PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JULY 28, 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 Burlington County Times 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**

https://pmmjif.org/legal-notices/

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JULY 28, 2026

❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

❑ **ROLL CALL OF 2026 COMMISSIONERS**

❑ **APPROVAL OF MINUTES:** June 23, 2026 Open Minutes......................................**Appendix I**
June 23, 2026 Closed Minutes .... **Distributed**

❑ **CORRESPONDENCE: None**

REPORTS

❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report..**Page 1**

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

❑ **TREASURER – Thomas Tontarski**
.Treasurer's Report ....…**Page 12**
.July 2026 Voucher List – Resolution Nos. 26-17 ....…**Page 14**

❑ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report..**Page 22**

❑ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc……..... Verbal**

❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report...**Page 25**
.Cyber Risk Management Compliance – Discussed in closed session

❑ **MANAGED CARE – Qual Care**
.Monthly Report..**Page 27**

❑ **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 – September 22, 2026 – Moorestown**

❑ **MEETING ADJOURNMENT**

Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 28, 2026

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2027 Renewal:** Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2027 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th. **(Page 3)**

- ❑ **2027 Membership Renewals:** Willingboro is scheduled to renew Fund membership by January 1, 2027. Membership renewal documents have been distributed via email on 07/01/2026.

- ❑ **Residual Claims Fund JIF:** RCF JIF held a public hearing on June 29th to adopt a Resolution authorizing Supplemental Assessments. Enclosed on **pages 4 & 5** is a copy of the resolution and the breakdown by member JIF; the assessments have already been encumbered in the member JIFs' 2025 year-end financials.

- ❑ **NJ Cyber JIF:** The Cyber JIF's July 18th meeting has been rescheduled to August 20th.

- ❑ **D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

- ❑ **Cyber Educational Session:** The next session in the educational series sponsored by the NJ Cyber Risk Management Fund will be held on August 5 at 10:00 am. Topic will be Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals. The following is the link to register for the seminar: https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

- ❑ **Cyber Risk Management Consultant Accreditation Program**: The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants serving member entities. The program is a two-day event and has been scheduled for October 2nd and October 9th at the National Conference Center in East Windsor.

- ❑ **2025 Audit Filing:** PERMA filed the 2025 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published to the Fund's official website.

- ❑ **Professional Services Agreements:** The Fund's professional service agreements are up for renewal in 2027 the Fund Office will be sending out the required forms to enable re-appointments at our January re-organization meeting. The Fund Office will prepare a response list for Fund Commissioners with the various firm's fee request for consideration before budget introduction.

- ❑ **August Meeting Cancellation** - The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order. The Commissioners passed Resolution 26-10 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Motion to Cancel the Fund's August Meeting**

❑ **Due Diligence Reports:**

Financial Fast Track	***Distributes Quarterly***
Loss Ratio Analysis	**Page 7**
Claims Activity Report	**Page 8**
Loss Time Accident Frequency	**Page 9**
POL/EPL Compliance Report	**Page 10**
Regulatory Affairs Checklist	**Page 11**

Crystal Chuck

From: Steven Krolian
Sent: Monday, July 20, 2026 2:59 PM
To:

Cc:
Subject: 2027 Renewal

All,

Please follow this link to the 2027 Exposure Review Process through Origami Risk. Deadline to complete the renewal process is **September 1, 2026**. If you have questions as you go through this process, please contact your Risk Management Consultant or your Executive Director's office.

https://live.origamirisk.com/Origami/ValuesIntake/MyForms?valueCollectionID=10012&ProposalID=&_account=MELJIF

If you're receiving this email, you have been assigned the role of completing the Exposure Review Process. The Fund Commissioner access will be considered the "primary user" and the Risk Management Consultant will be considered the "secondary user". Both roles will have the ability to view, edit, and complete the Exposure Review Process.

Also note, the primary or secondary user can select some (or all worksheets) and forward to another person by "reassigning". For example, the Fund Commissioner or the Risk Management Consultant can reassign to another employee. When the delegated user has completed the assigned schedule, they have the option to either mark the schedule completed or reassign the schedule back to the Fund Commissioner or the Risk Manager for them to review and mark complete. Options to Save as Completed, Save for Later, or Reassign will appear as appropriate in the dark blue menu bar. IMPORTANT: Each schedule must be marked complete in order to finalize the 2027 renewal.

FUND COMMISSIONERS SHOULD COORDINATE THEIR EFFORTS WITH RISK MANAGEMENT CONSULTANTS BEFORE BEGINNING THE PROCESS. IN SOME INSTANCES, RISK MANAGEMENT CONSULTANTS HAVE ALREADY MET WITH THE TOWN AND ENTERED MUCH OF THE 2027 RENEWAL INFORMATION.

You will notice that in most cases "prior values" have been pushed forward. To change the current value, overtype.

Clicking on items in red will populate the screen with additional data or a new worksheet. For example, if your town had completed a worksheet for Waterfronts, the town name will appear in red at the bottom of the Special Exposure Worksheet. If you click on town name, it will expand to show the answers previously provided. You should review this information to confirm it is still correct or revise as necessary.

If you need to export to Excel or PDF, you will not be able to perform this task within the renewal collection area of Origami. You can access the schedules by scrolling to the top and using the white menu ribbon to navigate to the data you would like to export.

RESOLUTION 21-26
OF THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
AUTHORIZING SUPPLEMENTAL ASSESSMENTS FOR WORKER'S COMPENSATION AND LIABLITY FOR SPECIFICED FUND YEARS

WHEREAS, the Municipal Excess Liability Residual Claims Fund has experienced increases in worker's compensation and liability claims costs for Fund Year 2008, 2012, 2013, 2014, 2017, 2018, that has put pressure on the financials, resulting in the need for supplemental assessments; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director that:

Fund Year 2008 Workers' Compensation for $261,636,
Fund Year 2012 Workers' Compensation for $464,954,
Fund Year 2013 Workers' Compensation for $133,990,
Fund Year 2014 Workers' Compensation for $120,840,
Fund Year 2017 Liability for $922,847,
Fund Year 2017 Workers' Compensation for $4,175,783,
Fund Year 2018 Liability for $1,570,092,
Fund Year 2018 Workers' Compensation for $1,529,743, and
Fund Year 2019 Liability for $1,621,425.

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Municipal Excess Liability Residual Claims Fund, as follows:

1. That the Executive Director be and hereby is authorized and directed to bill the member local units pursuant to Schedule A, which is attached and incorporated as part of this resolution, which participated in the 2008, 2012, 2013, 2014, 2017, 2018 and 2019 Fund Years, a total supplemental assessment of $10,801,310 which shall be apportioned in the same rates as said member local units were assessed for Property, Liability and Workers' Compensation for Fund Year 2008, 2008, 2012, 2013, 2014, 2017, 2018 and 2019.

2. The Executive Director is authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the supplemental assessment in the amount set forth above.

Adopted on the 15th day of June 2026.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

RCF ADDITIONAL ASSESSMENT - December 31, 2025

Fund Year	2008	2012	2013	2014	2017	2018	2019	Total
Additional Assessment	261,635	464,954	133,990	120,839	5,098,631	3,099,834	1,621,425	10,801,308
Fund_ID								
Atlantic	21,559	33,078	9,098	11,082	455,477	246,025	62,186	838,505
Bergen	10,630	9,461	3,470	3,933	211,892	152,785	81,328	473,499
BMEL	-	-	-	-	-	-	-	-
Burlco	4,214	6,311	2,435	1,286	82,545	69,713	36,575	203,079
Camden	4,029	18,483	4,250	5,358	108,183	134,752	28,931	303,986
Central	15,067	19,343	7,880	7,930	217,047	187,873	69,100	524,240
MEL	127,262	259,105	67,155	49,480	2,485,375	1,144,832	745,765	4,878,974
Monmouth	11,987	17,555	5,631	8,746	194,046	198,934	86,423	523,322
Morris	8,485	20,848	8,073	4,978	264,394	257,076	106,334	670,188
NJPHA	10,886	7,623	1,630	2,003	122,864	71,183	58,089	274,278
NJUA	5,678	7,629	2,250	1,114	115,295	42,053	52,944	226,963
Ocean	18,701	24,602	10,603	7,560	327,083	274,663	75,887	739,099
PMM	3,092	3,639	551	846	41,086	31,461	4,556	85,231
South Bergen	6,010	7,296	2,022	5,436	184,171	147,106	74,598	426,639
Suburban Essex	3,592	12,101	2,923	3,146	104,760	92,447	83,019	301,988
Suburban Municipal	203	5,146	1,568	1,838	50,689	8,589	14,583	82,616
Trico	10,241	12,734	4,451	6,104	133,723	40,343	41,107	248,703
Totals	**261,636**	**464,954**	**133,990**	**120,840**	**5,098,630**	**3,099,835**	**1,621,425**	**10,801,310**

Subject:	Email blast-- Cyber Educational Series -- August session
Date:	Tuesday, July 7, 2026 11:04:15 AM

The email below was blasted out yesterday to PERMA JIF FCs and RMCs and contains the link to register for the August 5th session..

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

From: Edward Cooney, Underwriting Manager

Subject: Cyber JIF Educational Series –August 5th at 10:00 am

We are pleased to announce the 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund. Below is the link to register for the August session.

The topic is:

Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals.

Secure Banking in a Cyber World
This educational program will give participants a detailed understanding of the challenges in protecting our finances from cyber criminals looking to get paid. The presenters have pulled together the collective knowledge on how to reduce or prevent these scams and will provide clear best practices to be used during daily operations.

August registration link:
https://permainc.zoom.us/webinar/register/WN_8gOedBfmQgmAd8_ZhSAp6A

Professional Municipal Mgmt Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Limited	54	MONTH	53	MONTH	42	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-26		31-May-26		00-Jan-00	
PROPERTY	164,000	178,866	109.06%	100.00%	109.06%	100.00%	0.00%	100.00%
GEN LIABILITY	286,842	318,556	111.06%	96.73%	102.25%	96.63%	0.00%	93.46%
AUTO LIABILITY	55,642	198,443	356.64%	94.56%	356.64%	94.26%	0.00%	90.21%
WORKER'S COMP	1,353,000	759,067	56.10%	99.70%	56.10%	99.66%	0.00%	98.92%
TOTAL ALL LINES	1,859,484	1,454,932	78.24%	99.12%	76.89%	99.06%	0.00%	97.91%
NET PAYOUT %	**$1,316,767**		**70.81%**					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Limited	42	MONTH	41	MONTH	30	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-26		31-May-26		00-Jan-00	
PROPERTY	169,000	151,281	89.52%	100.00%	89.52%	100.00%	0.00%	100.00%
GEN LIABILITY	301,156	324,298	107.68%	93.46%	107.68%	92.99%	0.00%	85.57%
AUTO LIABILITY	51,791	15,993	30.88%	90.21%	30.88%	89.77%	0.00%	82.91%
WORKER'S COMP	1,560,000	1,069,658	68.57%	98.92%	68.57%	98.81%	0.00%	96.57%
TOTAL ALL LINES	2,081,947	1,561,229	74.99%	98.00%	74.99%	97.84%	0.00%	94.92%
NET PAYOUT %	**$1,202,653**		**57.77%**					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Limited	30	MONTH	29	MONTH	18	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-26		31-May-26		00-Jan-00	
PROPERTY	211,000	212,690	100.80%	100.00%	103.64%	100.00%	0.00%	97.09%
GEN LIABILITY	272,732	487,252	178.66%	85.57%	175.14%	84.65%	0.00%	71.16%
AUTO LIABILITY	55,309	8,562	15.48%	82.91%	15.48%	82.02%	0.00%	66.43%
WORKER'S COMP	1,481,335	793,742	53.58%	96.57%	53.58%	96.21%	0.00%	86.31%
TOTAL ALL LINES	2,020,376	1,502,247	74.35%	95.07%	74.18%	94.66%	0.00%	84.85%
NET PAYOUT %	**$691,273**		**34.22%**					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Limited	18	MONTH	17	MONTH	6	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-26		31-May-26		00-Jan-00	
PROPERTY	242,500	150,918	62.23%	97.09%	62.23%	96.87%	0.00%	45.00%
GEN LIABILITY	289,882	70,178	24.21%	71.16%	21.59%	69.55%	0.00%	19.00%
AUTO LIABILITY	61,981	273,707	441.60%	66.43%	441.60%	64.31%	0.00%	20.00%
WORKER'S COMP	1,545,189	803,647	52.01%	86.31%	50.19%	84.23%	0.00%	14.00%
TOTAL ALL LINES	2,139,552	1,298,449	60.69%	84.90%	59.02%	83.10%	0.00%	18.36%
NET PAYOUT %	**$657,380**		**30.73%**					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Limited	6	MONTH	5	MONTH	-6	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-26		31-May-26		00-Jan-00	
PROPERTY	282,479	345,028	122.14%	45.00%	104.79%	37.00%	N/A	N/A
GEN LIABILITY	316,295	33,839	10.70%	19.00%	7.00%	14.00%	N/A	N/A
AUTO LIABILITY	82,889	22,329	26.94%	20.00%	22.97%	15.00%	N/A	N/A
WORKER'S COMP	1,631,141	158,666	9.73%	14.00%	9.11%	9.00%	N/A	N/A
TOTAL ALL LINES	2,312,804	559,862	24.21%	18.69%	21.01%	13.32%	N/A	N/A
NET PAYOUT %	**$304,134**		**13.15%**					

Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
AS OF 06/30/26						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
May-26	1	2	2	2	10	17
June-26	1	1	1	2	10	15
NET CHGE	0	-1	-1	0	0	-2
Limited Reserves						$9,372
Year	2022	2023	2024	2025	2026	TOTAL
May-26	$1	$391	$28,296	$4,800	$194,309	$227,797
June-26	$1	$391	$1,332	$4,800	$134,050	$140,574
NET CHGE	$0	$0	($26,964)	$0	($60,259)	($87,223)
Ltd Incurred	$178,866	$151,281	$212,690	$150,918	$345,028	$1,038,782
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
May-26	2	3	16	18	17	56
June-26	2	3	17	17	21	60
NET CHGE	0	0	1	-1	4	4
Limited Reserves						$11,541
Year	2022	2023	2024	2025	2026	TOTAL
May-26	$58,934	$83,451	$433,409	$51,431	$22,109	$649,334
June-26	$79,436	$81,421	$438,901	$59,010	$33,713	$692,481
NET CHGE	$20,501	($2,030)	$5,492	$7,579	$11,604	$43,146
Ltd Incurred	$318,556	$324,298	$487,252	$70,178	$33,839	$1,234,123
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	5	8	13
June-26	0	0	0	5	7	12
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						$22,380
Year	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$251,599	$13,950	$265,549
June-26	$0	$0	$0	$251,519	$17,043	$268,561
NET CHGE	$0	$0	$0	($80)	$3,093	$3,013
Ltd Incurred	$198,443	$15,993	$8,562	$273,707	$22,329	$519,035
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
May-26	2	12	13	16	29	72
June-26	2	12	13	16	27	70
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						$15,756
Year	2022	2023	2024	2025	2026	TOTAL
May-26	$59,159	$282,316	$378,681	$316,824	$72,415	$1,109,395
June-26	$58,728	$276,764	$370,740	$325,740	$70,923	$1,102,895
NET CHGE	($431)	($5,552)	($7,941)	$8,916	($1,492)	($6,500)
Ltd Incurred	$759,067	$1,069,658	$793,742	$803,647	$158,666	$3,584,779
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
May-26	5	17	31	41	64	158
June-26	5	16	31	40	65	157
NET CHGE	0	-1	0	-1	1	-1
Limited Reserves						$14,041
Year	2022	2023	2024	2025	2026	TOTAL
May-26	$118,094	$366,158	$840,386	$624,654	$302,783	$2,252,075
June-26	$138,165	$358,576	$810,974	$641,069	$255,728	$2,204,511
NET CHGE	$20,070	($7,582)	($29,413)	$16,415	($47,055)	($47,564)
Ltd Incurred	$1,454,932	$1,561,229	$1,502,247	$1,298,449	$559,862	$6,376,718

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

June 30, 2026

FUND	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
Monmouth County	**0.26**	0.96	0.92	**0.82**
Professional Municipal Management	**0.63**	1.45	1.48	**1.29**
NJ Public Housing Authority	**0.92**	1.54	1.71	**1.47**
South Bergen County	**1.05**	2.13	1.82	**1.79**
Morris County	**1.06**	1.29	1.42	**1.30**
Atlantic County Municipal JIF	**1.25**	1.94	2.38	**2.01**
Suburban Municipal	**1.27**	1.15	1.52	**1.32**
Ocean County	**1.31**	1.64	1.74	**1.60**
Bergen County	**1.34**	1.52	1.24	**1.38**
Camden County	**1.40**	1.64	1.38	**1.49**
NJ Utility Authorities	**1.54**	1.54	2.55	**1.94**
Gloucester, Salem, Cumberland Counties Municipal JIF	**1.59**	2.00	2.01	**1.92**
Central New Jersey	**1.75**	2.43	2.07	**2.15**
Burlington County Municipal JIF	**1.82**	1.54	2.09	**1.81**
Suburban Metro	**2.64**	1.56	1.90	**1.87**
AVERAGE	**1.32**	1.62	1.75	**1.61**

*** NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time**

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Professional Municipal Management JOINT INSURANCE FUND

2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

DATA VALUED AS OF June 30, 2026

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 6/30/2026	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**	**2.42**
2	306	Maple Shade		0	0	**0.00**	**1.87**	**0.00**	2	**Maple Shade**	**0.76**
3	308	Willingboro		0	1	**0.63**	**2.05**	**2.17**	3	**Willingboro**	**1.78**
4	304	Evesham		0	1	**0.76**	**1.19**	**1.56**	4	**Evesham**	**1.25**
5	307	Moorestown		0	1	**1.10**	**0.00**	**0.00**	5	**Moorestown**	**0.24**
	Totals:			0	3	0.63	1.45	1.48			**1.29**

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	**June 30, 2025**	**0.75**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund
Data Valued As of : **July 21, 2026**

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

			01/01/26	2026		Land Use	
	Checklist Submitted	Compliant	EPL	POL	Co-Insurance		
Member Name			Deductible	Deductible	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 July 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	Filed
☐	Annual Audit	Filed
☐	State Comptroller Audit Filing	Filed
☐	Ethics Filing	Filed

July 21, 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 June 30, 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 $ 31,765.13. This generated an average annual yield of 3.33%. However, we have an unrealized net gain of $ 1,276.93, adjusting the reported yield to 3.46% for the period. Our Portfolio Investment with J.C.M.I. is valued at $ 5,148,087.54

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts $14,000.37 YTD $98,792.46
Salvage Receipts $ 9,000.00
Overpayment Reimbursements $ 50.00
FY 26 Premium Receipts $ 538,336.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 90 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 $209,482.65

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 $11,378,393.65 to a closing balance of $ 11,763,589.45 showing an increase in the fund of $385,195.80.

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. 26-17

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
BILLS LIST - JULY 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 2025

VendorName	Comment	InvoiceAmount
PKF O'CONNOR DAVIES, LLP	FINAL BILL 2025 Y/E AUDIT- 3504616 07/26	13,000.00
		13,000.00
	Total Payments FY 2025	**13,000.00**

FUND YEAR 2026

VendorName	Comment	InvoiceAmount
MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2026 07/26	5,397.75
		5,397.75
NJ CYBER RISK MANAGEMENT FUND	CYBER 2ND INSTALL 2026 07/26	34,567.50
		34,567.50
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY Q3 2026 07/26	177,473.00
MUNICIPAL EXCESS LIABILITY JIF	MEL Q3 2026 07/26	262,921.75
		440,394.75
N.J. MUNICIPAL ENVIRONMENTAL	EJIF- 2ND INSTALL 2026 07/26	58,081.00
		58,081.00
QUAL-LYNX	CLAIMS ADJ. SERV FOR 07/26 QL26-1635	14,620.75
		14,620.75
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 07/26	2,387.75
		2,387.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	54.22
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/26	14,387.42
		14,441.64
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 07/26	3,761.33
		3,761.33
QUALCARE, LLC	MANAGED CARE SERVICES 07/26	9,178.08
		9,178.08

THOMAS TONTARSKI	TREASURER FEE 07/26	1,709.67
		1,709.67
HELMER, CONLEY & KASSELMAN, P.A.	LITIGATION MGMT 07/26	1,684.83
HELMER, CONLEY & KASSELMAN, P.A.	ATTORNEY FEES 07/26	1,977.08
		3,661.91
MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2026 07/26	5,435.25
		5,435.25
USA TODAY MEDIA CORP	A# 791111 ORD # 12210841 6/10/26-6/24/26	30.14
		30.14
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 07/26	619.41
		619.41
RUSSO & ASSOCIATES LLC	6/27/26 REVIEW OF FUND MBRS FOR WC	3,946.52
		3,946.52
ACCESS	INV 12258798 DEPT 413 6/30/26	127.35
		127.35
CONNER STRONG & BUCKELEW	RMC FEE 07/26	13,354.49
		13,354.49
	Total Payments FY 2026	**611,715.29**
	TOTAL PAYMENTS ALL FUND YEARS	**624,715.29**

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: June											
	Property	**Liability**	**Auto**	**Workers Comp**	**POL/EPL**	**EJIF**	**Cyber JIF**	**MEL**	**Admin**	**LFC**	**TOTAL**
OPEN 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
RECEIPTS											
Assessments	27,149.65	30,399.78	7,966.64	154,850.05	44,111.61	5,095.00	6,644.71	177,745.50	82,450.73	1,922.34	538,336.00
Refunds	22,175.74	0.00	0.00	1,124.63	0.00	0.00	0.00	0.00	0.00	0.00	23,300.37
Invest Pymnts	828.72	2,963.19	611.46	16,105.46	0.00	0.00	0.00	0.00	11,807.86	122.18	32,438.87
Invest Adj	15.41	55.10	11.38	299.48	0.00	0.00	0.00	0.00	219.57	2.27	603.21
Subtotal Invest	844.13	3,018.29	622.84	16,404.94	0.00	0.00	0.00	0.00	12,027.43	124.45	33,042.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	50,169.52	33,418.07	8,589.48	172,379.62	44,111.61	5,095.00	6,644.71	177,745.50	94,478.16	2,046.79	594,678.45
EXPENSES											
Claims Transfers	152,404.75	10,991.59	280.34	45,805.97	0.00	0.00	0.00	0.00	0.00	0.00	209,482.65
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	152,404.75	10,991.59	280.34	45,805.97	0.00	0.00	0.00	0.00	0.00	0.00	209,482.65
END BALANCE	**155,551.25**	**1,010,314.78**	**71,054.27**	**5,495,906.61**	**(9,488.36)**	**(6,166.22)**	**32,336.22**	**968,840.87**	**4,002,461.73**	**42,778.31**	**11,763,589.45**

REPORT STATUS SECTION

Report Month: June		
		Balance Differences
Opening Balances:	Opening Balances are NOT equal	-$62,124.68
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	$282,399.45
Accural Balances:	Accural Balances are equal	$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PMM JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	**June**					
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	**$11,440,518.33**	-	6,158,777.94	**140,656.64**	**6,983.26**	5,134,100.49
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 - discoı	$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	$603.20	$0.00	$0.00	$0.00	$0.00	$603.20
5 Interest Paid - Cash Inst	$31,161.93	$0.00	$18,260.35	$483.53	$311.13	$12,106.92
6 Interest Paid - Term Ins	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7 Realized Gain (Loss)	$1,276.93	$0.00	$0.00	$0.00	$0.00	$1,276.93
8 Net Investment Income	$33,042.06	$0.00	$18,260.35	$483.53	$311.13	$13,987.05
9 Deposits - Purchases	$1,116,574.06	$0.00	$562,567.30	$209,482.65	$344,524.11	$0.00
10 (Withdrawals - Sales)	-$1,108,944.45	$0.00	-$554,006.76	-$210,059.60	-$344,878.09	$0.00
Ending Cash & Investment	$11,481,190.00	$0.00	$6,185,598.83	$140,563.22	$6,940.41	$5,148,087.54
Ending Interest Accrual Bal	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$377,514.51	$0.00	$0.00	$61,123.92	$316,390.59	$0.00
(Less Deposits in Transit)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$11,858,704.51	$0.00	$6,185,598.83	$201,687.14	$323,331.00	$5,148,087.54

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
PMM JOINT INSURANCE FUND

Month		**June**				
Current Fund Year		**2026**				
		1.	**2.**	**3.**	**4.**	**5.**
Policy Year	**Coverage**	**Calc. Net Paid Thru Last Month**	**Monthly Net Paid June**	**Monthly Recoveries June**	**Calc. Net Paid Thru June**	**TPA Net Paid Thru June**
2026	Property	101,713.29	126,440.92	17,175.74	210,978.47	210,978.47
	Liability	42.00	84.00	0.00	126.00	126.00
	Auto	5,086.42	200.00	0.00	5,286.42	5,286.42
	Workers Comp	76,216.90	11,525.99	0.00	87,742.89	87,742.89
	Total	**183,058.61**	**138,250.91**	**17,175.74**	**304,133.78**	**304,133.78**
2025	Property	146,117.59	0.00	0.00	146,117.59	146,117.59
	Liability	11,146.76	21.00	0.00	11,167.76	11,167.76
	Auto	22,107.78	80.34	0.00	22,188.12	22,188.12
	Workers Comp	458,675.52	20,355.75	1,124.63	477,906.64	477,906.64
	Total	**638,047.65**	**20,457.09**	**1,124.63**	**657,380.11**	**657,380.11**
2024	Property	190,393.64	25,963.83	5,000.00	211,357.47	211,357.47
	Liability	44,243.35	4,107.81	0.00	48,351.16	48,351.16
	Auto	8,562.44	0.00	0.00	8,562.44	8,562.44
	Workers Comp	415,061.18	7,941.20	0.00	423,002.38	423,002.38
	Total	**658,260.61**	**38,012.84**	**5,000.00**	**691,273.45**	**691,273.45**
2023	Property	150,889.70	0.00	0.00	150,889.70	150,889.70
	Liability	240,846.51	2,030.00	0.00	242,876.51	242,876.51
	Auto	15,992.90	0.00	0.00	15,992.90	15,992.90
	Workers Comp	787,341.93	5,552.03	0.00	792,893.96	792,893.96
	Total	**1,195,071.04**	**7,582.03**	**0.00**	**1,202,653.07**	**1,202,653.07**
2022	Property	178,864.56	0.00	0.00	178,864.56	178,864.56
	Liability	234,371.80	4,748.78	0.00	239,120.58	239,120.58
	Auto	198,443.26	0.00	0.00	198,443.26	198,443.26
	Workers Comp	699,907.70	431.00	0.00	700,338.70	700,338.70
	Total	**1,311,587.32**	**5,179.78**	**0.00**	**1,316,767.10**	**1,316,767.10**
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	**3,986,025.23**	**209,482.65**	**23,300.37**	**4,172,207.51**	**4,172,207.51**

SUBROGATION REPORT

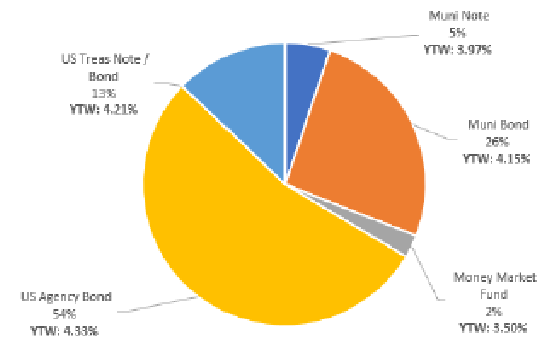
DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/2	WTLLINGBORO TWP.	2024319938	STANLEY BETHEA	W/C	2023	33333.33	
TOTAL-FEB.						33333.33	
TOTAL- YTD							33,333.33
3/3	EVESHAM TWP.	2024310025	EVESHAM TWP.	PR	2022	1761.76	
TOTAL-MAR,						1761.76	
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
6/2	MAPLE SHADE TWP.	2025356383	ZACHARY SHEPPARD	WC	2025	1124.63	
6/3	EVESHAM TWP.	2026391646	EVESHAM TWP.	PR	2026	7575.74	
6/10	EVESHAM TWP.	2026398180	EVESHAM TWP.	PR	2026	300	
6/10	MOORESTOWN TWP	2025350025	MOORESTOWN TWP	PR	2024	5000.00	
TOTAL-JUNE						14000.37	
TOTAL- YTD							98792.46

Muni Excess Liability Joint Insurance Fund

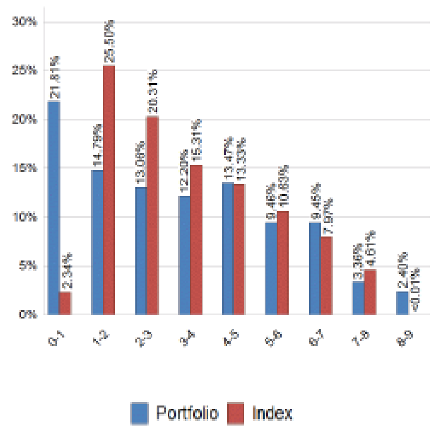
As of 06/30/2026		
Portfolio Total Par	$	353,437,000
Principal Market Value	$	334,987,589
Accrued Interest	$	10,548,972
Market Value Plus Accrued	$	345,536,560
Total Revenue YTD	$	3,456,453
NAV	$	10.7628
Average Maturity (yrs)		4.11
Modified Duration		3.24
Book Yield		3.17%
Yield to Maturity / Call		4.23%
Projected Coupon Income	$	9,725,416

As of 06/30/2026	QTD	YTD	1YR	3YR	Since Inception
MEL (Gross)	0.41%	0.85%	3.54%	4.59%	4.11%
Bloomberg Govt Intermediate	0.18%	0.23%	2.67%	4.10%	3.53%

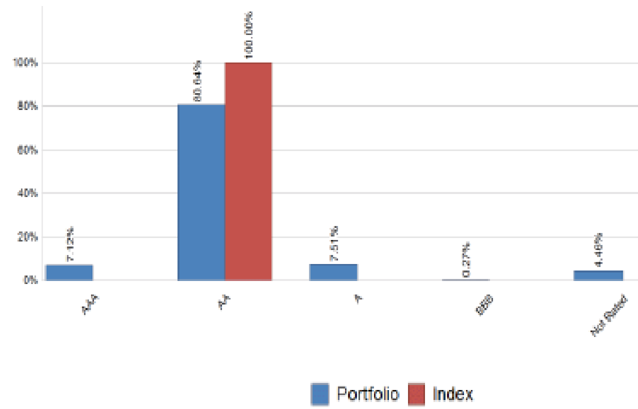
*account funding inception 2/3/23



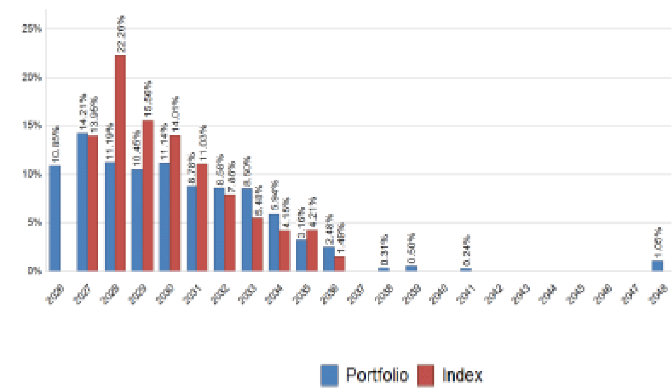
Modified Duration



Rating



Maturity



BNY

[redacted]- PROF MUNI MGMT JIF

Statement of Change in Net Assets
Market Value
06/30/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		Current Period		Fiscal Year To Date	
		06/01/2026	06/30/2026	01/01/2026	06/30/2026
NET ASSETS - BEGINNING OF PERIOD			5,134,100.49		5,107,982.27
			5,134,100.49		5,107,982.27
RECEIPTS					
INVESTMENT INCOME					
INTEREST	12,900.72			73,733.62	
REALIZED GAIN/LOSS	99.78			-149.32	
UNREALIZED GAIN/LOSS-INVESTMENT	1,177.15			-29,654.89	
ACCRETION/AMORTIZATION	603.20			2,526.79	
TOTAL INVESTMENT INCOME			14,780.85		46,456.20
TOTAL RECEIPTS			14,780.85		46,456.20
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	128.72			770.99	
INVESTMENT ADVISORY FEES	536.36			4,808.95	
CONSULTING	128.72			770.99	
TOTAL ADMINISTRATIVE EXPENSES			793.80		6,350.93
TOTAL DISBURSEMENTS			793.80		6,350.93
NET ASSETS - END OF PERIOD			5,148,087.54		5,148,087.54

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: July 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 Willingboro on June 2, 2026
- Township of Moorestown on June 11, 2026
- Township of Maple Shade on June 2, 2026
- Township of Maple Shade on June 12, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Maple Shade on June 29, 2026

MEETINGS ATTENDED

- Fund Commissioner's Meeting on June 23, 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

- Hurricane Preparedness Best Practices
- Earbuds & Bluetooth Headphones in Workplace Best Practices
- Tick & Tick-Borne Illnesses Best Practices
- Mark Out Best Practices
- Confined Space Ventilation Calculating Wait Time for Air Changes

MSI FIRE & EMS

- SAFER Grant 2026
- Hurricane Preparedness Best Practices
- Non-Firefighters on Fire Apparatus & in Station Best Practices
- Wildfire Operation Model Policy
- Turnout Gear Contaminants Best Practices

MSI LAW ENFORCEMENT

- No Law Enforcement Bulletins for the month of June

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**
Moorestown	4
Willingboro	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 5/22/2026 To 6/22/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - 428 East State Street, 4th Floor I - Township of Moorestown	PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Grant Applications Evidence of insurance as respects to grant applications.	5/27/2026 #6473393	GL AU EX WC
H - Township of Voorhees I - Township of Evesham	2400 Town Center Voorhees, NJ 08043		6/3/2026 #6495761	GL AU EX WC
H - New Jersey Infrastructure Bank I - Township of Moorestown	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648		6/3/2026 #6501339	GL AU EX WC
H - Township of Mount Laurel I - Township of Evesham	750 Centerton Road Mt. Laurel, NJ 08054		6/3/2026 #6495573	GL AU EX WC
H - New Jersey Infrastructure Bank I - Township of Willingboro	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured The Certificate Holder and the New Jersey Department of Environmental Protection are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	6/4/2026 #6505145	GL AU EX WC
H - State of New Jersey I - Township of Moorestown	PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Grant Applications Evidence of insurance as respects to grant applications.	6/8/2026 #6505953	GL AU EX WC
H - Township of Evesham	984 Tuckerton Road Marlton , NJ 08053	Evidence of Insurance	6/16/2026	GL AU EX WC OTH

Professional Municipal Management JIF

Certificate of Insurance Monthly Report

I - Township of Evesham			#6509985	
H - Evesham Township Board of I - Township of Evesham	Education 25 S. Maple Avenue Marlton, NJ 08053	RE: Use of Premises- Recreation Programs/Camps 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 any/all premises for Recreation programs and camps during the current calendar year. Does not include amusements or fireworks.	6/16/2026 #6509986	GL AU EX WC OTH
Total # of Holders: 8				

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%
June	51	$76,231.17	$28,332.11	$47,899.06	63%
Grand Total	**400**	**$534,438.18**	**$204,466.25**	**$329,971.93**	**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%**

QUAL-LYNX

Professional Municipal Management JIF
1/1/2026 – 6/30/2026

Top 10 Providers

	BILL COUNT	APPROVED
VIRTUA MEMORIAL HOSPITAL	11	$32,020.75
PREMIER ORTHOPAEDICS	31	$20,742.32
CENTENNIAL SURGERY CENTER LLC	2	$18,258.00
SOUTH JERSEY MUSCULOSKELETAL LLC	1	$14,396.05
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	91	$9,110.00
VIRTUA MEDICAL GROUP	34	$8,901.64
ONE CALL CARE DIAGNOSTICS	14	$7,103.48
Grand Total	**189**	**$144,128.16**

Savings By Specialty

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS
Physical Therapy	97	$59,364.00	$9,816.37	$49,547.63	83%
Occupational Medicine	75	$68,552.76	$31,604.59	$36,948.17	54%
MRI/Radiology	33	$25,392.18	$10,214.31	$15,177.87	60%
Behavioral Health	9	$3,150.00	$2,383.08	$766.92	24%
Orthopedic Surgery	9	$2,764.00	$2,372.10	$391.90	14%
Grand Total	**223**	**$159,222.94**	**$56,390.45**	**$102,832.49**	**65%**

QUAL-LYNX

Professional Municipal Management JIF
1/1/2026 – 6/30/2026

Workers' Compensation Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	GRAND TOTAL
EVESHAM TOWNSHIP	1	8	8	17
EVESHAM TWP FIRE DIST. 1	0	5	5	10
MAPLESHADE TOWNSHIP	0	2	4	6
MOORESTOWN	1	10	1	12
WILLINGBORO TOWNSHIP	4	15	6	25
Grand Total	**6**	**40**	**24**	**70**

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND QUAL-LYNX ACCOUNT SERVICE TEAM

OVERALL ACCOUNT RESPONSIBILITY

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com

WORKERS' COMPENSATION

Caty Lambe WC Unit Manager	Ph: 732-507-6723 Fax: 908-222-2299	catherine.lambe@qual-lynx.com
Tony Jones WC Assistant Supervisor	Ph: 732-562-2826 Fax: 908-222-2299	anthony.jones@qual-lynx.com
Marge Guinane WC Litigation Specialist	Ph: 732-507-6731 Fax: 908-222-2299	marge.guinane@qual-lynx.com
Karen Hinkley Lost Time /Litigation Adjuster	Ph: 732-507-6713 Fax: 908-222-2299	karen.hinkley@qual-lynx.com
Annette Colon WC Medical Only Adjuster	Ph: 609-601-3180 Fax: 908-222-2299	annette.colon@qual-lynx.com

LIABILITY

Karen Berenato Liability Manager	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
Susan Lovett Liability Assistant Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
Shelini Parikh Liability Assistant Supervisor	Ph: (609) 833-9390 Fax: (609) 601-3173	shelini.parikh@qual-lynx.com
Jamar Howard Liability Senior Claim Analyst	Ph: 609-250-9652 Fax: 609-601-3173	jamar.howard@qual-lynx.com
Walter Clark Liability Senior Claim Analyst	Ph: 609-566-1267 Fax: 609-601-3173	walter.clark@qual-lynx.com
Donna Crosson Liability Adjuster	Ph: 609-833-2203 Fax: 609-601-3173	donna.crosson@qual-lynx.com
Milan Davis Liability Adjuster	Ph: 609-732-1058 Fax: 609-601-3173	milan.davis@qual-lynx.com

PROPERTY

Brian Foster Property Manager	Ph: 732-352-9729 Fax: 609-601-3173 Cell: 609-402-5218	brian.foster@qual-lynx.com
Eileen Stasuk Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
Michelle Naraine Property Adjuster	Ph: (732) 468-8198 Fax: (609) 601-3193	michelle.naraine@qual-lynx.com
Doris Moore Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
Karen Oliva Property Adjuster	Ph: 609-360-2236 Fax: 609-601-3192	karen.oliva@qual-lynx.com

PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
QUAL-LYNX ACCOUNT SERVICE TEAM

WORKERS' COMPENSATION MANAGED CARE

Christine Gallagher Client Services Manager	Ph: 609-365-4016	christine.gallagher@qual-lynx.com

NURSE CASE MANAGEMENT

Stephanie Dionisio Workers' Compensation Clinical Services Manager	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com
Wendie Szamreta Nurse Case Manager	Ph: 877-822-9368 x. 22344	wendie.szamreta@qual-lynx.com

SENIOR MANAGEMENT

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
Lisa Gallo Manager, Client Programs	Ph: 732-465-6364 Fax: 732-562-2815 Cell: 609-380-5288	lisa.gallo@qual-lynx.com
Eileen Luterzo Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2815 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
Shelly Long Assistant Vice President, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

All Mail Should Be Sent To:
Regular and overnight:
100 Decadon Drive
Egg Harbor Township, NJ 08234
Main Phone Number: 609-653-8400

APPENDIX I - MINUTES

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 23, 2026
WILLINGBORO MUNICIPAL COMPLEX
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, Joseph Stringfellow**
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
Scott Freedman, Evesham Fire District
Dennis Skalkowski, PFK O'Connor Davies

Kaleigh Hadley, PFK O'Connor Davies**APPROVAL OF MINUTES:** May 26, 2026 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF MAY 26, 2026:

Moved:	Commissioner Lyons
Second:	Commissioner Carmichael
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

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

Mr. Dennis Skalkowski and Ms. Kaleigh Hadley from PFK O'Connor Davies were present at the meeting and they reviewed the 2025 Audit. Ms. Hadley said the independent audit report was clean with no findings or recommendations noted. Ms. Hadley reported the Fund had a strong financial position as of December 31, 2025 with $10.8m in assets, $5m in liabilities and reserves, ending the year with an ending position of $5.9m. With no questions being heard Executive Director said a motion to adopt Resolution 26-15 would be in order.

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

Moved:	Commissioner Carmichael
Second:	Commissioner Lyons
Vote:	4 Ayes – 0 Nays

MEL, RCF & EJIF JUNE MEETINGS: Executive Director said these JIF's all met on Monday June 15, 2026, at the Forsgate Country Club in Monroe, NJ. When available, copies of Chairman Aberant's meeting reports will be distributed. Executive Director said all JIFs approved and adopted their audits. The RCF will conduct a special meeting June 29th to approve a supplemental assessment to offset the deficit. PMM's share of that is $85,616.

NJ CYBER JIF: Executive Director said the Cyber JIF met via Zoom on May 21st. Chairman Aberant's reports were included in the agenda. The JIF met virtually on June 18th, when available, copies of the meeting reports will be distributed. Chair Aberant said when the member is at the highest level there's a premium reduction. Underwriting Manager, Mr. Tavares, said to further incentives members to be compliant, basic level reduced from $50k to $25k, intermediate has 0$ deductible and advanced the member gets 20% premium credit.

Executive Director said at the meeting the Fund approved their audit and approved scope of services for the upcoming RFP release for cyber training and phishing simulations as Xcitium's contract term is set to expire.

Additionally, enclosed in the agenda was 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: Executive Director said the Xcitium Cyber Security Status Report will be distributed and discussed in closed session. Executive Director said 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: Executive Director said Willingboro is scheduled to renew as of January 1, 2027. Membership documents will be mailed early next month.

ANNUAL UNDERWRITING RENEWAL: Executive Director said 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: Executive Director said the 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. He said 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. Executive Director said DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations

LEAGUE MAGAZINE ARTICLE: Executive Director said enclosed in the agenda was a copy of an article written by Don Ruprecht and Ken Schulz of JA Montgomery Consulting. He said the article addresses safety practices for emergency vehicle crashes to keep the public and public employees safe.

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 reported on the Loss Ratio Analysis report, the actuary's projection for the month of April has the Fund at 9.62% and the Fund came in at 15.72%. Claims Activity Report showed the Fund had 8 more open claims from last month. Loss Time Accident Frequency is at 0.94. EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

ATTORNEY: None.

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

Payment of June 2026 Vouchers Resolution 26-16

Closed	$280,628.08
Fund Year 2026	$63,896.03
Total	**$344,524.11**

MOTION TO APPROVE RESOLUTION 26-16 VOUCHER LIST FOR THE MONTH OF JUNE

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

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director's report. Mr Prince said loss control visits were conducted. Willingboro DPW was conducted on 6/2, Moorestown Fire District on 6/11. Maple Shade parks and playgrounds on 6/12. He said the safety committee met on 5/19 and discussed PEOSH compliance, heat illness prevention, training opportunities, and the Leadership Academy. He encouraged members to visit njmel.org for all training opportunities through 8/31.

Ret. Chief Harry Earle said Chief Fletcher will be retiring Maple Shade on 7/1 and he will be meeting with him to discuss any suggestions he might have. Mr. Earl said he attended the PRIMA conference where fire vehicle crashes was discussed. He said PEOSH has questioned if there was a program to manage the heat in the law enforcement space. A heat program is being discussed and maybe rolled into the inclement weather policy. Mr. Earl said they were in the process of developing body worn camera policy. They will be holding an active shooter session in Camden.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel discussed a presentation slide comparing fire-related deaths with the level of attention and effort historically devoted to fire safety versus workplace violence. He said that workplace violence is becoming a more significant issue and may be more prevalent than many people realize. Mr. Merchel reported updated property appraisals have been received and are currently being reviewed in coordination with the Executive Director. The prior appraisal was completed in 2020, construction costs have increased significantly since that time, so higher valuation results are expected. The group is reviewing the contributing valuation factors due to these increased costs. Mr. Merchel discussed his time at PRIMA and sessions he attended. One session addressed issues involving police liability.

A key takeaway was that more ADA claims are being filed in a manner that brings the municipality into the claim, rather than focusing only on the individual officer. The issue involves allegations that the town failed to meet ADA-related obligations. He reported on a session that discussed emergency response liability involving fire and EMS. It was noted that, unlike police, fire/EMS do not have immunity when proceeding through a traffic signal during response. This was identified as an important liability concern. Mr. Merchel said a session on AI was described as a tool rather than a replacement for employees. He said that AI systems may contain biases, depending on the platform used. A major takeaway was that AI may provide answers even when the information is inaccurate. The importance of human review and verification of AI-generated information was strongly emphasized.

UNDERWRITING MANAGER:

REPORT: Executive Director discussed Cyber Risk Management Report in closed session. Underwriting Manager, Jonathan Tavares, said for the month of May we had 4 certificates. He discussed the upcoming 4th of July holiday and said to members if they are planning fireworks displays or amusements was encouraged to ensure submissions are made to the

office as early as possible, if they have not already been submitted. Mr. Tavares said over the next month, the underwriting team will compile national statistics, compile local statistics, review loss information across the entire MEL program. This information will be used to prepare the pre-renewal presentation. The pre-renewal presentation will serve as the starting point for setting expectations for 2027 for all members. He said that property-related expectations will depend significantly on weather conditions over the next few months.
Mr. Tavares referenced the importance of the upcoming storm season in shaping results.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Christine Gallagher reported on the cumulative saving summary reported for the year showing a year to date savings of $282,072.87 with a savings of 62%. Virtua Memorial Hospital was identified as the top provider and Physical therapy was noted as having the highest volume. A total of 60 claims were recorded, consisting of 34 medical-only claims, 20 report-only claims and 6 lost-time claims

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane discussed in open session and said there were 2 PARs 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 Lyons
Vote:	Unanimous.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Pfeiffer
Second:	Commissioner Lyons
Vote:	Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Pfeiffer
Vote:	Unanimous

MEETING ADJOURNED: 2:40pm
NEXT REGULAR MEETING: July 28, 2026
Willingboro Municipal Building at 2:00PM

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Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY