PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – SEPTEMBER 22, 2026
MOORESTOWN TOWN HALL
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 **Glenn Prince, Harry Earl**
Underwriting Manager	Conner Strong & Buckelew **Jonathon Tavares**
Risk Management Consultant	Conner Strong & Buckelew **Jaclyn Lindsey**

ALSO PRESENT:
Chris Chesner, Moorestown Fire Department #1
Bill Holden, Moorestown EMS

APPROVAL OF MINUTES: July 28, 2026 Open & Closed Minutes

MOTION TO APPROVE CLOSED MINUTES OF JULY 28, 2026:

Moved:	Commissioner Lyons
Second:	Commissioner Carmichaels
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2027 RENEWAL: Executive Director said Members and Risk Management Consultants were asked to update underwriting data by September 1st. Ms. Lindsey reported the fund was has majority of the renewal completed and is in good shape. Executive Director thanked Ms. Lindsey and Members for their cooperation.

MEL JIF 2027 PRE-RENEWAL WEBINAR: Executive Director said the MEL Underwriting Manager, Jonathan Tavares, presented a 2027 pre-renewal webinar this morning to cover the current state of the market and anticipated program changes. Executive Director said the webinar was recorded and will be posted to the MEL website. Mr. Tavares submitted a memorandum providing a brief overview of the 2027 renewal timeline and discussed renewal challenges.

2027 MEMBERSHIP RENEWALS: Executive Director said the JIF has received renewal documents from Willingboro effective January 1, 2027 and reported Ms. Chuck has filed notification with the state.

CYBER JIF TRAINING: Executive Director said the Cyber JIF's contract with Xcitium (D2 Cybersecurity) to provide Training/Phishing & External Vulnerability Scanning has expired. She said the Cyber JIF issued Competitive Contracting RFPs and awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Enclosed in the agenda was a copy of the email sent to members announcing the change. Executive Director said a meeting with Wizer is being scheduled to identify next steps to get the new training up and running.

NJ CYBER JIF: Executive Director said the Cyber JIF met via Zoom on August 31st. Chairman Aberant's report was included in the agenda. The JIF met virtually on September 17th , if available, copies of the meeting reports will be distributed.

CYBER RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM: Executive Director said the Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. Underwriting Manager, Jonathon Tavares said the program is a two-day event scheduled for October 2nd and October 9th at the National Conference Center in East Windsor. He said this program was made to closely parallel the RMC accreditation program except this program solely focuses on Cyber. Enclosed in the agenda was a copy of the notice and registration form that was distributed to RMCs during the month of August. Mr. Tavares said the speakers for the program have been finalized:

Cyber Threat Landscape – Chertoff Group (Cybersecurity Principal, Adam Isles)
Cyber Risk Management Frameworks – Chubb (CCIC program director, Ben Bertossi)
Cyber Risk Assessment Basics – Cowbell (underwriter and cybersecurity engineer, TBD)
Stakeholder Communication – JIF Commissioners (TBD)
Governance & 3rd Party Risk – NJCCIC (Director, Mike Geraghty)

Technical Controls & Mitigation – eMazzanti (President, Carl Mazzanti)
Incident Response Planning – Mullen Coughlin (IRP Leader, Jeff Boogay)
Insurance Strategies – CSB (Underwriting manager, Ed Cooney
Mr. Tavares strongly encourages members and IT employes to attend this event.

NJ EJIF ALERT: Enclosed in the agenda was a copy of the EJIF alert issued to Fund Commissioners last week. Executive Director said the alert concerns a New Jersey Department of Environmental Protection (NJDEP) program for providing assistance to municipalities, counties (and other development entities) to help investigate and remediate contaminated properties has been around since 1993. He said the Hazardous Discharge Site Remediation Fund (HDSRF) seeks to provide assistance to not only stabilize any environmental threat from contaminated sites, but to also redevelop these properties to the benefit of the surrounding communities.

RCF/MEL/EJIF MEETINGS: Executive Drector said these JIFs all conducted meetings on September 14, 2026 at the Forsgate Country Club, Monroe NJ. Chairman Aberant's reports were included in the agenda. Enclosed in the MEL report was their projected budget at 3.4%, Executive Director said the MEL will introduce the budget at the October meeting and adopt at the November meeting. He reported the RCF introduced their budget and will be adopting it in the October 19th meeting. Executive Director said the EJIF introduced their budget at a 0.7% increase and will adopt at the October meeting. He reported that the EJIF is authorizing a $3 million dividend, which should be a $30k or $40k share for the Fund.

RETROSPECTIVE PREMIUM: Executive Director said in accordance with the Retrospective Premium program adopted by the Fund in 2010, we are in the process of reviewing claims experience for the 2021, 2022 and 2023 claims year, including reserves and incurred but not reported reserves (IBNR). Executive Director said Fund Year 2021 has now been transferred to the RCF so this will be the final calculation for 2021. He said any member that triggered the retrospective premium will be billed on their 2027 assessment billing. Executive Director said Ms. Chuck will distribute the retrospective premium worksheets at the next Fund meeting.

POWER OF COLLABORATION: Executive Director said enclosed in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlights how the MEL saved members $4.5 billion over the past 40 years by providing exceptional safety programs, expert technical support and innovative risk management solutions.

PROFESSIONAL SERVICES AGREEMENTS: Executive Director said the Fund's professional service agreements are up for renewal in 2026. 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.

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 Financial Fast Track report for the month of June and reported a slight increase, about $72,000 in surplus, bringing us to $4.7 million. He made note that the Department of Banking and Insurance issued letters to all the JIFs who have a deficit year. Executive Director was pleased to announce that PMM JIF did not receive a letter as it does not have any years in the deficit. The Loss Time Accident Frequency is at 0.54. 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 August 2026 Vouchers Resolution 26-18

Fund Year 2025	$2,500
Fund Year 2026	$64,916.67
Total	**$67,416.67**

Payment of September 2026 Vouchers Resolution 26-19

Fund Year 2026	$64,214.99
Total	**$64,214.99**

MOTION TO APPROVE RESOLUTION 26-18 & 26-19 VOUCHER LIST FOR THE MONTHS OF AUGUST & SEPTEMBER

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

SAFETY DIRECTOR:

REPORT: Safety Director Glenn Prince presented the Safety Director's report for the months of July and August safety. 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. Mr. Prince reported that the safety committee last met on July 21 and that its next meeting was scheduled for October 13 at Indian Springs. The meeting was expected to feature a presentation by Stan Fields, a Homeland Security employee and former commanding officer of the New Jersey State Police High Technology Crimes Unit, along with a separate presentation from the risk management consultants, followed by lunch at noon; a save-the-date notice was expected to be distributed shortly. The report also stated that loss control visits had been scheduled for Willingboro on September 30 and Indian Springs on October 1 to review maintenance shop conditions, right-to-know issues, and related consultation needs. In addition, Harry Earl, Law Enforcement Consultant, reported that he had met with the Willingboro chief, participated in a statewide ad hoc meeting of police chiefs, and introduced a new after-action review course hosted first by Evesham Police. He also advised that guidance and sample policy had been issued for license plate readers and related technologies, with emphasis on policy development, training, auditing, error reporting, and reviewing data ownership in technology contracts. Finally, he reported that a bulletin and policy on downed wires had been issued in response to serious officer injuries in the state, and that departments were encouraged to be prepared for possible PEOSH inquiries regarding their procedures.

RISK MANAGERS REPORT:

REPORT: Risk Manager Jackie Lindsey thanked members for completing the 2027 renewal and noted that Origami remained open but would likely close soon, so any last-minute changes needed to be submitted. She also discussed a recent claim involving an animal on a boardwalk and clarified the distinction between service animals and emotional support, therapy, comfort, or companion animals, emphasizing that service animals were individually trained to perform tasks for people with disabilities. She reminded members that, to avoid potential civil rights claims, they should be cautious when questioning owners and limit themselves to two permissible questions: whether the animal was required because of a disability and what task it had been trained to perform. Ms. Lindsey highlighted flood coverage, explaining that

properties in flood zones could face a coverage gap and that members should review whether they needed an NFIP policy to address the difference between the federal program's coverage and the higher limits available through the MEL access program.

UNDERWRITING MANAGER:

REPORT: Executive Director discussed Cyber Risk Management Report in closed session. Underwriting Manager, Jonathan Tavares, said for the months of July and August 9 certificates were issued and he discussed how e-bikes should be scheduled in Origami. Mr. Tavares discussed the growing popularity of municipally sponsored drone shows as an alternative to fireworks and explained that updated guidelines had been issued on the website outlining the policies, contracts, and insurance requirements that municipalities should consider when hiring a third party for a drone show. Mr. Tavares said the guidelines was to mirror existing fireworks and amusement requirements, with additional aviation-related coverage and confirmation that drone pilots were FAA-certified. He also reported that there were no outstanding statutory bonds for the Fund and that, aside from the remaining Origami information, all renewal materials had been received, allowing the renewal process to move forward into market negotiations with updates to follow at future meetings.

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 $609,497.05 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 85 claims were recorded, consisting of 46 medical-only claims, 32 report-only claims and 7 lost-time claims

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Ms. Kissane discussed in open session and said there were 5 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 Carmichael
Second:	Commissioner Lyons
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: 2:51pm
NEXT REGULAR MEETING: September 22, 2026
Moorestown Town Hall at 2:00PM

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Crystal Chuck, Account Manager for
IVY CARMICHAEL, SECRETARY