RPPO). We are still waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators. We have already provided date to the Insurance Institute for Accountants, Lawyers and Insurance Producers credits.

- ❑ **Xcitem Cyber Security Report:** The Xcitem Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **2025/2026 Elected Officials Seminar:** The Annual Elected Officials Seminar has been uploaded into the MEL’s Learning Management System. The program is available through the end of May. A copy of the directions can be found on **page 9**.
- ❑ **2026 Financial Disclosures:** As of the April 30th deadline, all fund commissioners have filed their disclosure statement and all fund professionals have filed.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2025, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.
- ❑ **Power of Collaboration Ad:** Attached on **page 10** of the agenda is the latest in a series of advertisements to appear in the League Magazine. The ad highlights MEL Model Policies and training address critical member needs. A broad range of onsite training and best practices models addressing essential operational needs, policies and accreditation requirements are available to members.
- ❑ **2026 Policies:** The Fund Office is in the final stages of generating member’s coverage documents and will now begin uploading member manuals and commercial policies to Origami.

❑ **Due Diligence Reports:**

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

Memo To: Joint Insurance Fund Commissioners (via bcc)
Cyber JIF Members

CC: Risk Management Consultants

From: Edward Cooney, Underwriting Manager

Subject: Cyber Risk Alerts & Scams

Attached are 2 Cyber Risk Alerts:

1. Summarizes an actual scam emailed to a member mirroring a joint insurance fund billing communication.
2. Outlines recent scam communications sent to residents mimicking town procedures. Towns can distribute this attachment as a warning to its residents. (Can edit specific town information at the bottom.)

For more information or details, contact the Underwriting Manager or your local JIF Executive Director.

Thank you



SCAM ALERT: CYBER CRIMINALS ARE IMPERSONATING OUR TOWN

Scammers are posing as our Town to trick residents into paying fake bills—such as Board of Adjustment fees and tax bills.



WHAT TO KNOW

- Scammers may send emails, texts, calls, or letters that look official.
- They may use our Town's name, logo, and even official-looking seals.
- Their goal is to steal your money or personal information.

The Town will **NEVER** demand immediate payment or payment by gift card, wire transfer, or cryptocurrency.

HOW TO PROTECT YOURSELF



VERIFY BEFORE YOU PAY

If you receive a bill or payment request, contact the Town directly using a phone number or email from our official website—not the contact information in the message or bill.



CHECK FOR RED FLAGS

- Be suspicious of:
- Unexpected bills
 - Urgent payment demands
 - Threats of penalties or legal action
 - Poor grammar or spelling
 - Links or attachments in emails or texts



DON'T CLICK. DON'T OPEN.

Do not click on links or open attachments in emails or texts about bills. Visit our official website directly to make a payment or check your account.



CONTACT THE TOWN DIRECTLY

When in doubt, call the Town using the official number listed on our website or a recent statement you trust.



PROTECT YOUR INFORMATION

The Town will never ask for your full SSN, bank account, or credit card information by email, text, or phone.



REPORT IT

If you believe you've been targeted by a scam:

- Contact the Town Office
- Report it to local law enforcement
- File a complaint with the Federal Trade Commission (FTC) [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



WHEN IN DOUBT, REACH OUT.

We're here to help keep our community safe.



YOUR TOWN. YOUR COMMUNITY. OUR PRIORITY.

Thank you for helping us protect our community.



Visit our official website:

[YOURTOWNWEBSITE.GOV]



When Routine Becomes Risky

"It looked exactly like every other email.....until it didn't."

Our Joint Insurance Fund members and professionals operate collaboratively, relying on consistent, trusted communication for everything from risk management advice to assessments. These processes are routine, predictable, and – under normal circumstances – reliable. That predictability is exactly what made the member vulnerable.

The Situation

A cyber attacker gained visibility into email communications between the JIF and one of its members. This was not a loud or disruptive breach. There was no ransomware, no system outage – just quiet observation. The attacker likely compromised an email account of the member, allowing them to monitor real correspondence over time. They studied:

- ✓ The tone and structure of assessment emails
- ✓ Timing and frequency of communications
- ✓ Names, titles, and signature blocks
- ✓ Payment expectations and workflows

With this intelligence, the attacker didn't need to guess – they **replicated reality**.

The Attempt

At the right moment, the attacker inserted themselves into the process. They sent a fraudulent email that closely mirrored legitimate JIF communications. The message requested an additional or modified payment, using familiar language and formatting. It carried urgency, but not enough to raise immediate alarm. To an untrained eye, it was indistinguishable from prior legitimate requests.

This is a classic **Business Email Compromise (BEC)** scenario—where trust, not technology, is the primary target.

For details, contact the Underwriting Manager or
your local JIF Executive Director





The Outcome

Fortunately, the attempt was identified before funds were transferred. Subtle inconsistencies triggered a closer look, and the request was halted. When the email instructed the member to change their payment method, they decided to contact the JIF office using the phone number they already have on hand to confirm the legitimacy of the email before funds were transferred.

But the near miss exposed a critical reality: **The attacker didn't break the system – they blended into it.**

Key Takeaways

- ✓ **Email is not inherently trustworthy**, even when it appears internal or familiar
- ✓ **Attackers study behavior**, not just systems
- ✓ **Routine financial processes are prime targets** for manipulation
- ✓ **A single compromised account can expose an entire workflow**

Treat every financial request as untrusted until independently verified.

Implement immediate safeguards:

- ✓ Require **out-of-band verification** (phone call to a known contact) for any payment request or change
- ✓ Enforce **dual authorization** for all disbursements
- ✓ Deploy **multi-factor authentication (MFA)** across all email accounts
- ✓ Audit and monitor **email forwarding rules and login activity**
- ✓ Train staff to recognize **Business Email Compromise tactics**

For more information or details, contact the
Underwriting Manager or your local JIF Executive
Director



Memo to: Fund Commissioners
Risk Management Consultants
Joint Insurance Funds

From: Edward Cooney
Underwriting Manager

Yesterday we learned of a breach to a common outsourced vendor used by large numbers of members: SDL (Spatial Data Logic) aka GovPilot. **We have worked with the Cyber insurer to mass report potentially affected members. Please let us know if you have been affected.** We encourage members with questions or who need assistance on next steps to also call the AXA XL hotline to begin working through the actual or potential issues.

Below is what we know at this time, including SDL's email to customers.

- **Vendor:** SDL (aka GovPilot) <https://getsdl.com/>
- **Timeline:** Unaware when breach started, but platform was down for the last 72 hours (allegedly up and running again yesterday)
- **Potential Impacts:** Each organization using SDL products will have a different situation, but there is potential for at least personally identifiable information (PII), customer credit card data, and interruption of operations

Until we know more, we strongly encourage members to ensure they are utilizing unique passwords as work than those used on the SDL platform. Also, be wary of the data continuously being shared. Most importantly, reach out to SDL for information about the event.

SDL CEO's Email

May 14, 2026

Dear SDL Customers,

Before anything else, I want to acknowledge that the last few days have been stressful and exhausting; and that falls on me. While our team has worked hard to restore systems, I have spoken with a number of you directly and I recognize that my communication throughout this has been lacking. For many of you, that has had a greater negative impact than the outage itself. That's on me to fix, and I'm committed to doing better from here forward, starting with this letter.

I am writing to inform you of a recent security incident affecting the SDL Hosted Desktop Environment and to share what we know at this time.

On May 11, 2026, we became aware of irregular activity within the SDL Hosted Desktop Environment. In response, we promptly shut down the affected systems and launched an investigation to determine the nature and scope of the event. We have engaged experienced third-party cybersecurity specialists to assist with the investigation and are working in coordination with law enforcement. Our investigators are currently assessing the full scope of the incident, and that work is ongoing.

We are committed to being as transparent as possible with you. At the same time, investigations of this type are complex and take time, and it is important that we allow the investigation to run its course so that we do not share information that later proves to be inaccurate or incomplete. We appreciate your patience as we work through this carefully.

Please know that if the investigation identifies any information that would require notification to carriers or that raises privacy concerns affecting you, we are committed to communicating that to you as promptly as possible. We will continue to provide relevant updates as the investigation progresses.

I recognize that the level of detail we are able to share at this stage is likely less than what you are hoping for. If you have concerns about specific information, files, or other matters that may impact you, I would welcome the opportunity for a one-on-one conversation. Please reach out to our Customer Success team, who is serving as our single point of contact for customer inquiries related to this matter, at success@getsdl.com, and we will set up time to talk through your specific concerns directly.

Maximizing the security of the information in our care remains a top priority. Based on what we learn through this investigation, we will take action as needed to further enhance our existing security policies and procedures.

Thank you for your patience, your partnership, and your continued trust in SDL/GovPilot.

*Sincerely,
Javier Muniz
Chief Executive Officer
SDL/GovPilot*



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 2026 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.



MEL Model Policies and Training Address Critical Member Needs

A broad range of onsite training and best practices models addressing essential operational needs, policies and accreditation requirements are available

ACCREDITATION PLUS FOR LAW ENFORCEMENT

Provides 80 model policies that meet and exceed accreditation standards and provide critical best practices to strengthen operations and mitigate risk.

LAW ENFORCEMENT TRAINING

More than 4,000 officers have attended 105 classes designed to strengthen supervisory skills, and operational practices. Over 550 onsite risk control visits have been conducted during the past three years.

SAFETY

The MEL Safety Institute offers 45 model policies on a wide range of health and safety topics including Protecting Minors from Abuse, Transitional Duty and Artificial Intelligence.

CYBER SECURITY

A comprehensive risk management program including security services and bulletins is available from the Cyber JIF.

ENVIRONMENTAL RISK MANAGEMENT

Regulatory requirements, standard operating procedures and guidance, checklists and tutorials addressing a broad range of environmental issues are available from the E-JIF.

ONLINE TRAINING

MSI Live offers online interactive instructor-led courses on safety and risk control. MSI Now includes 200 training videos available 24/7 on demand.

PERSONNEL

The updated MEL Model Personnel Policies and Procedures including training programs are available online.

Information regarding these programs can be downloaded from the MEL, Cyber JIF and E-JIF websites. For assistance contact your JIF Executive Director or the MSI Help Line (866) 661-5120 during business hours.

"The MEL provides its members with the tools and training needed to ensure safe, secure, and environmentally responsible communities and meet essential regulatory requirements."



JOSEPH CRISCUOLO

*Business Administrator,
Township of East Brunswick
Chairman,
Municipal Excess Liability
Residual Claims Fund*

MEMBERSHIP

To apply for membership in a local joint insurance fund participating in the MEL, contact:

**The Municipal
Excess Liability Joint
Insurance Fund**
njmel.org
(201) 881-2632



**THE POWER OF
COLLABORATION**

njmel.org

Professional Municipal Mgmt Joint Insurance Fund

**CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

3/31/2026

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	164,000	178,866	109.06%	100.00%	110.08%	100.00%	114.79%	100.00%
GEN LIABILITY	286,842	353,306	123.17%	96.38%	121.43%	96.23%	130.79%	91.95%
AUTO LIABILITY	55,642	198,443	356.64%	93.62%	356.64%	93.27%	446.59%	88.81%
WORKER'S COMP	1,353,000	760,407	56.20%	99.57%	56.12%	99.52%	60.13%	98.57%
TOTAL ALL LINES	1,859,484	1,491,022	80.18%	98.94%	79.94%	98.87%	87.41%	97.38%
NET PAYOUT %	\$1,309,516		70.42%					

FUND YEAR 2023 – LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	169,000	175,598	103.90%	100.00%	103.90%	100.00%	129.17%	100.00%
GEN LIABILITY	301,156	358,298	118.97%	91.95%	119.14%	91.38%	98.98%	82.70%
AUTO LIABILITY	51,791	16,193	31.27%	88.81%	31.27%	88.30%	30.88%	80.03%
WORKER'S COMP	1,560,000	1,069,392	68.55%	98.57%	68.53%	98.43%	68.22%	95.33%
TOTAL ALL LINES	2,081,947	1,619,481	77.79%	97.49%	77.80%	97.28%	76.69%	93.50%
NET PAYOUT %	\$1,167,112		56.06%					

FUND YEAR 2024 – LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	211,000	219,027	103.80%	100.00%	103.80%	100.00%	78.14%	96.43%
GEN LIABILITY	272,732	374,175	137.20%	82.70%	137.50%	81.65%	32.28%	66.07%
AUTO LIABILITY	55,309	8,562	15.48%	80.03%	22.15%	78.92%	23.05%	59.58%
WORKER'S COMP	1,481,335	791,925	53.46%	95.33%	53.46%	94.80%	46.00%	78.67%
TOTAL ALL LINES	2,020,376	1,393,689	68.98%	93.69%	69.20%	93.13%	46.87%	78.30%
NET PAYOUT %	\$633,226		31.34%					

FUND YEAR 2025 – LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	242,500	157,764	65.06%	96.43%	66.30%	96.03%	22.63%	23.00%
GEN LIABILITY	289,882	60,945	21.02%	66.07%	22.44%	64.20%	3.02%	6.00%
AUTO LIABILITY	61,981	276,707	446.44%	59.58%	49.54%	56.96%	19.62%	6.00%
WORKER'S COMP	1,545,189	629,013	40.71%	78.67%	42.70%	74.88%	1.60%	3.00%
TOTAL ALL LINES	2,139,552	1,124,429	52.55%	78.42%	42.83%	75.31%	4.69%	5.76%
NET PAYOUT %	\$559,146		26.13%					

FUND YEAR 2026 – LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	282,479	103,956	36.80%	23.00%	13.62%	13.00%	N/A	N/A
GEN LIABILITY	316,295	7,711	2.44%	6.00%	0.11%	2.50%	N/A	N/A
AUTO LIABILITY	82,889	14,520	17.52%	6.00%	9.29%	2.50%	N/A	N/A
WORKER'S COMP	1,631,141	48,721	2.99%	3.00%	1.30%	2.00%	N/A	N/A
TOTAL ALL LINES	2,312,804	174,908	7.56%	5.96%	2.93%	3.43%	N/A	N/A
NET PAYOUT %	\$35,532		1.54%					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 03/31/26

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	2	2	3	6	6	19
March-26	1	2	3	4	13	23
NET CHGE	-1	0	0	-2	7	4
Limited Reserves						\$6,285
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$1	\$4,091	\$36,057	\$14,932	\$34,815	\$89,897
March-26	\$1	\$4,091	\$36,057	\$7,321	\$97,080	\$144,551
NET CHGE	\$0	\$0	\$0	(\$7,611)	\$62,265	\$54,654
Ltd Incurred	\$178,866	\$175,598	\$219,027	\$157,764	\$103,956	\$835,211
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	2	4	20	21	2	49
March-26	2	4	19	20	8	53
NET CHGE	0	0	-1	-1	6	4
Limited Reserves						\$12,031
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$116,147	\$119,996	\$344,910	\$54,511	\$335	\$635,899
March-26	\$119,897	\$117,666	\$341,984	\$50,411	\$7,711	\$637,669
NET CHGE	\$3,750	(\$2,330)	(\$2,927)	(\$4,100)	\$7,376	\$1,770
Ltd Incurred	\$353,306	\$358,298	\$374,175	\$60,945	\$7,711	\$1,154,434
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	0	1	1	5	5	12
March-26	0	1	0	6	10	17
NET CHGE	0	0	-1	1	5	5
Limited Reserves						\$16,039
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$0	\$200	\$3,686	\$13,649	\$7,700	\$25,235
March-26	\$0	\$200	\$0	\$259,441	\$13,020	\$272,661
NET CHGE	\$0	\$0	(\$3,686)	\$245,792	\$5,320	\$247,426
Ltd Incurred	\$198,443	\$16,193	\$8,562	\$276,707	\$14,520	\$514,425
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	3	12	14	21	17	67
March-26	2	12	14	18	21	67
NET CHGE	-1	0	0	-3	4	0
Limited Reserves						\$15,584
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$63,604	\$333,672	\$386,185	\$288,786	\$13,089	\$1,085,337
March-26	\$61,607	\$330,411	\$382,422	\$248,110	\$21,565	\$1,044,114
NET CHGE	(\$1,997)	(\$3,261)	(\$3,763)	(\$40,677)	\$8,475	(\$41,222)
Ltd Incurred	\$760,407	\$1,069,392	\$791,925	\$629,013	\$48,721	\$3,299,457
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	7	19	38	53	30	147
March-26	5	19	36	48	52	160
NET CHGE	-2	0	-2	-5	22	13
Limited Reserves						\$13,119
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$179,752	\$457,960	\$770,839	\$371,878	\$55,939	\$1,836,368
March-26	\$181,505	\$452,369	\$760,463	\$565,282	\$139,375	\$2,098,995
NET CHGE	\$1,753	(\$5,591)	(\$10,376)	\$193,404	\$83,436	\$262,627
Ltd Incurred	\$1,491,022	\$1,619,481	\$1,393,689	\$1,124,429	\$174,908	\$5,803,528

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
			March 31, 2026	
FUND	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
Monmouth County	0.35	0.96	0.92	0.88
Professional Municipal Management	0.42	1.34	1.48	1.29
Morris County	0.67	1.23	1.41	1.25
South Bergen County	0.73	2.10	1.79	1.81
Ocean County	0.83	1.56	1.74	1.55
Bergen County	0.95	1.49	1.20	1.30
Atlantic County Municipal JIF	1.11	1.91	2.38	2.05
Burlington County Municipal JIF	1.15	1.49	2.04	1.70
NJ Public Housing Authority	1.23	1.54	1.71	1.58
Camden County	1.33	1.58	1.26	1.41
NJ Utility Authorities	1.37	1.50	2.51	1.93
Suburban Metro	1.70	1.56	1.87	1.71
Gloucester, Salem, Cumberland Counties Municipal JIF	1.78	2.06	2.07	2.03
Central New Jersey	1.78	2.23	2.00	2.08
Suburban Municipal	2.14	1.10	1.32	1.31
AVERAGE	1.17	1.58	1.71	1.59

* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Professional Municipal Management JOINT INSURANCE FUND									
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF March 31, 2026									
MEMBER_ID	MEMBER	** # CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2026 - 2024	
1	304 Evesham	0	0	0.00	1.19	1.56	1 Evesham	1.22	
2	305 Evesham Township Fire Distri	0	0	0.00	2.42	3.70	2 Evesham Township Fire Distri	2.70	
3	306 Maple Shade	0	0	0.00	0.93	0.00	3 Maple Shade	0.42	
4	307 Moorestown	0	0	0.00	0.00	0.00	4 Moorestown	0.00	
5	308 Willingboro	1	1	1.25	2.05	2.17	5 Willingboro	2.00	
Totals:			1	1	0.42	1.34	1.48	1.29	

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)
 * Member does not participate in the FUND for Workers' Comp coverage
 ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report
 *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2025 Loss Time Accident Frequency as of	March 31, 2025	0.00
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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund							
Data Valued As of :		May 20, 2026					
Total Participating Members		5					
Complaint		5					
Percent Compliant		100.00%					
		01/01/26		2026		Land Use	
		EPL		POL		Co-Insurance	
Member Name		Checklist Submitted	Compliant	Deductible	Deductible	01/01/26	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
* Member does NOT participate in EPL coverage							

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2026 as of May 1, 2026

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2026 Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	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	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

May 20, 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 one month period ending April 30, 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 \$ 26,809.69. This generated an average annual yield of 3.13%. However, we have an unrealized net loss of \$ 5327.29, adjusting the reported yield to 2.48% for the period. Our Portfolio Investment with J.C.M.I. is valued at \$ 5,131,818.90

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$4,452.05
Salvage Receipts \$ 7,200.00
Overpayment Reimbursements \$ 0.00
FY 26 Premium Receipts \$ 64,968.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 162 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 \$ 92,943.71

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 \$10,275,119.07 to a closing balance of \$ 10,212,379.17 showing a decrease in the fund of \$ 62,739.90.

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. 26-14

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - MAY 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.

<u>FUND YEAR 2025</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	EVESHAM TWP. FIRE DEPARTMENT	2025 SAFETY INCENTIVE AWARD 05/26	1,500.00 1,500.00
	WILLINGTON TOWNSHIP	2025 SAFETY INCENTIVE AWARD 05/26	2,500.00 2,500.00
	PKF O'CONNOR DAVIES, LLP	PROGRESS- 25 Y/E AUDIT CLIENT 3504616	12,000.00 12,000.00
	EVESHAM TOWNSHIP	2025 SAFETY INCENTIVE AWARDS 05/26	2,500.00 2,500.00
	MOORESTOWN TOWNSHIP	2025 SAFETY INCENTIVE AWARDS 05/26	2,500.00 2,500.00
		Total Payments FY 2025	21,000.00
<u>FUND YEAR 2026</u>			
	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	MUNICIPAL EXCESS LIABILITY JIF	FPB Q2 2026 05/26	5,397.75 5,397.75
	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY Q2 2026 05/26	177,473.00
	MUNICIPAL EXCESS LIABILITY JIF	MEL Q2 2026 05/26	262,921.75 440,394.75
	QUAL-LYNX	CLAIMS ADJ. SERV FOR 05/26 QL26-1469	14,620.75 14,620.75
	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 05/26	2,387.75 2,387.75
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	55.63
	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/26	14,387.42 14,443.05
	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/26	3,761.33 3,761.33
	QUALCARE, INC.	MC SERVICES INV 133163653 05/26	9,178.08 9,178.08

THOMAS TONTARSKI	TREASURER FEE 05/26	1,709.67 1,709.67
HELMER, CONLEY & KASSELMAN, P.A. HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 05/26 ATTORNEY FEES 05/26	1,684.83 1,977.08 3,661.91
MUNICIPAL EXCESS LIABILITY JIF	MSI Q2 2026 05/26	5,435.25 5,435.25
USA TODAY MEDIA CORP	A# 791111- 7659845 122107200 FOR 04/26	30.14 30.14
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 05/26	619.41 619.41
ACCESS	INV 12159444 DEPT 413 04/30/26	107.75 107.75
CONNER STRONG & BUCKELEW	RMC FEE 05/26	13,354.49 13,354.49
	Total Payments FY 2026	515,102.08
	TOTAL PAYMENTS ALL FUND YEARS	536,102.08

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: April		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN BALANCE		235,710.71	888,155.36	41,590.48	4,970,707.03	(213,525.04)	(29,732.96)	2,403.25	592,477.91	3,753,700.06	33,632.29	10,275,119.07
RECEIPTS												
Assessments		3,276.50	3,668.74	961.44	18,687.77	5,323.52	614.88	0.00	21,450.86	9,950.40	231.99	64,166.10
Refunds		11,652.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,652.05
Invest Pymnts		526.93	1,835.28	377.53	10,271.45	0.00	0.00	0.00	0.00	7,805.92	69.49	20,886.60
Invest Adj		9.99	34.78	7.15	194.65	0.00	0.00	0.00	0.00	147.91	1.31	395.79
Subtotal Invest		536.92	1,870.06	384.68	10,466.10	0.00	0.00	0.00	0.00	7,953.83	70.80	21,282.39
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		15,465.47	5,538.80	1,346.12	29,153.87	5,323.52	614.88	0.00	21,450.86	17,904.23	302.79	97,100.54
EXPENSES												
Claims Transfers		25,226.08	12,216.61	2,537.87	51,088.15	0.00	0.00	0.00	0.00	0.00	0.00	91,068.71
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68,771.72	0.00	68,771.72
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		25,226.08	12,216.61	2,537.87	51,088.15	0.00	0.00	0.00	0.00	68,771.72	0.00	159,840.43
END BALANCE		225,950.10	881,477.54	40,398.73	4,948,772.74	(208,201.52)	(29,118.08)	2,403.25	613,928.77	3,702,832.57	33,935.08	10,212,379.17

REPORT STATUS SECTION

Report Month: April

		Balance Differences
Opening Balances:	Opening Balances are NOT equal	-\$40,018.89
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	-\$62,124.67
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
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 & Investm	\$10,315,137.95	-	5,041,272.87	141,432.83	7,017.11	5,125,415.14
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$395.79	\$0.00	\$0.00	\$0.00	\$0.00	\$395.79
5 Interest Paid - Cash Inst	\$26,413.90	\$0.00	\$14,459.33	\$419.31	\$0.00	\$11,535.26
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,527.29	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,527.29
8 Net Investment Income	\$21,282.40	\$0.00	\$14,459.33	\$419.31	\$0.00	\$6,403.76
9 Deposits - Purchases	\$237,207.54	\$0.00	\$77,367.11	\$91,068.71	\$68,771.72	\$0.00
10 (Withdrawals - Sales)	-\$299,124.05	\$0.00	-\$137,668.56	-\$92,421.85	-\$69,033.64	\$0.00
Ending Cash & Investment	\$10,274,503.84	\$0.00	\$4,995,430.75	\$140,499.00	\$6,755.19	\$5,131,818.90
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$102,266.95	\$0.00	\$0.00	\$59,109.90	\$43,157.05	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$10,376,770.79	\$0.00	\$4,995,430.75	\$199,608.90	\$49,912.24	\$5,131,818.90

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		April				
Current Fund Year		2026				
		1.	2.	3.	4.	5.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April
2026	Property	6,875.54	15,105.22	7,200.00	14,780.76	14,780.76
	Liability	0.00	42.00	0.00	42.00	42.00
	Auto	1,500.00	2,537.87	0.00	4,037.87	4,037.87
	Workers Comp	27,156.77	20,745.85	0.00	47,902.62	47,902.62
	Total	35,532.31	38,430.94	7,200.00	66,763.25	66,763.25
2025	Property	150,443.60	2,696.86	4,452.05	148,688.41	148,688.41
	Liability	10,534.15	462.10	0.00	10,996.25	10,996.25
	Auto	17,265.39	0.00	0.00	17,265.39	17,265.39
	Workers Comp	380,903.14	21,298.03	0.00	402,201.17	402,201.17
	Total	559,146.28	24,456.99	4,452.05	579,151.22	579,151.22
2024	Property	182,969.64	7,424.00	0.00	190,393.64	190,393.64
	Liability	32,190.94	10,592.99	0.00	42,783.93	42,783.93
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	409,502.97	2,714.18	0.00	412,217.15	412,217.15
	Total	633,225.99	20,731.17	0.00	653,957.16	653,957.16
2023	Property	171,507.19	0.00	0.00	171,507.19	171,507.19
	Liability	240,631.24	156.56	0.00	240,787.80	240,787.80
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	738,980.63	5,524.06	0.00	744,504.69	744,504.69
	Total	1,167,111.96	5,680.62	0.00	1,172,792.58	1,172,792.58
2022	Property	178,864.56	0.00	0.00	178,864.56	178,864.56
	Liability	233,408.84	962.96	0.00	234,371.80	234,371.80
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	698,799.49	806.03	0.00	699,605.52	699,605.52
	Total	1,309,516.15	1,768.99	0.00	1,311,285.14	1,311,285.14
Closed FY	Property	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
	TOTAL	3,704,532.69	91,068.71	11,652.05	3,783,949.35	3,783,949.35

SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/2	WTLINGBORO TWP.	2024319938	STANLEY BETHEA	W/C	2023	33333.33	
TOTAL-FEB.						33333.33	
TOTAL- YTD							33,333.33
3/3	EVESHAM TWP.	2024310025	EVESHAM TWP.	PR	2022	1761.76	
TOTAL-MAR,						1761.76	
TOTAL- YTD							35,095.09
4/6	EVESHAM TWP.	2026382935	EVESHAM TWP.	PR	2025	4102.05	
4/8	MAPLE SHADE TWP.	2025356692	MAPLE SHADE TWP.	PR	2025	350.00	
TOTAL-APR,						4452.05	
TOTAL- YTD							39,547.14



MX6F39131102 - MUN EX LIAB JT FD

Statement of Change in Net Assets
Market Value

04/30/2026

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

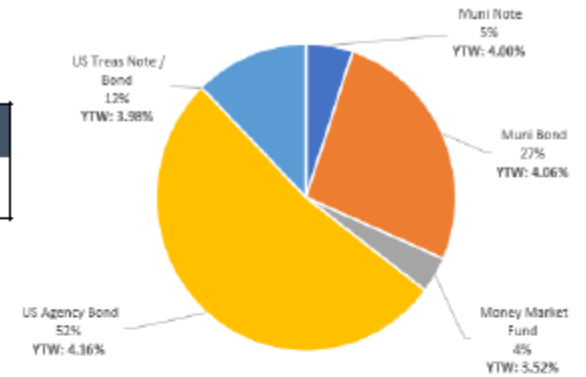
	Current Period		Fiscal Year To Date	
	04/01/2026	04/30/2026	01/01/2026	04/30/2026
NET ASSETS - BEGINNING OF PERIOD		47,576,753.08		47,414,932.16
		<u>47,576,753.08</u>		<u>47,414,932.16</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	114,421.62		447,417.80	
REALIZED GAIN/LOSS	0.00		-2,622.22	
UNREALIZED GAIN/LOSS-INVESTMENT	-51,307.30		-192,392.15	
ACCRETION/AMORTIZATION	3,673.93		13,096.00	
TOTAL INVESTMENT INCOME		<u>66,788.25</u>		<u>265,499.43</u>
TOTAL RECEIPTS		<u>66,788.25</u>		<u>265,499.43</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	1,191.13		4,770.21	
INVESTMENT ADVISORY FEES	4,963.02		34,895.12	
CONSULTING	1,191.13		4,770.21	
TOTAL ADMINISTRATIVE EXPENSES		<u>7,345.28</u>		<u>44,235.54</u>
TOTAL DISBURSEMENTS		<u>7,345.28</u>		<u>44,235.54</u>
NET ASSETS - END OF PERIOD		<u><u>47,636,196.05</u></u>		<u><u>47,636,196.05</u></u>

Muni Excess Liability Joint Insurance Fund

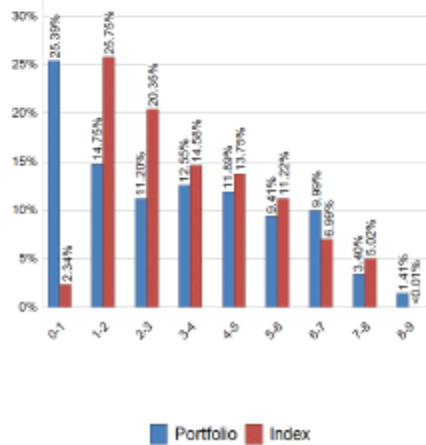
As of 04/30/2026	
Portfolio Total Par	\$ 350,498,000
Principal Market Value	\$ 329,436,575
Accrued Interest	\$ 14,960,423
Market Value Plus Accrued	\$ 344,396,999
Total Revenue YTD	\$ 2,316,892
NAV	\$ 10.7229
Average Maturity (yrs)	4.05
Modified Duration	3.14
Book Yield	3.03%
Yield to Maturity / Call	4.08%
Projected Coupon Income	\$ 9,001,202

As of 04/30/2026	QTD	YTD	1YR	3YR	Since Inception
MEL (Gross)	0.10%	0.53%	3.98%	4.28%	4.23%
Bloomberg Govt Intermediate	0.09%	0.14%	2.96%	3.49%	3.68%

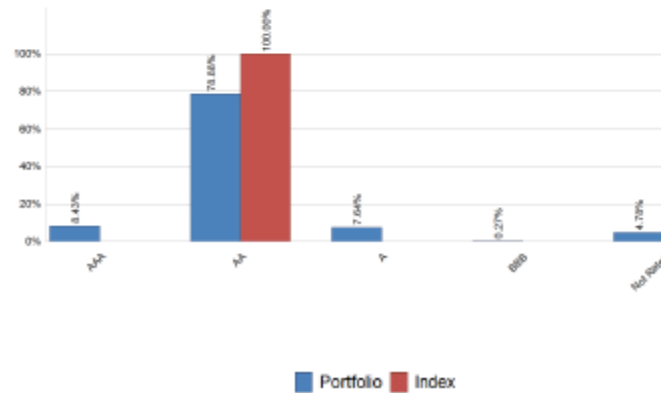
*account funding inception 2/3/23



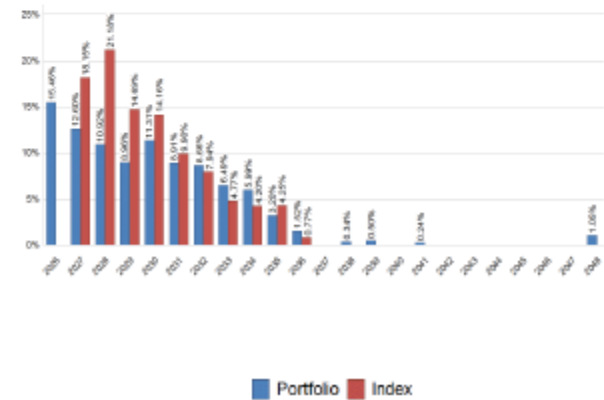
Modified Duration



Rating



Maturity



SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: May 26, 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 Sr. 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 April 20, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of April

MEETINGS ATTENDED

- Fund Commissioner's Meeting on April 28, 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

- Distracted Driver Awareness Month
- Pool Manager Best Practices
- Tree Work Near Electrical Hazards Best Practices
- Camp Counselors Supervisor Best Practices
- Family Medical Leave Acts New Jersey & Federal
- Spray Park Best Practices

MSI FIRE & EMS

- Cathy's Law: Social Media Best Practices
- Rehabilitation Best Practice

MSI LAW ENFORCEMENT

- Police Vehicle Crash Prevention, Investigation, and Accountability

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	2

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 3/22/2026 To 4/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Canon Financial Services, Inc. I - Township of Willingboro	ISAOA PO Box 3547 Bellevue, WA 98009	RE: Canon Image Press V800 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects the Canon Image Press V800.	3/23/2026 #6183815	GL AU EX WC OTH
H - NJ Transit I - Township of Willingboro		RE: Bus Signs/Shelters NJ Transit and Sponsor are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the installation of bus signs and shelters throughout the Township. 30 days' notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	3/31/2026 #6223460	GL AU EX WC OTH
H - Canon Financial Services, Inc. I - Township of Willingboro	ISAOA PO Box 3547 Bellevue, WA 98009	RE: Canon Image Press V800 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects the Canon Image Press V800. Theft is included in the Property Policy.	4/2/2026 #6258739	GL AU EX WC OTH
H - Burlington County Emergency I - Township of Moorestown	Services Training Center 53 Academy Drive PO Box 6000 Westampton, NJ 08060	RE: Use of Premises- Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of premises by Moorestown Fire District No.1 for training during the current calendar year.	4/14/2026 #6276628	GL AU EX WC
H - Burlington County Board of I - Township of Evesham	County Commissioners 49 Rancocas Road Eastampton, NJ 08060	RE: Burlington County History Partnership Program Grant 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 the Burlington County History Partnership Program Grant to develop and install interpretive signs relating to Leni-Lenape Indians, Old Milford Burying Ground, and the African American Cemetery.	4/14/2026 #6276724	GL AU EX WC
H - Middlesex County Fire Academy I - Township of Maple Shade	1001 Fire Academy Drive Sayreville, NJ 08872	RE: Use of Premises The Certificate Holder and the County of Middlesex are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training, classes, programs during the current calendar year. 30 days' notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	4/20/2026 #6283989	GL AU EX WC
Total # of Holders: 6				



**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%
February	40	\$60,856.02	\$30,010.41	\$30,845.61	51%
March	84	\$66,313.58	\$24,639.61	\$41,673.97	63%
April	103	\$85,645.28	\$36,484.43	\$49,160.85	57%
Grand Total	265	\$239,203.13	\$100,605.20	\$138,597.93	59%

2025

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 – 4/30/2026

Top 10 Providers

	BILL COUNT	APPROVED
SOUTH JERSEY MUSCULOSKELETAL LLC	1	\$14,396.05
BERLIN REHAB AND HEALTHCARE CENTER	1	\$11,625.00
VIRTUA MEMORIAL HOSPITAL	3	\$7,149.75
IVYREHAB NETWORK	61	\$6,165.00
VIRTUA MEDICAL GROUP	23	\$4,596.42
OCCUPATIONAL HEALTH CENTERS	22	\$4,347.43
ONE CALL CARE DIAGNOSTICS	7	\$4,150.00
KENNEDY UNIVERSITY HOSPITAL INC.	1	\$4,023.76
COOPER HOSPITAL	6	\$3,963.50
SHREWSBURY ANESTHESIA	3	\$3,944.00
Grand Total	128	\$64,360.91

Savings By Specialty

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
Occupational Medicine	56	\$57,454.26	\$25,939.90	\$31,514.36	55%
Physical Therapy	51	\$30,859.00	\$5,268.97	\$25,590.03	83%
MRI/Radiology	25	\$15,200.49	\$7,169.28	\$8,031.21	53%
Behavioral Health	8	\$2,850.00	\$2,216.54	\$633.46	22%
Orthopedic Surgery	11	\$3,334.00	\$2,784.28	\$549.72	16%
Grand Total	151	\$109,697.75	\$43,378.97	\$66,318.78	60%



Professional Municipal Management JIF
1/1/2026 – 4/30/2026

Workers' Compensation Claims Reported

	MEDICAL ONLY	REPORT ONLY-WC	INDEMNITY	GRAND TOTAL
EVESHAM TOWNSHIP	6	6	1	13
EVESHAM TWP FIRE DIST. 1	4	3	0	7
MAPLESHADE TOWNSHIP	1	0	0	1
MOORESTOWN	8	1	1	10
WILLINGBORO TOWNSHIP	13	4	1	18
Grand Total	32	14	3	49

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – APRIL 28, 2026
EVESHAM 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	Present
Patrick Lyons	Township of Maple Shade	Absent

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,
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Treasurer	Thomas J. Tontarski
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Attorney	Helmer, Conley & Kasselmann
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Claims Service	Qual Lynx Kathy Kissane
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Managed Care Organization	QualCare
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Safety Director	J.A. Montgomery Risk Control Harry Earl
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Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Tom Merchel
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Scott Freedman, Evesham Fire District
Dan Shields, Moorestown EMS

APPROVAL OF MINUTES: February 24, 2026, Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 24, 2026:

Moved: Commissioner Carmichael

Second: Commissioner Pfeiffer

Abstain: Chairman Aberant

Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

NEW JERSEY FAMILY LEAVE ACT AMENDMENT: Executive Director said Governor Murphy signed legislation in January amending the New Jersey Family Leave Act. Enclosed in the agenda was the new policy, prepared by Matt Giacobbe for the MEL, for Personnel Manuals and Employee Handbooks. In addition, the Cyber JIF drafted the attached Artificial Intelligence Policy. Executive Director said the Fund Office distributed these documents to all MEL members April 30th. If this was not received please feel free to request it from the Fund Office.

FUND AUDITOR & PAYROLL AUDITOR: Executive Director said Dennis Skalkowski, CPA of Bowman & Company has advised that their firm has joined PFK O'Connor Davies, LLC effective January 1, 2026. While the firm's name has changed, the representatives servicing the Fund will remain in place. Enclosed in the agenda was a copy of email issued to Perma representatives outlining this change.

MOTION TO ACCEPT THE ASSIGNMENT OF THE FUND'S CURRENT CONTRACT FROM BOWMAN & COMPANY LLP TO PFK O'CONNOR DAVIES, LLC FOR THE FUND AUDITOR CONTRACT EFFECTIVE JANUARY 1, 2026.

Motion: Commissioner Carmichael

Second: Commissioner Pfeiffer

Vote: 3 Ayes – 0 Nays

Cyber JIF: The Cyber JIF met on March 19, 2026 via Zoom; Enclosed in the agenda was Chairman Aberant's report of the meeting. Executive Director said the Cyber JIF announced that the RMC accreditation program will be launched later in the year. He said the Funds contract with Xcitium expires in August and that an RFP will be issued. The underwriting manager announced that the 2026 webinar series will be rolled out shortly, featuring artificial intelligence, emerging risk, and JCMi banking controls.

CYBER – HEIGHTENED RISK: EXECUTIVE Enclosed in the agenda was a copy of an email blast distributed on behalf of Edward Cooney, Underwriting Manager addressing the increased cyber risks resulting from the military operations in Iran.

XCITIUM CYBERSECURITY: Executive Director said Xcitium recently sent emails to members encouraging members to review employee training records. A copy of the email was included in the Agenda as well as an additional email that states phishing emails will began April 20th. The Xcitium Cybersecurity Status Report was distributed and discussed in closed session.

MEL, RCF, & EJIF REPORT: Executive Director said these JIF's met on March 20, 2026 at the Forsgate Country Club in Monroe, NJ; included in the agenda was Chairman Aberant's report of the meeting. He said the fund attorney for the Atlantic Trico and Burlco JIF submitted a letter stating that those JIF's will not be leaving the MEL this year. He said the RCF deputy director's contract was extended. The EJIF amended their 2026 budget as MEL memberships decreased a bit as some of the MEL affiliate JIFs. Executive Director said those with above ground storage tanks with underground piping, the grant that requires testing every two years has been increased to \$500 from 400. The next MEL, RCF, and EJIF meetings is scheduled for June 15th.

2026 PRIMA CONFERENCE: Executive Director said as a reminder Board Members are authorized to attend the Annual Public Risk Management Association's (PRIMA) annual conference being held in Ft. Lauderdale, Florida from June 7-10. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2026/>. If you are interested please contact Crystal Chuck or the Executive Director at the Fund Office.

2026 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Day two of the 16th annual educational seminar will be conducted virtually on Friday, May 1st from 9AM to 12PM. Executive Director said Anti-Harassment programs for volunteer organizations, Cyber JIF & Local Government Ethics Act are the topics of day two. Enclosed in the agenda was another copy of the registration notice that has been emailed to members. The seminar has been approved for Continuing Educational Credits for CFO/CMFO, Public Works, Clerks, Registered Public Purchasing Officials, Qualified Purchasing Agents, Tax Collectors, Insurance Producers, Accountants, Lawyers. Approval for Water Supply and Wastewater Licensed Operators is still pending.

POWER OF COLLABORATION AD: Enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. Executive Director said the ad highlights MEL training available at no charge to MEL/ JIF members from the MEL Safety Institute. MSI offers free training opportunities such as comprehensive online safety training for counselors, lifeguards, and seasonal employees in New Jersey, ensuring safe and well-managed summer recreation programs for children. Over 700 employees have been taught under this program.

2026 POLICIES: Executive Director said the Fund office has begun the process of generating coverage documents. Once completed, the policies will be uploaded to Origami. Ms. Chuck will send notice once the policies have been uploaded.

2026 FINANCIAL DISCLOSURES: Executive Director said Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services released notice [LFN-2026-07](#) containing filing instructions with a deadline to file by April 30th. Ms. Chuck said there was only one remaining Fund Commissioner left to file.

2025/2026 ELECTED OFFICIALS SEMINAR: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Executive Director said the course has been uploaded into the MEL's Learning Management System and will be removed in May. He said any council person or town manager who attends, your town will receive a \$250 credit on your assessment bill. Enclosed in the agenda were directions to access the training.

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 Financial Fast-Track report will be distributed quarterly. Executive Director reported on the funds Loss Ratio Analysis report, the actuary's projection for the month of January has the Fund at 1.26% and the Fund came in at 0.69%, for the month of February the actuary has the Fund at 3.43% and the Fund came in at 2.93%. This time last year the Fund was at 0.54% for the month of January and 1.29% for the month of February. Claims Activity Report showed the fund's had 8 open claims for the month of January and 17 open claims for the month of February. Loss Time Accident Frequency is at 0.00 for the month of January and 0.00 for the month of February. Executive Director reported the annual regulatory filing is up to date, account manager Ms. Chuck will be submitting the certification filings to the state in the next month.

Executive Director's Report Made Part of Minutes.

ATTORNEY:

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

Payment of March 2026 Vouchers Resolution 26-12

Fund Year 2025	\$21,536.00
Fund Year 2026	\$61,500.92
Total	\$83,036.92

Payment of April 2026 Vouchers Resolution 26-13

Fund Year 2026	\$68,771.72
Total	\$68,771.72

MOTION TO APPROVE RESOLUTION 26-12 VOUCHER LIST FOR THE MONTH OF MARCH AND RESOLUTION 26-13 FOR THE MONTH OF APRIL

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of February and March 2026:

February	
2026	\$9,831.21
2025	\$181,731.33
2024	\$1,693.51
2023	\$90,247.22
2022	\$4,650.91
Closed	0.00
TOTAL	\$288,154.18

March	
2026	\$23,802.71
2025	\$14,709.99
2024	\$5,866.03
2023	\$5,410.62
2022	\$4,474.29
Closed	0.00
TOTAL	\$54,263.64

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Harry Earl reviewed the risk control activities through the month, MSI Live usage, as well as a list of Safety Directors Bulletins from their last meeting. Mr. Earl advised a bulletin was issued last month about strengthening policy and awareness, and what we call a global threat environment. He said they listed policies for law enforcement they think are really important due to terrorism risk, or other types of violence, cyber, artificial intelligence, hazardous materials, bomb threats. Active Shooter regional training was launched June 2nd but unfortunately no one has registered due to that day being Election Day. June 1st will be the new date and it will be held in Collingswood. There are additional sessions held in Indian Springs on April 30th and May 19th online through MSI Live. This training is for fund commissioners, business administrators and directors.

RISK MANAGER CONSULTANT:

REPORT: RMC, Tom Merchel discussed America 250 Celebration, FIFA World Cup, MLB All Star Game, Special Events and key considerations for anyone hosting or supporting a local event are planning and logistics. Mr. Merchel provided helpful links to assist with planning. Mr. Merchel discussed Playgrounds and Recreation Activities with the arrival of Spring and to prepare for the start of regular inspections of facilities and equipment and quick corrective action to reduce hazards.

UNDERWRITING MANAGER:

REPORT: Executive Director advised there was 2 certificates issued from 1/22/2026 to 2/22/2026.

MANAGED CARE:

REPORT: Ms. Kissane reported on the cumulative saving summary reported for the year showing a monthly savings of 51%, \$60,856.02 billed and \$30,845.61 saved for the month of February, savings of 63%, \$66,313.58 billed and \$66,313.58 saved for the month of. SOUTH JERSEY MUSCULOSKELETAL LLC is the Top Medical Provider for months February and March and Occupational Medicine saved 54% for months February and March.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: 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 Pfeiffer
Vote: 3 Ayes - 0 Nays.

MOTION TO INTO OPEN SESSION

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

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

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

MOTION TO ADJOURN MEETING:

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

MEETING ADJOURNED: 2:41pm

NEXT REGULAR MEETING: May 26 2026

Evesham Municipal Building at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY