

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – DECEMBER 30, 2025
VIA ZOOM
2:00 PM**

Meeting of 2025 Fund Commissioners called to order by Chairman Kevin Aberant. Open Public Meetings notice read into record.

ROLL CALL OF 2025 FUND COMMISSIONERS:

Kevin Aberant, Chairman	Township of Moorestown	Present
David Pfeiffer	Township of Evesham	Present
Ivy Carmichael	Township of Willingboro	Absent
Pat Lyons	Township of Maple Shade	Present

ALTERNATE FUND COMMISSIONER:

Dwayne Harris	Township of Willingboro	Present
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SPECIAL FUND COMMISSIONER:

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen Read Crystal Chuck
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Treasurer

Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
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Auditor	Bowman & Company
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Claims Service	Qual Lynx Kathy Kissane
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Managed Care Organization	QualCare Christine Gallagher
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Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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Risk Management Consultant	Conner Strong & Buckelew Tom Merchel, Jaclyn Lindsey
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ALSO PRESENT:

Township of Moorestown Additional Insured – Executive Director reported the Township of Moorestown requested the Fund office and Risk Manager to look into the feasibility of adding Moorestown Fire District No. 1 and the Moorestown First Aid & Emergency Squad as additional named insured on the Township's policies with the JIF. Executive director said meetings were held with both entities attended by the fund's Risk Manager and Executive Director, the meetings went

well and the were impressed with what they saw. The risk manager made presentations to both showing the benefits and savings that they could achieve by joining the JIF. Risk Manager Merchel mentioned they are interested in the programs the JIF has to offer. The Fire District consists of 2 firehouses; 6 full-time & 13 part-time employees and houses 4 fire trucks and 6 support vehicles. The First Aid Squad has 4 ambulances and 2 support vehicles and 13 full-time EMT's, 4 part-time and 15 per diem employees. The proposed assessments are \$88,847 for the fire district and \$129,898 for the first aid squad. Both are significant savings and broader coverage for both entities. They have accepted the offers pending fund commissioner approval. Chairman Aberant inquired is the addition of the new members will effect the cost of other members, Executive Director stated it will not.

Motion to approve adding Moorestown Fire District No. 1 and the Moorestown First Aid & Emergency Squad as Additional Named Insured under Moorestown's policies with the JIF.

Moved:	Commissioner Lyons
Second:	Commissioner Pfeiffer
Vote:	3 Ayes, 0 Nays

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS:

PUBLIC COMMENT: Risk Manager Tom Merchel advised Commissioners the importance of getting their POL/EPL checklist submitted as the deadline is fast approaching.

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Pfeiffer
Second:	Commissioner Lyons
Vote:	Unanimous

MEETING ADJOURNED: 10:15 am

**NEXT REGULAR MEETING: January 27, 2026
Maple Shade Municipal Building at 2:00PM**

Crystal M. Chuck, Assisting Secretary for
IVY CARMICHAEL, SECRETARY