

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – NOVEMBER 25, 2025
MOORESTOWN TOWN HALL, NJ 08057
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	Absent
Ivy Carmichael	Township of Willingboro	Present
Pat Lyons	Township of Maple Shade	Present

ALTERNATE FUND COMMISSIONER:

Dwayne Harris	Township of Willingboro	Absent
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SPECIAL FUND COMMISSIONER:

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Crystal Chuck Liz Chipman
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
Safety Director	J.A. Montgomery Risk Control Harry Earl
Managed Care Organization	QualCare Christine Gallagher
Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
Risk Management Consultant	Conner Strong & Buckelew Tom Merchel, Jaclyn Lindsey

ALSO PRESENT:

Maureen Mitchell, Evesham Township Fire District

APPROVAL OF MINUTES: October 28, 2025 - Open Minutes

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 28, 2025:

Moved: Commissioner Lyons
Second: Commissioner Carmichael
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Executive Director introduced Elisabeth Chipman, who joined Perma as an account analyst three months ago.

2026 BUDGET – Executive Director reported at the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2026 in the amount of \$5,401,665 that represents a 2.69% increase over last year's budget. Executive Director stated the budget decreased by \$626 since introduction as the EPL/POL premium increased, however the MEL is covering that increase. The revised budget is \$5,401,039. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity and was enclosed in the agenda, additionally the Proposed assessments were enclosed as well.

Executive Director reported the gives three levels, mid , low, and high. The Fund tends to stay around mid. An increase in auto liability of 24% was noted, the MEL assessment decreased to 7.1%. Expenses, contractual increases, are mostly at 2% down line. RMC fee, POL and Land Use liability are now at 2.6%. Executive Director stated there was some fluctuations in the 2026 Assessments that were due to some POL/EPL losses.

- ☐ **Motion to open the Public Hearing on the 2026 Budget.**
- ☐ **Discussion of Budget & Assessments.**
- ☐ **Motion to close the Public Hearing.**
- ☐ **Motion to adopt the 2026 Budget & Certify Assessments.**

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

2025/2026 ELECTED OFFICIALS SEMINAR – Executive Director reported that this year's elected officials training program will focus on Property and Casualty Losses. Two sessions were held as part the League of Municipalities Conference. Executive Director stated the sessions were well attended and that the sessions will be posted on the MEL website after the new year for Public Officials and Town Managers to view

For 2026, the MEL will continue to reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2026. The maximum credit is capped based on member's assessment. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The notice was included in the agenda and was emailed to commissioners and risk management consultants.

MEL- The MEL held their meeting and the public hearing on the 2026 budget on November 19, 2025 at the Sheraton Hotel in Atlantic City. A report of the meeting will be distributed when complete.

EJIF- The EJIF held their last meeting on November 13th via Zoom. A report of the meeting will be distributed when complete.

MEL, RCF, EJIF & Cyber Representative - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIF for the 2026 Fund Year. The Fund has recommended to elect Commissioner Kevin Aberant.

Motion to elect ____Kevin Abernt____ as the Professional Municipal Management Joint Insurance Fund's 2026 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion to elect ____Kevin Abernt____ as the Professional Municipal Management Joint Insurance Fund's 2026 representative to the Residual Claims Fund Joint Insurance Fund.

Motion to elect ____Kevin Abernt____ as the Professional Municipal Management Joint Insurance Fund's 2026 representative to the Environmental Joint Insurance Fund.

Motion to elect ____Kevin Abernt____ as the Professional Municipal Management Joint Insurance Fund's 2026 representative to the NJ Cyber Risk Management Fund.

Moved:	Commissioner Lyons
Second:	Commissioner Carmichael
Vote:	Unanimous

Employment Practices Compliance Program: As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. Executive Director reported the deadline for completion and submission of the Best Practices Checklist is December 1st and that we are waiting on two checklist to be submitted.

Managers and Supervisors Training – Executive Director reported J.A. Montgomery has added a training course for Managers and Supervisors. Course is offered in an on-demand format and is available through MSI Now. Included in the agenda was the announcement.

Xcitem (D2) Cyber Security Report – The Cyber Security Status Report was discussed in closed session.

NJ SEM – Executive Director reported the NJ SEM is a joint meeting that purchasing electric & gas for over 200 member entities across New Jersey. Willingboro and Maple Shade are members in this region. Executive director said if anyone is interested in joining please reach out to the Fund office. Included in the agenda was the latest on the savings it has brought its members over the last 10 years.

Due Diligence Reports: Monthly reports submitted to Fund Commissioners including Monthly Lost Time Accident Frequency, Quarterly Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. Executive Director reported the 3rd quarter Financial Fast Track as of September 30th shows a positive increase \$4.7 million surplus with \$9.8m in cash. October Loss

Ratio report shows the PMM JIF at 20.74% and the Actuary targeted us at 45.80%; this time last year we were at 34.80%. Claims Activity Report showed 2 more open claims for the month of October. Loss Time Accident Frequency was distributed showing 1.37 for the month of October.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Attorney Kearns stated to remind employees, particularly the police department, when they are contacted by phone, be prepared to provide information to the Fund attorney.

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

Payment of November 2025 Vouchers Resolution 25-26

Fund Year 2024	\$11,500.00
Fund Year 2025	\$58,591.69
Total	\$70,091.69

MOTION TO APPROVE RESOLUTIONS 25-26 VOUCHER LIST FOR THE MONTH OF NOVEMBER

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

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of October 2025:

2025	\$63,757.55
2024	\$6,442.84
2023	\$49,894.89
2022	\$15,596.20
2021	\$16,713.80
Closed	0.00
TOTAL	\$152,405.28

Treasurer's Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince reviewed the Safety Director's Report enclosed in the agenda. Mr Prince reported all of their training through January 30, 2026 has been uploaded to njmel.org. Open enrollment for leadership academy begins on Dec 1st – Dec 22nd with a Jan 1, 2026 circuit. Should you choose to participate in the program, you have two years to complete the program successfully and receive a plaque upon completion. Mr. Prince said the safety committee last met on September 16th, the next meeting is scheduled for December 16th. Mr. Prince completed the last contractual loss control visit in Willingboro at their recreational facility and reported a lot of renovations and good things happening there.

RISK MANAGERS REPORT:

REPORT: Risk Manager Jaclyn Lindsey reviewed Risk Managers report. Ms. Lindsey highlighted the topics in his report, Subrogation Best Practices, Winter Slip and Fall Prevention, and Best Practices to Prevent Lifting Injuries.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager Jonathon Tavares reported there was 2 certificates at this time. Cyber Risk Management reports were distributed to Commissioners and review by the Executive Director. Mr. Tavares said the underwriting team has begun to distribute members renewal documents such as auto id's and workers' compensation posters. Clerks are to expect them in the mail. Renewal certificates of insurance are to follow after the Thanksgiving holiday. Mr. Tavares reported that the Excess renewals are looking great. Underwriting will have a renewal recap webinar sometime in January.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Chistine Gallagher reported summary showing an approved savings of \$59,491.89, which is a 60% savings as of October 2025.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Manager, Kathy Kissane, reported there are 2 PARs will be reviewed in closed session.

Report Part of Minutes.

OLD BUSINESS: NONE.

NEW BUSINESS:

PUBLIC COMMENT: NONE

MOTION TO GO INTO EXECUTIVE SESSION

Moved:	Commissioner Carmichael
Second:	Commissioner Lyons
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Moved:	Commissioner Lyons
Second:	Commissioner Carmichael
Vote:	Unanimous

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Carmichael
Second:	Commissioner Lyons
Vote:	Unanimous

MEETING ADJOURNED: 2:44 pm

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

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