PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JULY 28, 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**
Claims Service	Qual Lynx **Kathy Kissane**
Managed Care Organization	QualCare **Christine Gallagher**
Safety Director	J.A. Montgomery Risk Control **Harry Earl**
Underwriting Manager	Conner Strong & Buckelew **Jonathon Tavares**
Risk Management Consultant	Conner Strong & Buckelew **Tom Merchel**

ALSO PRESENT:
Maureen Mitchell, Evesham Fire District
Christine Chuck, Member of the Public

APPROVAL OF MINUTES: June 23, 2026 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JUNE 23, 2026:

Moved:	Commissioner Lyons
Second:	Commissioner Pfeiffer
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2027 RENEWAL: Executive Director said Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2027 underwriting renewal. He said the Fund office 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. Enclosed in the agenda was the email distributed to members and risk managers.

2027 MEMBERSHIP RENEWALS: Executive Director said Willingboro is scheduled to renew Fund membership by January 1, 2027. Membership renewal documents have been distributed via email on 07/01/2026 by Account Manager, Ms. Chuck.

RESIDUAL CLAIMS FUND JIF: Executive Director said RCF JIF held a public hearing on June 29th to adopt a Resolution authorizing Supplemental Assessments. Enclosed in the agenda was a copy of the resolution and the breakdown by member JIF. He said the Funds share is about 85,000 and assessments have already been encumbered in the member JIFs' 2025 year-end financials.

NJ CYBER JIF: Executive Director said the Cyber JIF's July 18th meeting has been rescheduled to August 20th.

D2 CYBER SECURITY REPORT: Executive Director said the D2 Cyber Security Status Report will be distributed and discussed in closed session.

CYBER EDUCATIONAL SESSION: Executive Director said 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. Underwriting Manager Jonathon Tavares said the topic will be on 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: Underwriting Manager Jonathon Tavares said the Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants serving member entities. He said they would like for this cyber accreditation program to mirror the risk managers accreditation program on a core level. 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. Mr. Tavares encourages all to attend, including IT employees.

2025 AUDIT FILING: Executive Director said PERMA has 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: Executive Director said the Fund's professional service agreements are up for renewal in 2027 Ms. Chuck will have them prepared and 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: Executive Director said 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.

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 June has the Fund at 18.69% and the Fund came in at 24.21% with property driving those claims high. Claims Activity Report showed the Fund had 1 less claim from last month. Loss Time Accident Frequency is at 0.63. 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 July 2026 Vouchers Resolution 26-17

Fund Year 2025	$13,000.00
Fund Year 2026	$611,715.29
Total	**$624,715.29**

MOTION TO APPROVE RESOLUTION 26-17 VOUCHER LIST FOR THE MONTH OF JULY

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

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director's report. Mr Prince report on Loss Control Surveys and Law Enforcement Loss Control Surveys conducted during that time as well as meetings attended and the MSI Safety Director bulletins distributed via the MEL app. He discussed bulletins regarding ticks and tick borne illnesses, extreme weather changes, flash flood clean-ups. Harry Earl discussed Law Enforcement bulletins were distributed regarding pursuit of e-bikes and updates to crossing guards.

RISK MANAGERS REPORT:

REPORT: Risk Manager Tom Merchel discussed the importance of Hurricane preparedness and making a list of the usual impacted areas such as flood zones and poor drainage areas. He talked about the importance of Crossing guard safety & training and included a link to the safety bulletin in his report. Mr. Merchel discussed on the Cyber Risk Management Compliance and the new deductible framework that will be effective June 1, 2026.

UNDERWRITING MANAGER:

REPORT: Executive Director discussed Cyber Risk Management Report in closed session. Underwriting Manager, Jonathan Tavares, said for the month of June 8 certificates were issued and he discussed how e-bikes should be scheduled in Origami. He advised that anything that is throttle assisted that goes over 20 miles per hour, is considered to be what is described as a vehicle and is subject to motor vehicle laws. Mr. Tavares said to be on the look out for this topic in his upcoming 2027 pre-renewal webinar. Statutory bonds will be among other topics that will be presented and discussed.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Christine Gallagher reported on the cumulative saving summary reported for the year showing year-to-date savings of $329,971.93 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 70 claims were recorded, consisting of 40 medical-only claims, 24 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 3 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 Pfeiffer
Second:	Commissioner Lyons
Vote:	Unanimous.

MOTION TO INTO OPEN SESSION

Moved:	Commissioner Lyons
Second:	Commissioner Carmichael
Vote:	Unanimous

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

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

MOTION TO ADJOURN MEETING:

Moved:	Commissioner Carmichael
Second:	Commissioner Lyon
Vote:	Unanimous

MEETING ADJOURNED: 2:33pm
NEXT REGULAR MEETING: September 22, 2026
Moorestown Town Hall at 2:00PM

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Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY