

**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
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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 William Kearns
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Claims Service	Qual Lynx Kathy Kissane
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Managed Care Organization	QualCare Christine Gallagher
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Harry Earl
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Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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Risk Management Consultant	Conner Strong & Buckelew Tom Merchel
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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 breach 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 Xcitiium 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: 3 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 be 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 drone 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:	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: 2:46pm

NEXT REGULAR MEETING: June 23 2026

Willingboro Municipal Complex at 2:00PM

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY