

**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