PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JUNE 23, 2026 – 2:00 PM

WILLINGBORO MUNICIPAL COMPLEX
1 REV. DR. MARTIN LUTHER KING JR. DRIVE
WILLINGBORO, NJ 08046

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

I. **Sending sufficient notice to the <u>Burlington County Times</u> including advertising to 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: JUNE 23, 2026

❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
❑ **ROLL CALL OF 2026 COMMISSIONERS**
❑ **APPROVAL OF MINUTES:** May 26, 2026 Open Minutes..**Appendix I**
May 26, 2026 Closed Minutes .... **Distributed**
❑ **CORRESPONDENCE: None**

REPORTS

❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report..**Page 1**
.Resolution 26-15 Certification of audit ....**Pages 3-5**

❑ **ATTORNEY – William J. Kearns, Esquire**

❑ **TREASURER – Thomas Tontarski**
.Treasurer's Report ....**Page 16**
.June 2026 Voucher List – Resolution Nos. 26-16 ....**Page 18**

❑ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..**Page 24**

❑ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc**
.Monthly Report...***To Be Distributed***

❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report..**Page 27**
.Cyber Risk Management Compliance – Discussed in closed session

❑ **MANAGED CARE – Qual Care**
.Monthly Report..**Page 28**

❑ **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 – July 28, 2026 – Willingboro Twp.**
❑ **MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund
2 Cooper Street
Camden, NJ 08102

Date:	June 23, 2026
Memo to:	Fund Commissioners Professional Municipal Management Joint Insurance Fund
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- ❑ **Audit Report as of December 31, 2025** – The Auditor's Report as of December 31, 2025 has been sent under separate cover to the Fund Commissioners. Representatives from PFK O'Connor Davies (formally Bowman & Company) will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 26-15 approving year end financials along with the Group Affidavit.
  (Pages 3-5)

  - ❑ **Motion to Approve Year-End Financials as of December 31, 2025 as presented, Adopt Resolution 26-15 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

- ❑ **MEL, RCF & EJIF June meetings:** These JIF's all met on Monday June 15, 2026, at the Forsgate Country Club in Monroe, NJ. If available, copies of Chairman Aberant's meeting reports will be distributed.

- ❑ **NJ Cyber JIF:** The Cyber JIF met via Zoom on May 21st. Chairman Aberant's reports are included on **page 6**. The JIF met virtually on June 18th, if available, copies of the meeting reports will be distributed.

  Additionally, attached on **page 9** of the agenda you will find a memorandum issued by the Underwriting Manager announcing the 1st and 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund as distributed June 15th via email by the Fund Office. The topic for the June 23rd seminar will be "Artificial Intelligence". The following is the link to register for the seminar: https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

- ❑ **Xcitium Cyber Security Report:** The Xcitium Cyber Security Status Report will be distributed and discussed in closed session.

  Alex Leonard from Xcitium virtually met with the Fund June 16th to discuss the current training rates and the new form of phishing that is targeting the towns.

- ❑ **2027 Membership Renewals:** Willingboro is scheduled to renew as of January 1, 2027. Membership documents will be mailed early next month.

- ❑ **Annual Underwriting Renewal:** In response to member requests, we are working with Origami to launch the annual underwriting process on July 1st. The due date would remain the same as prior years – August 31st.

- ❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar:** The 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued.

  DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations

- ☐ **League Magazine Article:** Enclosed is a copy of an article written by Don Ruprecht and Ken Schulz of JA Montgomery Consulting. The article addresses safety practices for emergency vehicle crashes to keep the public and public employees safe. **(Page 10)**

- ❑ **Due Diligence Reports:**

Financial Fast Track	***Distributes Quarterly***
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**

RESOLUTION NO. 26-15

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments and Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments and Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

> R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars ($1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 23, 2026.

KEVIN ABERANT, CHAIRMAN	**ATTEST**

Date

GROUP AFFIDAVIT FORM

CERTIFICATION OF EXECUTIVE COMMITTEE

of the

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2025.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

______________________________(L.S.)

______________________________(L.S.)

______________________________(L.S.)

______________________________(L.S.)

Attest:

____

IVY CARMICHAEL, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

NEW JERSEY CYBER RISK MANAGEMENT FUND
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: May 21, 2026

To: Board of Commissioners
Suburban Municipal Joint Insurance Fund

From: Chairman Kevin Aberant

Subject: **Summary of Topics Discussed at the March Cyber JIF Meeting**

The Cyber JIF met on May 21st. Below is an overview of items discussed:

Claims Committee: The Claims Committee met virtually at 10:00am before the Board meeting to discuss two Payment Authority Requests (PAR). Board accepted committee's recommendation for payments.

3rd Party Risk Assessment Tool: Underwriting Manager submitted a revised 3rd Party Risk Assessment Tool in March and was asked to see if he could revisit to reduce some redundancies, but he was not able to. Underwriting Manager said the tool was updated in conjunction with the operations committee and The Chertoff Group. Executive Director added this tool helps assess the security controls implemented by a third-party vendor. The Board approved the amended 3rd party risk assessment tool as presented.

Operations Committee: Executive Director and Underwriting Manager provided an overview of discussion items and recommendations from the Operations Committee's meeting on May 18, 2026. The discussion items and recommendations were as follows:

> **Cyber Claims:** Members have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage cyber legal counsel and forensic vendors. Recognizing this challenge, the Underwriting Manager worked on a solution specific to cyber legal counsel. Underwriting Manager has since come to an agreement in principle with Mullen Coughlin via a Master Service Agreement. Fund Attorney said Underwriting Manager has come back with a solution that addresses member's concerns & meets breach counsel requirement that "attorney-client confidentiality" is maintained
>
> Underwriting Manager consulted with the Fund Attorney and several QPAs and presented a copy of the agreement to the operations committee. The committee agreed to present it to the Board of Fund Commissioners for approval. Fund Attorney reiterated the importance of this agreement especially when it comes to establishing client attorney privileges. The Board of Fund Commissioners reviewed and approved the agreement as presented.

Amending Deductible Controls: At the March 19th Fund meeting, the Board of Fund Commissioners were presented with amended deductible control options where Basic deductible is reduced to $25,000, Intermediate deductible is reduced to $0 and with Advanced there is a premium reduction of 20%.

Committee reviewed the proposed amendments to the deductible incentive structure and recommend adopting effective June 1, 2026. In addition, Committee recommends the advanced premium incentive of 20% be effective annually, for those members fully compliant and have provided supporting documentation to the Underwriting Manager. The Board of Fund Commissioners approved a resolution Amending Deductible Controls for 2026 Renewal of Excess Cyber Coverage drafted by the Fund Attorney. Executive Director, in conjunction with the Underwriting Manager, will distribute a notice along with submission guidelines.

Educational Programs:

Cyber JIF Accreditation Program: Executive Director provided an update on the program noting it has been tentatively scheduled for Friday October 2nd and Friday October 9th from 9am – 2pm at the National Conference Center. Underwriting Manager will begin refining the program and finalizing speakers. Executive Director's office will send out a "save the date".

2026 Webinar Series: Underwriting Manager provided an update on the Cyber Educational Series. There will be two webinars: (1) Artificial Intelligence and (2) Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals. They are scheduled for Tuesday June 23rd at 10am and Wednesday, August 5th at 10am respectively. Registration links will be sent following the meeting.

Risk Control Services: In March, the board appointed a task force to prepare an updated scope of services for the Competitive Contracting RFP for cyber training/phishing simulation & vulnerability scanning; current contract expires in September. The task force, comprised of the Executive Director, Deputy Executive Director, Planning Consultant and Underwriting Manager have met twice to review the scope of services and will submit their draft to the Chertoff Group and several municipal IT professionals prior to presenting a final draft to the operations committee. Executive Director expects the RFPs to be issued in July.

Cyber Risk Alert: Outsourced Vendor Break: Committee discussed a notice that was issued by the Underwriting Manager via email alerting members and risk managers of a breach to SDL, aka GovPilot, a common outsourced vendor used by large numbers of members. Underwriting Manager has put the carrier on notice. Members are encouraged to call the AXA XL hotline to begin working through actual or potential issues.

Technology E&O Coverage Option: Underwriting Manager renewed this coverage for a short-term expiring 1/1/27 for Ho-Ho-Kus Borough, Vineland Housing Authority, City of Camden, Woodbridge Township, Allentown Borough, Oceanport Borough, Madison Borough and Riverside Township.

Cyber Risk Alert: Included in the agenda was an email blast with a copy of two communications on cyber risk alerts and scams distributed by the Fund Office on behalf of Edward Cooney. Fund Attorney complemented the Underwriting team on their quick response in issuing the scam alert bulletin and announcement.

Financial Disclosures: All JIF Commissioners and required professionals completed the online filing of the Financial Disclosure forms by the April 30th filing deadline.

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.

Next Meeting Date: Thursday, June 18, 2026 at 1:30 PM via video / audio teleconference.

Crystal Chuck

From: Jaine Testa
Sent: Monday, June 15, 2026 5:44 PM

Subject: NJ Cyber Risk Management Fund Educational Series – June & August – Registration information

Memo to: Fund Commissioners & Risk Management Consultants (via bcc)
Cyber Affiliated Joint Insurance Funds

From: Edward Cooney, Underwriting Manager

Subject: Cyber JIF Educational Series – June 23rd at 10:00 am & August 5th at 10:00 am

We are pleased to announce the 1st and 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund. Below is the link to register for the June 23rd session.

The topic for the August 5th seminar will be "Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals". Link for August session will be sent at a later date.

June 23, 2026 at 10:00 am:
Topic: Artificial Intelligence

June registration link:
https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

Jaine Testa
Customer Service Rep

PERMA Risk Management Services
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 201-518-7018 F 862-703-3818
jainet@permainc.com | permainc.com

Emergency Vehicle Crashes

Keeping public servants, and the public, safer

Kenneth Schutz, *Senior Fire Instructor, County of Bergen;*
Donald Ruprect, *MEL, Director of Risk Control Training*

Accidents involving emergency vehicles have increased dramatically. In 2010, there were 131 fatalities nationwide involving emergency vehicles (86 police cruisers, 31 EMS ambulances, and 14 fire apparatus). In 2022, fatalities involving emergency vehicles reached 224 (149 police, 40 fire, and 35 ambulance).

- 69% of the deaths resulted from crashes involving multiple vehicles.
- 56% of the fatalities were occupants of a second, non-emergency vehicle.
- 16% were first responders in the emergency vehicle.

Motor vehicle crashes are leading cause of line-of-duty deaths of police officers. They are also the second leading cause of firefighter fatalities. Fire trucks are designed for power, not agility. They have longer stopping distances, broader turning radii, and limited visibility zones.

Addressing the issue

Most JIFs offer a comprehensive program to address this issue, including model policies, training resources, and access to risk control professionals. Model policies are the starting point and can also assist public safety agencies in achieving accreditation status. In addition to police agencies, accreditation is also available to fire and EMS agencies.

Agencies that are up to date with training requirements experience 46% fewer accidents. A formal training program for instructors working with of emergency vehicle drivers is also available. Many of the state's JIFs established a Leadership Academy with a Law Enforcement track. The S:ERVE online simulator training, the National Safety Council N.J. Defensive Driving Program, and fire/EMS driver qualification skill sheets are also available online for all emergency responders. Talk to your JIF's safety representative about these resources.

Discussing safety

Research also shows that organizations where supervisors and crew leaders discuss safety with their associates at the start of each shift average less than half the frequency of accidents. Adults use information when it is immediately relevant to their success.

- At the beginning of the day or pre-shift: Supervisors should provide brief reminders of driving best practices or challenges specific to that day's driving situations, for example bad weather. Pay special attention to vehicle blind zones, schools, crossing guards and glare during certain times of the year.
- On-the-job coaching: Fire and EMS supervisors are often in the seat next to the driver during non-emergency trips. They can use these opportunities to discuss vehicle safety in specific situations.
- Daily or post-incident debriefing: At the end of the work-day or immediately after the incident, crews naturally discuss what happened as they clean up or wait to leave. This is the perfect time for the leader to interject a message about the operation of vehicles during the response.

These strategies require leaders to identify the behavior they need to adjust, to be laser-focused on it, and to be observant for relevant examples of both desirable and undesirable behaviors to discuss.

Facts alone do not sufficiently excite listeners to overcome complacency. The key to creating a safety culture is to frequently and consistently emphasis the basics.

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Limited	52	MONTH	51	MONTH	40	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	164,000	178,866	109.06%	100.00%	109.06%	100.00%	112.42%	100.00%
GEN LIABILITY	286,842	353,306	123.17%	96.51%	123.17%	96.38%	130.79%	92.48%
AUTO LIABILITY	55,642	198,443	356.64%	93.94%	356.64%	93.62%	446.59%	89.30%
WORKER'S COMP	1,353,000	759,067	56.10%	99.62%	56.06%	99.57%	60.13%	98.70%
TOTAL ALL LINES	1,859,484	1,489,682	80.11%	99.00%	80.08%	98.94%	87.20%	97.57%
NET PAYOUT %	**$1,311,285**		**70.52%**					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Limited	40	MONTH	39	MONTH	28	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	169,000	175,089	103.60%	100.00%	103.90%	100.00%	129.27%	100.00%
GEN LIABILITY	301,156	343,298	113.99%	92.48%	118.97%	91.95%	98.98%	83.56%
AUTO LIABILITY	51,791	15,993	30.88%	89.30%	31.27%	88.81%	30.88%	81.06%
WORKER'S COMP	1,560,000	1,069,392	68.55%	98.70%	68.55%	98.57%	68.17%	95.79%
TOTAL ALL LINES	2,081,947	1,603,771	77.03%	97.67%	77.79%	97.49%	76.66%	94.00%
NET PAYOUT %	**$1,172,793**		**56.33%**					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Limited	28	MONTH	27	MONTH	16	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	211,000	219,027	103.80%	100.00%	103.80%	100.00%	86.61%	96.65%
GEN LIABILITY	272,732	477,652	175.14%	83.56%	137.20%	82.70%	69.50%	67.85%
AUTO LIABILITY	55,309	8,562	15.48%	81.06%	15.48%	80.03%	22.15%	62.03%
WORKER'S COMP	1,481,335	791,320	53.42%	95.79%	53.46%	95.33%	43.33%	81.73%
TOTAL ALL LINES	2,020,376	1,496,562	74.07%	94.18%	68.98%	93.69%	50.80%	80.87%
NET PAYOUT %	**$653,957**		**32.37%**					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Limited	16	MONTH	15	MONTH	4	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	242,500	155,488	64.12%	96.65%	65.06%	96.43%	17.94%	30.00%
GEN LIABILITY	289,882	61,328	21.16%	67.85%	21.02%	66.07%	10.06%	10.00%
AUTO LIABILITY	61,981	276,707	446.44%	62.03%	446.44%	59.58%	19.49%	10.00%
WORKER'S COMP	1,545,189	773,044	50.03%	81.73%	40.66%	78.67%	2.39%	6.00%
TOTAL ALL LINES	2,139,552	1,266,567	59.20%	80.97%	52.52%	78.42%	5.69%	9.38%
NET PAYOUT %	**$579,151**		**27.07%**					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Limited	4	MONTH	3	MONTH	-8	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	282,479	195,618	69.25%	30.00%	36.80%	23.00%	N/A	N/A
GEN LIABILITY	316,295	19,867	6.28%	10.00%	2.44%	6.00%	N/A	N/A
AUTO LIABILITY	82,889	16,738	20.19%	10.00%	17.52%	6.00%	N/A	N/A
WORKER'S COMP	1,631,141	131,323	8.05%	6.00%	2.92%	3.00%	N/A	N/A
TOTAL ALL LINES	2,312,804	363,546	15.72%	9.62%	7.51%	5.96%	N/A	N/A
NET PAYOUT %	**$66,763**		**2.89%**					

Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT
AS OF 04/30/26

COVERAGE LINE-PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
March-26	1	2	3	4	13	23
April-26	1	2	3	4	11	21
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						**$10,469**
Year	2022	2023	2024	2025	2026	TOTAL
March-26	$1	$4,091	$36,057	$7,321	$97,080	$144,551
April-26	$1	$3,582	$28,633	$6,800	$180,837	$219,853
NET CHGE	$0	($510)	($7,424)	($521)	$83,757	$75,302
Ltd Incurred	$178,866	$175,089	$219,027	$155,488	$195,618	$924,087
COVERAGE LINE-GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
March-26	2	4	19	20	8	53
April-26	2	3	16	20	16	57
NET CHGE	0	-1	-3	0	8	4
Limited Reserves						**$12,745**
Year	2022	2023	2024	2025	2026	TOTAL
March-26	$119,897	$117,666	$341,984	$50,411	$7,711	$637,669
April-26	$118,934	$102,510	$434,868	$50,332	$19,825	$726,469
NET CHGE	($963)	($15,157)	$92,885	($79)	$12,114	$88,800
Ltd Incurred	$353,306	$343,298	$477,652	$61,328	$19,867	$1,255,451
COVERAGE LINE-AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
March-26	0	1	0	6	10	17
April-26	0	0	0	6	10	16
NET CHGE	0	-1	0	0	0	-1
Limited Reserves						**$17,009**
Year	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$200	$0	$259,441	$13,020	$272,661
April-26	$0	$0	$0	$259,441	$12,700	$272,141
NET CHGE	$0	($200)	$0	$0	($320)	($520)
Ltd Incurred	$198,443	$15,993	$8,562	$276,707	$16,738	$516,443
COVERAGE LINE-WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
March-26	2	12	14	18	21	67
April-26	2	12	14	18	28	74
NET CHGE	0	0	0	0	7	7
Limited Reserves						**$16,456**
Year	2022	2023	2024	2025	2026	TOTAL
March-26	$59,732	$330,411	$382,422	$247,310	$20,443	$1,040,317
April-26	$59,461	$324,887	$379,103	$370,843	$83,421	$1,217,715
NET CHGE	($271)	($5,524)	($3,319)	$123,533	$62,978	$177,397
Ltd Incurred	$759,067	$1,069,392	$791,320	$773,044	$131,323	$3,524,146
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
March-26	5	19	36	48	52	160
April-26	5	17	33	48	65	168
NET CHGE	0	-2	-3	0	13	8
Limited Reserves						**$14,501**
Year	2022	2023	2024	2025	2026	TOTAL
March-26	$179,630	$452,369	$760,463	$564,482	$138,253	$2,095,198
April-26	$178,396	$430,979	$842,605	$687,415	$296,783	$2,436,178
NET CHGE	($1,234)	($21,390)	$82,141	$122,933	$158,529	$340,980
Ltd Incurred	$1,489,682	$1,603,771	$1,496,562	$1,266,567	$363,546	$6,220,127

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

April 30, 2026

FUND	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
Monmouth County	**0.39**	0.95	0.92	**0.86**
NJ Public Housing Authority	**0.92**	1.49	1.71	**1.49**
Professional Municipal Management	**0.94**	1.45	1.48	**1.39**
South Bergen County	**1.02**	2.13	1.82	**1.84**
Ocean County	**1.03**	1.64	1.74	**1.58**
Atlantic County Municipal JIF	**1.05**	1.91	2.40	**2.02**
Morris County	**1.09**	1.27	1.42	**1.31**
Bergen County	**1.15**	1.51	1.24	**1.34**
Camden County	**1.44**	1.58	1.29	**1.43**
NJ Utility Authorities	**1.67**	1.54	2.51	**1.97**
Suburban Metro	**1.70**	1.56	1.87	**1.71**
Suburban Municipal	**1.75**	1.10	1.42	**1.33**
Central New Jersey	**1.76**	2.28	2.02	**2.10**
Gloucester, Salem, Cumberland Counties Municipal JIF	**1.81**	2.12	2.07	**2.06**
Burlington County Municipal JIF	**1.87**	1.49	2.09	**1.80**
AVERAGE	**1.31**	1.60	1.73	**1.62**

Professional Municipal Management JOINT INSURANCE FUND

2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

DATA VALUED AS OF April 30, 2026

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 4/30/2026	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2026 - 2024
1	305	Evesham Township Fire Distri		0	0	**0.00**	**2.42**	**3.70**	**1 Evesham Township Fire Distri**	**2.60**
2	306	Maple Shade		0	0	**0.00**	**1.87**	**0.00**	**2 Maple Shade**	**0.81**
3	308	Willingboro		0	1	**0.94**	**2.05**	**2.17**	**3 Willingboro**	**1.92**
4	304	Evesham		1	1	**1.13**	**1.19**	**1.56**	**4 Evesham**	**1.34**
5	307	Moorestown		1	1	**1.64**	**0.00**	**0.00**	**5 Moorestown**	**0.26**
	Totals:			2	3	0.94	1.45	1.48		**1.39**

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**
****** SIR Claims data is not available for this member**

2025 Loss Time Accident Frequency as of **April 30, 2025** **0.67**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund
Data Valued As of : June 12, 2026

Total Participating Members	**5**
Complaint	5
Percent Compliant	100.00%

			01/01/26	2026		Land Use	
Member Name	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/26	Deductible	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 June 1, 2026

	Item	Filing Status
☐	2026 Budget	Filed
☐	Assessments	Filed
☐	Actuarial Certification	Filed
☐	Fund Commissioners	Filed
☐	Fund Officers	Filed
☐	Renewal Resolutions	N/A
☐	New Members	None
☐	Withdrawals	None
☐	Risk Management Plan	Filed
☐	Certification of Professional Fees	Filed
☐	Unaudited Financials	To be Filed
☐	Annual Audit	To be Filed
☐	State Comptroller Audit Filing	To be Filed
☐	Ethics Filing	Filed

June17, 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 May 31, 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 $ 27,514.81. This generated an average annual yield of 3.04%. However, we have an unrealized net loss of $ 10,072.36, adjusting the reported yield to 1.93% for the period. Our Portfolio Investment with J.C.M.I. is valued at $ 5,134,100.49

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts $45,244.95 YTD $84,792.09
Salvage Receipts $ 0.00
Overpayment Reimbursements $ 50.00
FY 26 Premium Receipts $ 1,886,750.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 127 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 $247,370.83

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 $10,212,379.17 to a closing balance of $ 11,378,393.65 showing an increase in the fund of $1,166,014.48.

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. 26-16

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JUNE 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.

FUND YEAR CLOSED

VendorName	Comment	InvoiceAmount
MUNICIPAL EXCESS LIABILITY RCF	2025 ASSESSMENT FOR CLOSE FY 2021	280,628.08
		280,628.08
	Total Payments FY CLOSED	**280,628.08**

FUND YEAR 2026

VendorName	Comment	InvoiceAmount
QUAL-LYNX	CLAIMS ADJ. SERV FOR 06/26 QL26-1542	14,620.75
		14,620.75
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 06/26	2,387.75
		2,387.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	61.45
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/26	14,387.42
		14,448.87
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 06/26	3,761.33
		3,761.33
QUALCARE, INC.	MANAGED CARE SERVICES 06/26	9,178.08
		9,178.08
THOMAS TONTARSKI	TREASURER FEE 06/26	1,709.67
		1,709.67
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 06/26	1,684.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 06/26	1,977.08
		3,661.91

USA TODAY MEDIA CORP	A# 791111 INV 7704000-12210827 FOR 5/26	30.14
		30.14
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 06/26	619.41
		619.41
ACCESS	INV 12195790 DEPT 413 05/31/26	123.63
		123.63
CONNER STRONG & BUCKELEW	RMC FEE 06/26	13,354.49
		13,354.49
	Total Payments FY 2026	**63,896.03**
	TOTAL PAYMENTS ALL FUND YEARS	**344,524.11**

____
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: May

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	LFC	TOTAL
OPEN 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
RECEIPTS											
Assessments	95,153.59	106,544.58	27,921.32	542,715.59	154,601.55	17,856.86	23,288.26	622,959.11	288,971.77	6,737.38	1,886,750.00
Refunds	42,526.39	0.00	0.00	2,768.56	0.00	0.00	0.00	0.00	0.00	0.00	45,294.95
Invest Pymnts	414.46	1,489.69	306.74	8,363.39	0.00	0.00	0.00	0.00	6,298.06	57.34	16,929.68
Invest Adj	12.55	45.13	9.29	253.31	0.00	0.00	0.00	0.00	190.75	1.73	512.76
Subtotal Invest	427.01	1,534.82	316.03	8,616.70	0.00	0.00	0.00	0.00	6,488.81	59.07	17,442.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	138,106.99	108,079.40	28,237.35	554,100.85	154,601.55	17,856.86	23,288.26	622,959.11	295,460.58	6,796.45	1,949,487.39
EXPENSES											
Claims Transfers	106,270.61	1,668.64	5,890.94	133,540.64	0.00	0.00	0.00	0.00	0.00	0.00	247,370.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	445,792.50	90,309.58	0.00	536,102.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	106,270.61	1,668.64	5,890.94	133,540.64	0.00	0.00	0.00	445,792.50	90,309.58	0.00	783,472.91
END BALANCE	**257,786.48**	**987,888.30**	**62,745.13**	**5,369,332.96**	**(53,599.97)**	**(11,261.22)**	**25,691.51**	**791,095.37**	**3,907,983.57**	**40,731.52**	**11,378,393.65**

REPORT STATUS SECTION

Report Month: May

		Balance Differences
Opening Balances:	Opening Balances are NOT equal	-$62,124.67
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	-$62,124.68
Accural Balances:	Accural Balances are equal	$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
PMM JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH		May					
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 & Investn		$10,274,503.84	-	4,995,430.75	140,499.00	6,755.19	5,131,818.90
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	$512.76	$0.00	$0.00	$0.00	$0.00	$512.76
5	Interest Paid - Cash Inst	$27,002.05	$0.00	$14,229.93	$576.95	$353.98	$11,841.19
6	Interest Paid - Term Ins	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7	Realized Gain (Loss)	-$10,072.36	$0.00	$0.00	$0.00	$0.00	-$10,072.36
8	Net Investment Income	$17,442.45	$0.00	$14,229.93	$576.95	$353.98	$2,281.59
9	Deposits - Purchases	$2,716,063.08	$0.00	$1,932,590.17	$247,370.83	$536,102.08	$0.00
10	(Withdrawals - Sales)	-$1,567,491.04	$0.00	-$783,472.91	-$247,790.14	-$536,227.99	$0.00
Ending Cash & Investment		$11,440,518.33	$0.00	$6,158,777.94	$140,656.64	$6,983.26	$5,134,100.49
Ending Interest Accrual Bal		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$535,186.39	$0.00	$0.00	$48,332.76	$486,853.63	$0.00
(Less Deposits in Transit)		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank		$11,975,704.72	$0.00	$6,158,777.94	$188,989.40	$493,836.89	$5,134,100.49
				591,982.1	-$73,102.67	$420,018.81	$204,046.29

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES						
PMM JOINT INSURANCE FUND						
Month		**May**				
Current Fund Year		**2026**				
		1.	**2.**	**3.**	**4.**	**5.**
Policy Year	**Coverage**	**Calc. Net Paid Thru Last Month**	**Monthly Net Paid May**	**Monthly Recoveries May**	**Calc. Net Paid Thru May**	**TPA Net Paid Thru May**
2026	Property	14,780.76	103,080.22	16,147.69	101,713.29	101,713.29
	Liability	42.00	0.00	0.00	42.00	42.00
	Auto	4,037.87	1,048.55	0.00	5,086.42	5,086.42
	Workers Comp	47,902.62	28,314.28	0.00	76,216.90	76,216.90
	Total	**66,763.25**	**132,443.05**	**16,147.69**	**183,058.61**	**183,058.61**
2025	Property	148,688.41	0.00	2,570.82	146,117.59	146,117.59
	Liability	10,996.25	150.51	0.00	11,146.76	11,146.76
	Auto	17,265.39	4,842.39	0.00	22,107.78	22,107.78
	Workers Comp	402,201.17	59,242.91	2,768.56	458,675.52	458,675.52
	Total	**579,151.22**	**64,235.81**	**5,339.38**	**638,047.65**	**638,047.65**
2024	Property	190,393.64	0.00	0.00	190,393.64	190,393.64
	Liability	42,783.93	1,459.42	0.00	44,243.35	44,243.35
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	412,217.15	2,844.03	0.00	415,061.18	415,061.18
	Total	**653,957.16**	**4,303.45**	**0.00**	**658,260.61**	**658,260.61**
2023	Property	171,507.19	3,190.39	23,807.88	150,889.70	150,889.70
	Liability	240,787.80	58.71	0.00	240,846.51	240,846.51
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	744,504.69	42,837.24	0.00	787,341.93	787,341.93
	Total	**1,172,792.58**	**46,086.34**	**23,807.88**	**1,195,071.04**	**1,195,071.04**
2022	Property	178,864.56	0.00	0.00	178,864.56	178,864.56
	Liability	234,371.80	0.00	0.00	234,371.80	234,371.80
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	699,605.52	302.18	0.00	699,907.70	699,907.70
	Total	**1,311,285.14**	**302.18**	**0.00**	**1,311,587.32**	**1,311,587.32**
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	**3,783,949.35**	**247,370.83**	**45,294.95**	**3,986,025.23**	**3,986,025.23**

SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/2	WTLLINGBORO 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
5/1	WTLLINGBORO TWP.	2026383079	WTLLINGBORO TWP.	PR	2025	2520.82	
5/4	MOORESTOWN TWP	2026390568	MOORESTOWN TWP	PR	2026	16147.69	
5/5	MAPLE SHADE TWP.	2025356383	ZACHARY SHEPPARD	WC	2025	2768.56	
5/19	WTLLINGBORO TWP.	2024322845	WTLLINGBORO TWP.	PR	2023	23807.88	
TOTAL-MAY						45244.95	
TOTAL- YTD							84,792.09

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: June 23, 2026

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Vice President, Law Enforcement Risk Control Services khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744	Chief Harry Earle (Ret.) Associate Director, Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Associate Director rgarish@jamontgomery.com Office: 856-552-4650	Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902	Tom Reilly Sr. Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

LOSS CONTROL SURVEYS

- Township of Moorestown EMS on May 20, 2026
- Township of Evesham on May 27, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Fund Commissioner's Meeting on May 26, 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

- CDL Designated Employer Representative (DER) Best Practices
- Chainsaw Best Practices
- Head Protection Selection Best Practices
- Batting Cages Best Practices

MSI FIRE & EMS

- Nuclear Verdict: Firefighter – Line of Duty Death - $31.5 Million Verdict
- Vehicle Ramming at Stations
- Traffic Controls During Roadway Incidents

MSI LAW ENFORCEMENT

- National Police Week 2026 - New Policy Resources to Keep Officers Safe
- Missing Persons - Essential Policy Considerations

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**
Evesham Fire District	1
Moorestown	3

MSI LIVE

MSI LIVE features real-time, instructor-led in-person and virtual classes. Experienced instructors provide interactive sessions for 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

From 4/22/2026 To 5/22/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - AMS Construction Management LLC I - Evesham Township Fire District	One Bridge Plaza North | Suite 840 Fort Lee, NJ 07024	RE: Use of Premises - Training 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 use of premises for Fire Department training during the current calendar year.	4/24/2026 #6290902	GL AU EX WC
H - AMS Construction Management LLC I - Evesham Township Fire District	One Bridge Plaza North | Suite 840 Fort Lee, NJ 07024	Evidence of insurance as respects to training at 100 Centre Blvd.	4/24/2026 #6290874	GL AU EX WC
H - 2nd St. Properties LLC I - Township of Moorestown		RE: Use of Premises- Fire Department Training Evidence of insurance as respects the use of premises by Moorestown Fire District No. 1 for training.	5/8/2026 #6300796	GL AU EX WC
H - 2nd St. Properties LLC I - Township of Moorestown	162 W. Camden Avenue Moorestown, NJ 08057	RE: Use of Premises- Fire Department Training 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 use of premises by Moorestown Fire District No. 1 for training.	5/12/2026 #6302239	GL AU EX WC
Total # of Holders: 4				

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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%
May	84	$219,003.88	$75,528.94	$143,474.94	66%
Grand Total	**349**	**$458,207.01**	**$176,134.14**	**$282,072.87**	**62%**

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 – 5/31/2026

Top 10 Providers

	BILL COUNT	APPROVED
VIRTUA MEMORIAL HOSPITAL	8	$23,920.75
CENTENNIAL SURGERY CENTER LLC	2	$18,258.00
SOUTH JERSEY MUSCULOSKELETAL LLC	1	$14,396.05
PREMIER ORTHOPAEDICS	19	$13,384.70
PREMIER SURGICAL CENTER LLC	1	$12,556.00
BERLIN REHAB AND HEALTHCARE CENTER	1	$11,625.00
KENNEDY UNIVERSITY HOSPITAL INC.	3	$9,414.92
IVYREHAB NETWORK	82	$8,210.00
ONE CALL CARE DIAGNOSTICS	12	$6,227.00
VIRTUA MEDICAL GROUP	28	$5,233.80
Grand Total	**157**	**$123,226.22**

Savings By Specialty

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	80	$47,710.00	$8,196.37	$39,513.63	83%
Occupational Medicine	63	$58,867.50	$26,842.34	$32,025.16	54%
MRI/Radiology	31	$22,639.49	$9,337.83	$13,301.66	59%
Behavioral Health	9	$3,150.00	$2,383.08	$766.92	24%
Orthopedic Surgery	11	$3,334.00	$2,784.28	$549.72	16%
Grand Total	**194**	**$135,700.99**	**$49,543.90**	**$86,157.09**	**63%**

QUAL-LYNX

Professional Municipal Management JIF
1/1/2026 – 5/31/2026

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	GRAND TOTAL
EVESHAM TOWNSHIP	1	7	7	15
EVESHAM TWP FIRE DIST. 1	0	5	5	10
MAPLESHADE TOWNSHIP	0	1	2	3
MOORESTOWN	1	9	1	11
WILLINGBORO TOWNSHIP	4	12	5	21
Grand Total	**6**	**34**	**20**	**60**

APPENDIX I - MINUTES

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – MAY 26, 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	Present

ALTERNATE FUND COMMISSIONER:

SPECIAL FUND COMMISSIONER:

Dwayne Harris	Township of Willingboro	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services **Bradford C. Stokes, Crystal M. Chuck,**
Treasurer	**Thomas J. Tontarski**
Attorney	Helmer, Conley & Kasselman **William Kearns**
Claims Service	Qual Lynx **Kathy Kissane**
Managed Care Organization	QualCare **Christine Gallagher**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince** **Harry Earl**
Underwriting Manager	Conner Strong & Buckelew **Jonathon Tavares**
Risk Management Consultant	Conner Strong & Buckelew **Tom Merchel**

ALSO PRESENT:
Maureen Mitchell, Evesham Fire District
Dan Shields, Moorestown EMS

APPROVAL OF MINUTES: April 28, 2026, Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF APRIL 28, 2026:

Moved: Commissioner Pfeiffer
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

MEL, EJIF & RCF JIFS: Executive Director said 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: Executive Director said 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. He said tier 3 approved town will be receiving a 20% reduction in the premium. Underwriting Manager, Jonothan Tavares, said having a zero deductible wasn't enough to incentivize members to invest in getting their towns from tier two to tier three. To incentivize members, they are working on applying the credit towards the assessment, if the member is fully compliant.

CYBER RISKS & ALERTS MEMO: Executive Director said enclosed in the agenda was a memorandum and two cyber risk alerts issued by Underwriting Manager, Edward Cooney as distributed April 30th via email by the Fund Office. Underwriting Manager, Mr. Tavares, said the first alert is in regards to cyber criminals impersonating members reaching out to residents and making up big bills that they need to be paid. He advised things to be aware of such as a town will never ask for a bill to be paid in cryptocurrency, wire transfer or gift card. Mr. Tavares said the second alert advises how routine can become risky as there was a situation where an attacker was able to gain insight into how the Fund communicates specifically about billing with it's members and make an attack asking members to change their payment instructions. He advised members not to trust every email and to have an extra level of security.

Mr. Tavares said an additional Memorandum issued by the Underwriting Manager discussing the breech of vendor SDL/Gov Pilot was included in the agenda as distributed May 15th via email by the Fund Office. He said they have mass reported a lot of the claims already, as it relates to where we know there was an exposure.

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. Executive Director said the Fund office has not heard from any commissioners interested in attending this year. The link for information on the conference was included in the agenda: https://conference.primacentral.org/2026/

2026 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: Executive Director said 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. He said 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.

XCITIUM CYBER SECURITY REPORT: Executive Director said the Xcitium 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. Executive Director said the program is available through the end of May. A copy of the directions was included in the agenda.

2026 FINANCIAL DISCLOSURES: Executive Director said 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: Executive Director said 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. He said auditors PFK O'Conner Davies (formally Bowman & Company) will be in attendance to deliver the audit report.

POWER OF COLLABORATION AD: Executive Director said enclosed in the agenda was 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: Account Manager, Ms. Chuck, said all 2026 policies have been uploaded to Origami. Executive Director said members should reach out to Risk Manager, Tom Merchel, should they need anything.

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 included in the agenda was the Financial Fast-Track report where we saw a dip in the surplus of $153,000 due to the IBNR being increased by the actuary,
The Fund balance still remains at $4.6 million and over $10 million in cash. Executive Director reported on the funds Loss Ratio Analysis report, the actuary's projection for the month of March has the Fund at 5.96% and the Fund came in at 7.56%. This time last year the Fund was at 4.69 % for the month of March. Claims Activity Report showed the fund's had 13 open claims for the month of March none of which were Workers Comp claims. Loss Time Accident Frequency is at 0.42 for the month of March. Executive Director reported the Fund is at 100% compliance with the EPL checklist and the annual regulatory filing is up to date, account manager Ms. Chuck will be submitting the audit filings to the state in the next month.

Executive Director's Report Made Part of Minutes.

ATTORNEY: No report for this month

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

Payment of May 2026 Vouchers Resolution 26-14

Fund Year 2025	$21,000.00
Fund Year 2026	$515,102.08
Total	**$536,102.08**

MOTION TO APPROVE RESOLUTION 26-14 VOUCHER LIST FOR THE MONTH OF MAY

Motion: Commissioner Pfeiffer
Second: Commissioner Lyons
Vote: 4 Ayes – 0 Nays

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS FOR THE MONTH OF MAY 2026:

April	
2026	$38,430.94
2025	$24,456.99
2024	$20,731.17
2023	$5,680.62
2022	$1,768.99
Closed	0.00
TOTAL	**$91,068.71**

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director, Glen Prince 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. Prince said open enrollment for the Leadership Academy begins June 1st and runs through June 22nd with a start date of July 1st. Members have 2 years to complete the required and elective curriculum. He reported the safety committee met on May 19th at 10am via Zoom. Law Enforcement Consultant, Harry Earl, said the Active Shooter Course starts June 1st at 9am in Collingswood, 8:15am refreshments will be served. The course is a total of 2 hours. The next course will be on MSI Live July 16th. He said a bulletin was posted regarding a new standing missing children policy for National Missing Children's Day. NJ has one of the most significant cases that brought some settlements against police departments for failure to properly investigate. Mr. Earl said a bulletin was issued May 26th outlining the accreditation plus portal. He advised that a first line supervisors course will is scheduled to take place in Mt. Laurel and will run from August 24th through August 27th.

RISK MANAGER CONSULTANT:

REPORT: RMC, Tom Merchel discussed the importance of performing motor vehicle record checks on all personnel required and permitted to use vehicles for work. Including full time, part time, seasonal workers and volunteers. CDL and Non-CDL employees should be verified through the NJ Customer Abstract Information Retrieval (NJ CAIR) system. He provided links to additional training classes for motor vehicle safety. Mr. Merchel discussed procedures for coverage of fireworks, amusements, and skateparks and advised members to be sure to give at least one week's notice prior to the event to allow for processing. Links to respective bulletins were included in his report.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager, Jonathan Tavares, advised there were 6 certificates issued from 3/22/2026 to 4/22/2026. He advised members as summer is quickly approaching be sure to stay on top of the Fireworks and Amusements procedure and any upcoming parades and be sure to submit any request to the Underwriting Team in a timely matter. Commissioner Pfeiffer asked if there were any procedures on drones shows, Mr. Tavares advised they are working on tailoring the current drone bulletin to include guidance on drone shows.

MANAGED CARE:

REPORT: Ms. Kissane reported on the cumulative saving summary reported for the year showing a Year to Date savings of 59%, $239,203.13 billed and saved $138,597.93 in savings of 63%. South Jersey Musculoskeletal LLC is the Top Medical Provider for months May and Occupational Medicine saved 55% for months April.

Monthly Activity Report/Agenda Made Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane advised she had 6 claims to review in closed session. She reported due to the weather events, 2 excessive snowstorms in January and February, they have received a number of plow claims, pot hole claims, and slip and falls. As a result, we have seen an uptick in claims for the month of March.

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:	Unanimous

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

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

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	4 Ayes - 0 Nays.

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

MEETING ADJOURNED: 2:46pm
NEXT REGULAR MEETING: June 23 2026
Willingboro Municipal Complex at 2:00PM

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Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY