

**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 & Kasselmann 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

Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY