# PROFESSIONAL MUNICIPAL MANAGEMENT
# JOINT INSURANCE FUND
# MEETING AGENDA
# SEPTEMBER 22, 2026 – 2:00 PM

## MOORESTOWN TOWN HALL
## 111 WEST 2ND STREET
## MOORESTOWN, NJ 08057

**In accordance with the Open Public Meetings Act, notice of this meeting was provided by:**

**I. Sending sufficient notice to the Burlington County Times**

**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**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**
**MEETING: SEPTEMBER 22, 2026**

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

❑ **ROLL CALL OF 2026 COMMISSIONERS**

❑ **APPROVAL OF MINUTES:** July 28, 2026 Open Minutes ..... **Appendix I**
July 28, 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 ..... ***To be Distributed***
.August 2026 Voucher List – Ratification of Resolution Nos. 26-18..... **……Page 20**
.September 2026 Voucher List – Resolution Nos. 26-19**. ……. Page 22**

❑ **SAFETY DIRECTOR – J.A. Montgomery Consulting**
.Monthly Report ..... **Page 24**

❑ **RISK MANAGERS REPORT - Conner Strong & Buckelew Companies, Inc……*To be Distributed***

❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report ..... **Page 27**
.Cyber Risk Management Compliance – Discussed in closed session

❑ **MANAGED CARE – Qual Care**
.Monthly Report ..... **Page 29**

❑ **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 – October 27, 2026 – Moorestown**
❑ **MEETING ADJOURNMENT**

# Professional Municipal Management Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 22, 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 Management Consultants were asked to update underwriting data by September 1st. We are following up with members and risk managers that have not fully completed the process.

- **MEL JIF 2027 Pre-Renewal Webinar:** The MEL Underwriting Manager presented a 2027 pre-renewal webinar this morning to cover the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website.

  The MEL Underwriting Manager submitted a memorandum providing a brief overview of the 2027 renewal timeline. Pages 4-6.

- **2027 Membership Renewals:** The JIF has received renewal documents from Willingboro effective January 1, 2027. The Fund office has filed notification with the state.

- **Cyber JIF Training:** The Cyber JIF's contract with Xcitium (D2 Cybersecurity) to provide Training/Phishing & External Vulnerability Scanning has expired. The Cyber JIF issued Competitive Contracting RFPs and awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Attached on **Page 7** is a copy of the email sent to members announcing the change. A meeting with Wizer is being scheduled to identify next steps to get the new training up and running.

- **NJ Cyber JIF:** The Cyber JIF met via Zoom on August 31st. Chairman Aberant's report is included on **pages 8 & 9**. The JIF met virtually on September 17th , if available, copies of the meeting reports will be distributed.

- **Cyber Risk Management Consultant Accreditation Program -** The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. The program is a two-day event scheduled for October 2nd and October 9th at the National Conference Center in East Windsor. Enclosed on **page 10** is a copy of the notice and registration form that was distributed to RMCs during the month of August.

  **The speakers for the program have now 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)

- ❑ **NJ EJIF Alert:** Attached on **pages 11- 14** is a copy of the EJIF alert issued to Fund Commissioners last week concerning a New Jersey Department of Environmental Protection (NJDEP) funding for investigation and remediation of contaminated properties through the Hazardous Discharge Site Remediation Fund.

- ❑ **RCF/MEL/EJIF Meetings:** The state-wide JIFs all conducted the meetings on September 14, 2026 at the Forsgate Country Club, Monroe NJ. Chairman Aberant's reports can be found in Appendix II.

- ❑ **Retrospective Premium:** 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). Fund Year 2021 has now been transferred to the RCF so this will be the final calculation for 2021. Any member that triggered the retrospective premium will be billed on their 2027 assessment billing.

- ❑ **Power of Collaboration -** Enclosed on **page 15** is 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:** 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:**


| | |
|---|---|
| **Financial Fast Track** | **Page 16** |
| **Loss Ratio Analysis** | ***Not Available*** |
| **Claims Activity Report** | ***Not Available*** |
| **Loss Time Accident Frequency** | **Page 17** |
| **POL/EPL Compliance Report** | **Page 18** |
| **Regulatory Affairs Checklist** | **Page 19** |



# Memorandum

## MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2027 renewal.

## Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations.

  We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in recent years. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise) and even just the Basic Security controls adopted by the Cyber JIF would prevent or minimize most losses.

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses. While there are some Public Officials claims (especially Land Use related) that will see large loss dollars, Employment Practice claims should be our focus due to their significant total loss dollars.



# Memorandum

## MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

## Other Reminders

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (not the day before).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage are required to be insured under Builder's Risk, whether by the builder or the MEL. All such projects over $25m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically $500,000.
- ✓ **Statutory Bonds** – Please be reminded, statutory bonds must be underwritten for Treasurers, Library Treasurers, Tax Collectors and Utility Collectors, including CFOs performing Treasurer duties. When reviewing the Limit of Insurance required per the state requirements for Treasurers, ensure you are taking 10% of the revenues to identify the revenue band and corresponding limit required. MEL's automatic limit after approval is $5m.
- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

# Conner Strong & Buckelew

Insurance, Risk Management & Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com

Conner Strong & Buckelew

@connerstrongbuckelew

Conner Strong & Buckelew

@connerstrong

CONTACT

CONNER STRONG & BUCKELEW


**Edward Cooney**
Partner, Managing Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

**Jonathon Tavares**
Account Executive
Deputy Underwriting Manager
856-614-4493
jtavares@connerstrong.com

**Rachel Perry**
Senior Account Manager
856-479-2128
rperry@connerstrong.com

**Muhammad Hernandez**
Account Manager
856-446-9284
mahernandez@connerstrong.com

**William Ward**
Account Analyst
856-288-1202
wward@connerstrong.com

**Austin Rafter**
Account Analyst
856-446-9311
arafter@connerstrong.com

**Francine Pipito**
Technical Assistant
856-446-9262
fpipito@connerstrong.com

**From:** Jaine Testa
**Subject:** NJ Cyber JIF Training and Phishing Vendor
**Date:** Wednesday, September 2, 2026 1:26:35 PM

---

Memo to: Fund Commissioners (via 'bcc')
NJ Cyber Risk Management Fund

From: Joseph Hrubash, Executive Director

Re: Training and Phishing Vendor

The NJ Cyber Risk Management Fund's (Cyber JIF) three-year contract with Xcitium (formerly D2 Cybersecurity) for External Vulnerability Scanning and Training and Phishing expired August 31st. The Cyber JIF issued Competitive Contracting RFPs for both positions. The Fund received multiple responses. The Fund reviewed all the responses and selected several for interviews. At their meeting yesterday, the Cyber JIF Board of Fund Commissioners awarded a contract to WIZER for the Employee Cyber Hygiene Training and Phishing and Xcitium for External Vulnerability Scanning services.

We are working with WIZER to initiate the process of transitioning these services and will contact members with further details shortly.

Cc: JIF Executive Directors
Risk Management Consultants

**NEW JERSEY CYBER RISK MANAGEMENT FUND**
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

**Date:** August 31, 2026

**To:** Board of Commissioners
Professional Municipal Management Joint Insurance Fund

**From:** Chairmen Kevin Aberant

**Subject: Summary of Topics Discussed at the August Cyber JIF Meeting**

The Cyber JIF met on August 31st at 11:00 AM via Zoom. Below is an overview of items discussed:

**Operations Committee:** The Fund's contract with Xcitium is expiring. Competitive Contracting RFPs were issued with a July due date. Multiple responses were received for both Training/Phishing and External Scanning. The Operations Committee reviewed responses and selected 7 firms to interview. The QPA was provided with the individual scoring sheets completed by members of the committee. Results were available at the meeting and posted to the webpage.

The Board adopted the Operations Committee's recommendation to award Competitive Contract RFP#26-01 Training/Phishing to Wizer, Inc. and Competitive Contract RFP #26-02 External Scanning to Xcitium.

**MEL's Joint Cash Management Investment Program**: The Municipal Excess Liability established a Joint Cash Management and Investment (JCMI) pool in 2020. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

At last month's meeting, the Fund Treasurer recommended the Cyber JIF participate in the JCMI. The Board approved resolution 36-26 Authorizing the Cyber JIF's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI). The signed resolution and appropriate application will be completed and submitted to the JCMI for membership.

**Cyber Physical Damage**: Underwriting Manager submitted a quote for added coverage for members concerning physical damage and resulting business interruption from a cyber event. The Board agreed with the Executive Directors recommendation to have the Operations Committee consider this proposal with their 2027 budget deliberations.

**Cyber Educational Series:** Underwriting Manager held the second webinar of the educational series on August 5th at 10 a.m. on Cyber Insights and Emerging risks. It was well attended. A recording of the webinar and the presentation was uploaded to the website.

**Cyber Risk Management Consultant Accreditation Program:** A copy of the Notice and Registration

form distributed to Risk Management Consultants during the month was included in the agenda. The two-day accreditation course is scheduled for October 2, 2026 and October 9, 2026. The courses and speakers that have been finalized are noted below:

**October 2nd – Session 1**
Cyber Threat Landscape for Public Entities – 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)

**October 9th – Session 2**
Governance & Third Party Risk – NJCCIC (Director, Mike Geraghty)
Technical Controls & Mitigation – eMazzanti Technologies (President, Carl Mazzanti)
Cyber Incident Response Planning – Mullen Coughlin (IRP Leader, Jeff Boogay)
Cyber Insurance & Strategic Takeaways – CSB (Underwriting manager, Ed Cooney)

**Next meeting**: The next Cyber JIF meeting is scheduled for September 17, 2026 at 1:30 PM via audio / video teleconference. The Claims Committee will also meet prior to the Fund meeting on September 17, 2026 AT 10 AM.

**Cyber JIF**
**NJ Cyber Risk management Fund**

9 Campus Drive
Suite 216
Parsippany, NJ 07054-4412

**TO:** Risk Management Consultants, Cyber JIF
**FROM:** PERMA
**DATE:** August 18, 2026
**SUBJECT:** Cyber JIF Risk Manager Accreditation Program

## We are pleased to announce the two-day Cyber JIF Risk Manager Accreditation Program, scheduled for:

**WHEN:** Friday, October 2nd and Friday, October 9th
**TIME:** 9:00 AM – 1:00 PM (Breakfast and lunch included)
**LOCATION:** Holiday Inn East Windsor
399 Monmouth Street, East Windsor, NJ 08520

This program is designed to provide essential cyber training for staff working with the firms retained as risk management consultants by members of CYBER-affiliated Joint Insurance Funds (JIFs). Cyber JIF Member government administrators, officials, and Cyber JIF Member IT professionals, as well as staff of other cyber professionals, are also welcome to attend.

**AUDIENCE:** IT professionals, risk managers, insurance brokers, government administrators, and other government officials and employees

**PROGRAM FEE:** Risk Management Consultant firms – $500 (an invoice will be sent upon registration)

IT professionals, government administrators, and other government officials and employees – free of charge

**CAPACITY:** Limited to 200 participants

**CREDITS:** 7 NJ P&C Insurance CE Credits approved;
PA and DE pending

**COURSES INCLUDE:**

- Cyber Threat Landscape for Public Entities
- Cyber Risk Management Frameworks
- Cyber Risk Assessment Basics
- Stakeholder Communication
- Governance & Third-Party Risk
- Technical Controls & Mitigation
- Cyber Incident Response Planning
- Cyber Insurance & Strategic Takeaways

**Sign Up Now**

### QUESTIONS?

**CONTACT**

**Brandon Tracy**
btracy@permainc.com

**Cathy Dodd**
cdodd@permainc.com

**From:** Steven Krolian
**To:**
**Cc:** NJ EJIF - Email Blast
**Subject:** Friday, September 4, 2026 10:30:49 AM
**Date:** 2026.09.03_ENVAlert_HDSRF_NJIF_fnl.pdf
**Attachments:**

---

*Being sent to NJ EJIF Fund Commissioners via bcc…*

Dear NJ EJIF Members,

We wanted to share the following update from our Environmental Engineer concerning available NJDEP funding for investigation and remediation of contaminated properties.

The 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. 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.

Attached to this message is the latest EJIF Environmental Alert about the HDSRF program and the announced budget of $20.5 million dollars being made available for 2027.

If you have any questions, please feel free to get in touch with your EJIF professional for assistance.

**Steven Krolian**
Account Manager

**PERMA Risk Management Services**
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 973-659-6522
skrolian@permainc.com | permainc.com

**September 2026**

# Environmental Alert



From Underutilized Property to Community Asset

## NJDEP Hazardous Discharge Site Remediation Fund (HDSRF) Grants

### Funding/Grant Opportunity for Brownfield Investigation, Cleanup, & Redevelopment for Municipalities, Counties, and Redevelopment Entities

## WHY THIS MATTERS

Municipalities, counties, and redevelopment entities may be eligible for state funding to investigate and remediate contaminated or potentially contaminated properties. For FY2027, approximately $20.5 million is available through the Hazardous Discharge Site Remediation Fund (HDSRF), with applications accepted on a rolling basis and up to $3 million/year per applicant for 100% of Preliminary Assessment (PA), Site Investigation (SI), and Remedial Investigation (RI) eligible costs.

## HDSRF AT A GLANCE

### Key Program Highlights

- Approximately $20.5 million is available statewide for FY2027.
- Up to 100% reimbursement of eligible PA, SI, and RI costs.
- Up to $3 million per applicant per calendar year available for PA, SI, and RI activities.
- Up to 75% reimbursement of eligible remedial action costs with certain end uses, including recreation/open space, renewable energy, and affordable housing.
- Additional funding of up to $2 million may be available for qualifying sites located within designated Brownfield Development Areas (BDAs), where municipalities, counties, and redevelopment entities are pursuing coordinated redevelopment of multiple contaminated properties.

### Who May Be Eligible?

Municipalities, counties, and redevelopment entities may qualify if they:

- Own a contaminated or potentially contaminated property.
- Hold a tax sale certificate.
- Acquired a property through foreclosure or similar means.
- Have adopted a resolution or ordinance expressing an intent to acquire a property for redevelopment.

Applicants should generally demonstrate a commitment to redevelopment or future beneficial reuse of the property.

***Ownership Not Required Before Application:*** Municipalities, counties, and redevelopment entities, property ownership is not always required before applying and may qualify if formal action has been taken demonstrating intent to acquire the property for redevelopment.

### Do You Have a Potential Candidate Site?

Municipalities, counties, and redevelopment agencies should consider whether any of the following may be suitable candidates for HDSRF funding:

- Vacant or underutilized industrial properties
- Former commercial facilities with known or suspected environmental concerns
- Tax foreclosure properties
- Redevelopment area properties
- Sites targeted for affordable housing, parks, recreation, renewable energy, or economic development projects

Environmental conditions often create uncertainty that slows redevelopment. HDSRF funding can help municipalities, counties, and redevelopment entities reduce those uncertainties and advance community redevelopment goals.

### How Can HDSRF Support Redevelopment Goals?

HDSRF funding may help support:

- Redevelopment of vacant, abandoned, or underutilized properties.
- Revitalization of redevelopment areas and downtown districts.
- Affordable housing initiatives.
- Economic development projects.
- Open space and recreational improvements.
- Renewable energy and infrastructure projects.
- Reduction of environmental liabilities that may impede property reuse.

## GENERAL FUNDING PROCESS

Identify Property → Confirm Eligibility → Prepare Application → NJDEP Technical Review → NJEDA Financial Review → Funding Award

Applications are accepted on a rolling basis and may be submitted at any time, subject to funding availability. Since HDSRF funding is awarded on a first-come, first-served basis, applicants are strongly encouraged to identify eligible projects and submit applications as early as possible. In general, earlier applications have a greater opportunity to secure available funding than those submitted later in the funding cycle.

## PROGRAM BACKGROUND

The HDSRF is administered jointly by the NJDEP and the New Jersey Economic Development Authority (NJEDA). The program was established to encourage investigation, cleanup, and redevelopment of environmentally impacted properties that might otherwise remain vacant, underutilized, or economically stagnant.

## THE BOTTOM LINE

With approximately $20.5 million available during FY2027, public entities including municipalities, counties, and redevelopment agencies have a significant opportunity to obtain state funding for environmental investigation, remediation, and redevelopment activities. Communities considering redevelopment initiatives, property acquisition, tax foreclosure actions, affordable housing projects, parks, renewable energy facilities, or other brownfield reuse opportunities should evaluate HDSRF eligibility before committing local funds.

For additional information regarding the program, please refer to the NJDEP HDSRF website: NJDEP| Contaminated Site Remediation & Redevelopment Program | HDSRF

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or assistance identifying eligible sites, preparing HDSRF applications, developing technical scopes of work, or providing environmental and LSRP services, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Laura Clifford of First Environment at rerickson@firstenvironment.com and lclifford@firstenvironment.com, respectively, or 973.334.0003. Visit us at the November 2026 League of Municipalities at Booth #550.



# MEL Saves Taxpayers $4.5 Billion

| MEL JOINT INSURANCE FUND MEMBER SAVINGS | | | | |
|---|---|---|---|---|
| Member Joint Insurance Fund | Established | JIF Savings (millions) | JIF Membership | JIF Member Savings (millions) |
| Bergen | 1985 | $ 358.9 | 38 | $ 9.5 |
| South Bergen | 1986 | $ 322.0 | 23 | $ 14.0 |
| Atlantic | 1987 | $ 518.3 | 39 | $ 13.3 |
| Camden | 1987 | $ 292.5 | 38 | $ 7.7 |
| Mid-Jersey | 1987 | $ 225.8 | 17 | $ 13.3 |
| Morris | 1987 | $ 343.9 | 46 | $ 7.5 |
| Ocean | 1987 | $ 409.5 | 31 | $ 13.2 |
| PMM | 1987 | $ 111.3 | 5 | $ 22.3 |
| Monmouth | 1988 | $ 355.3 | 41 | $ 8.7 |
| Burlco | 1991 | $ 156.2 | 28 | $ 5.6 |
| NJ Utility Authorities | 1991 | $ 233.7 | 76 | $ 3.1 |
| Trico | 1991 | $ 309.1 | 35 | $ 8.8 |
| NJ Self-Insurers | 1992 | $ 85.2 | 5 | $ 17.1 |
| Suburban Metro | 1992 | $ 14.0 | 12 | $ 11.8 |
| NJ Housing Authorities | 1994 | $ 167.7 | 90 | $ 1.9 |
| Suburban Municipal | 1994 | $ 102.2 | 11 | $ 9.4 |
| PAIC | 1997 | $ 158.1 | 20 | $ 7.9 |
| Central | 1998 | $ 217.6 | 18 | $ 12.1 |
| First Responders | 2009 | $ 53.9 | 33 | $ 1.6 |
| **TOTALS** | | **$4.5 Billion** | **606** | **Average $7.5 million** |

"For more than 40 years, MEL has demonstrated what municipalities and authorities can accomplish by working together. By delivering innovative risk management solutions, exceptional safety programs, training and expert technical support, MEL has helped its members enhance public safety, strengthen local governments and save New Jersey taxpayers over $4.5 billion. That commitment to collaboration, innovation and responsible stewardship remains the foundation of our success."



**VERONICA LAUREIGH**
*MEL Chair, Administrator, Lacey Township*

MEL

THE POWER OF COLLABORATION

njmel.org

## PROFESSIONAL MUNICIPAL MANAGEMENT FUND

### FINANCIAL FAST TRACK REPORT

**AS OF June 30, 2026**

| | | 2ND QUARTER | YTD | PRIOR YEAR END | FUND BALANCE |
|---|---|---|---|---|---|
| 1. | **UNDERWRITING INCOME** | **1,480,516** | **2,814,889** | **114,283,994** | **117,098,883** |
| 2. | **CLAIM EXPENSES** | | | | |
| | Paid Claims | 467,675 | 814,357 | 47,576,069 | **48,390,426** |
| | Case Reserves | 105,516 | 258,464 | 3,422,574 | **3,681,038** |
| | IBNR | 93,927 | 362,020 | 3,207,267 | **3,569,287** |
| | Recoveries | - | - | (513,685) | **(513,685)** |
| | Discounted Claim Value | (18,970) | (58,085) | (383,732) | **(441,817)** |
| | **TOTAL CLAIMS** | **648,148** | **1,376,756** | **53,308,493** | **54,685,249** |
| 3. | **EXPENSES** | | | | |
| | Excess Premiums | 618,843 | 1,237,686 | 34,754,561 | **35,992,247** |
| | Administrative | 216,331 | 425,069 | 16,074,538 | **16,499,606** |
| | **TOTAL EXPENSES** | **835,174** | **1,662,755** | **50,829,099** | **52,491,854** |
| 4. | **UNDERWRITING PROFIT (1-2-3)** | (2,806) | (224,622) | 10,146,402 | 9,921,780 |
| 5. | **INVESTMENT INCOME** | 74,270 | 142,491 | 6,134,153 | **6,276,644** |
| 6. | **DIVIDEND INCOME** | 0 | 0 | 2,268,334 | **2,268,334** |
| 7. | **PROFIT (4+5+6)** | **71,464** | **(82,131)** | **18,548,889** | **18,466,759** |
| 8. | **DIVIDEND** | 0 | 0 | 12,592,995 | **12,592,995** |
| 9 | **RCF & MEL Additional Assessments** | 0 | 0 | 1,135,406 | **1,135,406** |
| 10 | **SURPLUS (7-8-9)** | **71,464** | **(82,131)** | **4,820,489** | **4,738,358** |
| | | | ***SURPLUS (DEFICITS) BY FUND YEAR*** | | |
| | **Closed** | 26,589 | 51,476 | 3,510,613 | **3,562,088** |
| | **2022** | 8,468 | 14,219 | 438,201 | **452,420** |
| | **2023** | 27,443 | 29,771 | 415,770 | **445,541** |
| | **2024** | (2,795) | (33,319) | 156,061 | **122,743** |
| | **2025** | 100,904 | (95,882) | 299,844 | **203,962** |
| | **2026** | (89,146) | (48,397) | | **(48,397)** |
| | **TOTAL SURPLUS (DEFICITS)** | **71,464** | **(82,131)** | **4,820,489** | **4,738,358** |
| | **TOTAL CASH** | | | | **11,420,636** |
| | | | ***CLAIM ANALYSIS BY FUND YEAR*** | | |
| | **TOTAL CLOSED YEAR CLAIMS** | **0** | **0** | **45,679,873** | **45,679,873** |
| | **FUND YEAR 2022** | | | | |
| | Paid Claims | 7,251 | 18,366 | 1,298,402 | **1,316,767** |
| | Case Reserves | (43,341) | (49,243) | 187,408 | **138,165** |
| | IBNR | (9,347) | (15,801) | 208,193 | **192,393** |
| | Recoveries | 0 | 0 | 0 | **0** |
| | Discounted Claim Value | 2,726 | 3,867 | (28,622) | **(24,755)** |
| | **TOTAL FY 2022 CLAIMS** | **(42,711)** | **(42,811)** | **1,665,381** | **1,622,570** |
| | **FUND YEAR 2023** | | | | |
| | Paid Claims | 35,541 | 103,206 | 1,099,447 | **1,202,653** |
| | Case Reserves | (93,793) | (238,835) | 597,411 | **358,576** |
| | IBNR | (8,945) | (19,309) | 400,880 | **381,571** |
| | Recoveries | 0 | 0 | 0 | **0** |
| | Discounted Claim Value | 8,288 | 20,162 | (80,663) | **(60,501)** |
| | **TOTAL FY 2023 CLAIMS** | **(58,908)** | **(134,776)** | **2,017,075** | **1,882,300** |
| | **FUND YEAR 2024** | | | | |
| | Paid Claims | 58,047 | 73,774 | 617,499 | **691,273** |
| | Case Reserves | 50,510 | 100,782 | 710,192 | **810,974** |
| | IBNR | (61,927) | (84,957) | 813,561 | **728,604** |
| | Recoveries | 0 | 0 | 0 | **0** |
| | Discounted Claim Value | 584 | (1,257) | (123,785) | **(125,042)** |
| | **TOTAL FY 2024 CLAIMS** | **47,214** | **88,342** | **2,017,467** | **2,105,809** |
| | **FUND YEAR 2025** | | | | |
| | Paid Claims | 98,234 | 314,877 | 342,503 | **657,380** |
| | Case Reserves | 75,787 | 190,033 | 451,036 | **641,069** |
| | IBNR | (173,594) | (290,144) | 1,285,820 | **995,675** |
| | Recoveries | 0 | 0 | 0 | **0** |
| | Discounted Claim Value | 11,374 | 7,258 | (150,662) | **(143,404)** |
| | **TOTAL FY 2025 CLAIMS** | **11,799** | **222,024** | **1,928,696** | **2,150,720** |
| | **FUND YEAR 2026** | | | | |
| | Paid Claims | 268,601 | 304,134 | | **304,134** |
| | Case Reserves | 116,353 | 255,728 | | **255,728** |
| | IBNR | 347,741 | 772,230 | | **772,230** |
| | Recoveries | 0 | 0 | | **0** |
| | Discounted Claim Value | (41,941) | (88,115) | | **(88,115)** |
| | **TOTAL FY 2026 CLAIMS** | **690,753** | **1,243,977** | | **1,243,977** |
| | **COMBINED TOTAL CLAIMS** | **648,148** | **1,376,756** | **53,308,493** | **54,685,249** |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

## 2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

**July 31, 2026**

| FUND | 2026 LOST TIME FREQUENCY | 2025 LOST TIME FREQUENCY | 2024 LOST TIME FREQUENCY | TOTAL RATE * 2026 - 2024 |
|---|---|---|---|---|
| Monmouth County | **0.34** | 0.95 | 0.88 | **0.79** |
| Professional Municipal Management | **0.54** | 1.45 | 1.48 | **1.24** |
| Morris County | **1.12** | 1.34 | 1.42 | **1.32** |
| South Bergen County | **1.30** | 2.16 | 1.79 | **1.82** |
| NJ Public Housing Authority | **1.32** | 1.60 | 1.71 | **1.57** |
| Suburban Municipal | **1.34** | 1.15 | 1.52 | **1.33** |
| Atlantic County Municipal JIF | **1.36** | 1.94 | 2.38 | **2.01** |
| Bergen County | **1.43** | 1.52 | 1.26 | **1.40** |
| Ocean County | **1.48** | 1.65 | 1.74 | **1.64** |
| NJ Utility Authorities | **1.54** | 1.54 | 2.55 | **1.93** |
| Gloucester, Salem, Cumberland Counties Municipal JIF | **1.58** | 2.00 | 2.01 | **1.91** |
| Camden County | **1.58** | 1.80 | 1.44 | **1.61** |
| Central New Jersey | **1.83** | 2.43 | 2.11 | **2.17** |
| Burlington County Municipal JIF | **2.05** | 1.54 | 2.09 | **1.87** |
| Suburban Metro | **2.42** | 1.56 | 1.90 | **1.85** |
| AVERAGE | **1.42** | 1.64 | 1.75 | **1.63** |

## Professional Municipal Management JOINT INSURANCE FUND

### 2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

**DATA VALUED AS OF July 31, 2026**

| | MEMBER_ID | MEMBER | ** * | # CLAIMS FOR 7/31/2026 | Y.T.D. LOST TIME ACCIDENTS | 2026 LOST TIME FREQUENCY | 2025 LOST TIME FREQUENCY | 2024 LOST TIME FREQUENCY | | MEMBER | TOTAL RATE 2026 - 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 304 | Evesham | | -1 | 0 | **0.00** | **1.19** | **1.56** | 1 | **Evesham** | **1.06** |
| 2 | 305 | Evesham Township Fire Distri | | 0 | 0 | **0.00** | **2.42** | **3.70** | 2 | **Evesham Township Fire Distri** | **2.33** |
| 3 | 308 | Willingboro | | 0 | 1 | **0.54** | **2.05** | **2.17** | 3 | **Willingboro** | **1.72** |
| 4 | 307 | Moorestown | | 0 | 1 | **0.94** | **0.00** | **0.00** | 4 | **Moorestown** | **0.24** |
| 5 | 306 | Maple Shade | | 1 | 1 | **1.67** | **1.87** | **0.00** | 5 | **Maple Shade** | **1.10** |
| | Totals: | | | 0 | 3 | 0.54 | 1.45 | 1.48 | | | **1.24** |

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**
**EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund**
**Data Valued As of : September 17, 2026**

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

| Member Name | Checklist Submitted | Compliant | 01/01/26 EPL Deductible | 2026 POL Deductible | Amended Deductible Date | Revised EPL Deductible | Co-Insurance 01/01/26 | Amended Date | Amended Co-Insurance | Land Use Deductible | Land Use 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 |

**Professional Municipal Management Joint Insurance Fund**
**Annual Regulatory Filing Check List**
**Year 2026 as of September 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** |

## RESOLUTION NO. 26-18

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**
**BILLS LIST - AUGUST 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 |
|---|---|---|
| MAPLE SHADE TOWNSHIP | 2025 SAFETY PROGRAM AWARD 08/26 | 2,500.00 |
| | | **2,500.00** |
| | **Total Payments FY 2025** | **2,500.00** |

**FUND YEAR 2026**

| VendorName | Comment | InvoiceAmount |
|---|---|---|
| QUAL-LYNX | CLAIMS ADJ. SERV FOR 08/26 | 14,620.75 |
| | | **14,620.75** |
| J.A. MONTGOMERY CONSULTING | SAFETY DIRECTOR 08/26 | 2,387.75 |
| | | **2,387.75** |
| PERMA RISK MANAGEMENT SERVICES | POSTAGE 07/26 | 91.74 |
| PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR 08/26 | 14,387.42 |
| | | **14,479.16** |
| THE ACTUARIAL ADVANTAGE | ACTUARY FEES 08/26 | 3,761.33 |
| | | **3,761.33** |
| QUALCARE, LLC | MANAGED CARE SERVICES 08/26 | 9,178.08 |
| | | **9,178.08** |
| THOMAS TONTARSKI | TREASURER FEE 08/26 | 1,709.67 |
| | | **1,709.67** |
| HELMER, CONLEY & KASSELMAN, P.A. | LITIGATION MGMT 08/26 | 1,684.83 |
| HELMER, CONLEY & KASSELMAN, P.A. | ATTORNEY FEES 08/26 | 1,977.08 |
| | | **3,661.91** |

| | | |
|---|---|---|
| USA TODAY MEDIA CORP | A# 791111 ORD # 12210850 7/8/26-7/22/26 | 30.14 |
| | | **30.14** |
| CONNER STRONG & BUCKELEW | UNDERWRITING MGR 08/26 | 619.41 |
| | | **619.41** |
| RUSSO & ASSOCIATES LLC | 7/27/26 REVIEW OF FUND MBRS FOR WC | 986.63 |
| | | **986.63** |
| ACCESS | INV 12306748 DEPT 413 7/31/26 | 127.35 |
| | | **127.35** |
| CONNER STRONG & BUCKELEW | RMC FEE 08/26 | 13,354.49 |
| | | **13,354.49** |
| | **Total Payments FY 2026** | **64,916.67** |
| | **TOTAL PAYMENTS ALL FUND YEARS** | **67,416.67** |

_____
Chairperson

Attest:

_____ Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

_____
Treasurer

## RESOLUTION NO. 28-19

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**
**BILLS LIST - SEPTEMBER 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 2026**

| VendorName | Comment | InvoiceAmount |
|---|---|---|
| QUAL-LYNX | CLAIMS ADJ. SERV FOR 09/26 INV QL26-1821 | 14,620.75 |
| | | **14,620.75** |
| J.A. MONTGOMERY CONSULTING | SAFETY DIRECTOR 09/26 | 2,387.75 |
| | | **2,387.75** |
| PERMA RISK MANAGEMENT SERVICES | POSTAGE 08/26 | 59.80 |
| PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR 09/26 | 14,387.42 |
| | | **14,447.22** |
| THE ACTUARIAL ADVANTAGE | ACTUARY FEES 09/26 | 3,761.33 |
| | | **3,761.33** |
| QUALCARE, LLC | MAN CARE SERVICES 09/26 INV 13972912 | 9,178.08 |
| | | **9,178.08** |
| THOMAS TONTARSKI | TREASURER FEE 09/26 | 1,709.67 |
| | | **1,709.67** |
| HELMER, CONLEY & KASSELMAN, P.A. | LITIGATION MGMT 09/26 | 1,684.83 |
| HELMER, CONLEY & KASSELMAN, P.A. | ATTORNEY FEES 09/26 | 1,977.08 |
| | | **3,661.91** |
| MARCO'S RESTAURANT INC | DEPOSIT FOR 10/26 SAFETY MEETING 09/26 | 250.00 |
| | | **250.00** |
| USA TODAY MEDIA CORP | A# 791111 INV 7836445-12210864 08/26 | 30.14 |
| | | **30.14** |
| CONNER STRONG & BUCKELEW | UNDERWRITING MGR 09/26 | 619.41 |
| | | **619.41** |

| | | |
|---|---|---|
| ACCESS | INV 12358651 DEPT 413 08/31/26 | 123.63 |
| ACCESS | INV 12338645 DEPT 413 REBILL 08/26 | 70.58 |
| | | **194.21** |
| CONNER STRONG & BUCKELEW | RMC FEE 09/26 | 13,354.52 |
| | | **13,354.52** |
| | **Total Payments FY 2026** | **64,214.99** |
| | **TOTAL PAYMENTS ALL FUND YEARS** | **64,214.99** |

_____

Chairperson

Attest:

_____ Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

_____

Treasurer




## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** September 22, 2026

---

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

| | | |
|---|---|---|
| Keith Hummel<br>Vice President, Law Enforcement<br>Risk Control Services<br>khummel@jamontgomery.com<br>Office: 856-552-6862 | Glenn Prince<br>Assistant Director Public Sector<br>gprince@jamontgomery.com<br>Office: 856-552-4744 | Chief Harry Earle (Ret.)<br>Associate Director, Law Enforcement<br>Risk Control Services<br>hearle@jamontgomery.com<br>Office: 856-446-9277 |
| Robert Garish<br>Associate Director<br>rgarish@jamontgomery.com<br>Office: 856-552-4650 | Tina M. Zaverzence<br>Sr. Risk Control Specialist<br>tzaverzence@jamontgomery.com<br>Office: 856-552-4902 | Tom Reilly<br>Sr. Risk Control Consultant<br>treilly@jamontgomery.com<br>Office: 856-446-9205 |
| Mailing Address:<br>TRIAD 1828 CENTRE<br>Cooper Street, 18th Floor<br>Camden, NJ 08102<br><br>P.O. Box 99106<br>Camden, NJ 08101 | | |

***LOSS CONTROL SURVEYS – July & August***

- Township of Evesham on July 13, 2026
- Township of Moorestown on July 21, 2026

***LAW ENFORCEMENT LOSS CONTROL SURVEYS – July & August***

- No Law Enforcement Loss Control Surveys for the month of July

***MEETINGS ATTENDED – July & August***

- Fund Commissioner's Meeting on July 24, 2026
- No meetings for the month of August.

## *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 – July & August*

- Heat-Related Illnesses Best Practices
- Severe Weather Clean Up & Recovery Best Practices
- Tornado Best Practices
- Kobalt Battery Power Yard Tools
- Flash Flood Preparedness Best Practices
- E-Bike Legislative & Essential Considerations
- Arc Flash Best Practices
- Echelon Front: Extreme Ownership Foundational Principles
- Flag Football Program Best Practices
- PEOSH - 2026 Second Quarter Most Identified Serious Hazards
- Schools: NJ PEOSH Regulations & Compliance
- Service Animals & Pets in Mass Care Setting
- LMS New Feature - Course Expiration Dates
- Bleachers & Grandstands Best Practices
- Jake's Law – Accessibility in Playgrounds Best Practices

### *MSI FIRE & EMS - July & August*

- Acquired Structures Training
- New NIOSH Fact Sheets on SCBA
- Drivers Minimum Age for Fire Apparatus & Ambulance Drivers
- Rhabdomyolysis Awareness & Prevention Best Practices
- Cascade System Training Requirements

### *MSI LAW ENFORCEMENT - July & August*

- Weather-Related & High Heat Risk Considerations
- Fatigue: Critical Risk and Mitigation Strategies
- E-Bikes Essential Policy and Enforcement Considerations
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- Crossing Guards - Comprehensive Guidance for Agency-Employed and Vendor-Supplied Services
- Downed Wires - Essential Policy and Training Considerations

### *MSI NOW – July & August*

MSI NOW provides on-demand streaming videos and online classes that members can view 24/7. 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** |
| Evesham | 2 |
| Evesham Fire District | 8 |
| Moorestown | 16 |
| Willingboro | 8 |

### *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 attendees must attend the entire 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 uses the Zoom platform to track when 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 6/22/2026 To 7/22/2026**

***Certificate of Insurance Monthly Report***

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|---|---|---|---|---|
| H - Willingboro Panthers Football<br><br>I - Township of Willingboro | League | RE: League/Game/Tournament Participation Evidence of insurance as respects the Willingboro Panthers Football League and their participation in leagues, games, and tournaments during the current calendar year. | 6/26/2026<br><br>#6540205 | GL AU EX WC |
| H - New Jersey Infrastructure Bank<br><br>I - Township of Maple Shade | 3131 Princeton Pike<br>Building 4, Suite 216<br>Lawrenceville, NJ 08648 | RE: Additional Insured New Jersey Infrastructure Bank (3131 Princeton Pike, Building 4, Suite 216, Lawrenceville, NJ 08648) and New Jersey Department of Environmental Protection (Municipal Finance and Construction Element, 401 East State Street, 3rd Floor, Trenton, NJ 08625) are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. | 6/26/2026<br><br>#6540220 | GL AU EX WC |
| H - State of New Jersey Department<br><br>I - Township of Maple Shade | of Environmental Protection<br>PO Box 420<br>428 E. State Street, 4th floor<br>Trenton, NJ 08625 | RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. | 7/15/2026<br><br>#6607544 | GL AU EX WC |
| **Total # of Holders: 3** | | | | |

# Professional Municipal Management JIF

**From 7/22/2026 To 8/22/2026**

## *Certificate of Insurance Monthly Report*

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|---|---|---|---|---|
| H - South Jersey Youth Field Hockey League<br>I - Township of Moorestown | PO Box 52<br>Mullica Hill, NJ 08062 | Evidence of Insurance | 7/31/2026<br>#6617814 | GL AU EX WC |
| H - Department of the Navy<br>I - Township of Moorestown | 300 Centerton Road<br>Moorestown, NJ 08057 | RE: Use of Observation Tower Evidence of insurance as respects use of the observation tower for Township events. Does not include amusements or fireworks. | 8/4/2026<br>#6636765 | GL AU EX WC |
| H - The American National Red Cross<br>I - Township of Willingboro | 431 18th Street, NW<br>Washington, DC 20006 | RE: Licensed Training Provider Agreement The American National Red Cross, Its Governors, Officers, Directors, Employees, Agents, and Permitted Assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the licensed training provider agreement. | 8/4/2026<br>#6636795 | GL AU EX WC |
| H - Community House of Moorestown<br>I - Township of Moorestown | 16 East Main Street<br>Moorestown, NJ 08057 | RE: Use of Premises 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 premises for events during the current calendar year. Does not include amusements or fireworks. | 8/5/2026<br>#6637880 | GL AU EX WC |
| H - State of New Jersey Department of Environmental Protection<br>I - Township of Moorestown | 428 East State Street, 4th Floor<br>PO Box 420<br>Trenton, NJ 08625 | RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. | 8/7/2026<br>#6641594 | GL AU EX WC |
| H - Mercer County Fire Academy<br>I - Township of Maple Shade | | RE: Use of Premises Evidence of insurance as respect to use of premises for training, classes, programs during the current calendar year. | 8/11/2026<br>#6647210 | GL AU EX WC |
| **Total # of Holders: 6** | | | | |

**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% |
| July | 57 | $49,502.71 | $20,164.57 | $29,338.14 | 59% |
| August | 38 | $25,556.16 | $9,534.77 | $16,021.39 | 63% |
| **Grand Total** | **495** | **$609,497.05** | **$234,165.59** | **$375,331.46** | **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%** |

## Professional Municipal Management JIF
**1/1/2026 – 8/31/2026**

## Workers' Compensation Claims Reported

| | INDEMNITY | MEDICAL ONLY | REPORT ONLY-WC | GRAND TOTAL |
|---|---|---|---|---|
| EVESHAM TOWNSHIP | 1 | 8 | 14 | 23 |
| EVESHAM TWP FIRE DIST. 1 | 0 | 6 | 5 | 11 |
| MAPLESHADE TOWNSHIP | 1 | 2 | 4 | 7 |
| MOORESTOWN | 1 | 10 | 1 | 12 |
| WILLINGBORO TOWNSHIP | 4 | 20 | 8 | 32 |
| **Grand Total** | **7** | **46** | **32** | **85** |

## Professional Municipal Management JIF
**1/1/2026 – 8/31/2026**

***Top 10 Providers***

| | BILL COUNT | APPROVED |
|---|---|---|
| VIRTUA MEMORIAL HOSPITAL | 14 | $40,120.75 |
| PREMIER ORTHOPAEDICS | 40 | $22,241.47 |
| CENTENNIAL SURGERY CENTER LLC | 2 | $18,258.00 |
| BERLIN REHAB AND HEALTHCARE CENTER | 2 | $16,875.00 |
| SOUTH JERSEY MUSCULOSKELETAL LLC | 1 | $14,396.05 |
| PREMIER SURGICAL CENTER LLC | 1 | $12,556.00 |
| IVYREHAB NETWORK | 98 | $9,805.00 |
| KENNEDY UNIVERSITY HOSPITAL INC. | 3 | $9,414.92 |
| VIRTUA MEDICAL GROUP | 35 | $9,086.12 |
| ONE CALL CARE DIAGNOSTICS | 19 | $8,968.01 |
| **Grand Total** | **215** | **$161,721.32** |

***Savings By Specialty***

| | BILL COUNT | BILLED | APPROVED | SAVINGS | % SAVINGS |
|---|---|---|---|---|---|
| Hospital | 25 | $130,954.72 | $55,626.98 | $75,327.74 | 58% |
| Physical Therapy | 187 | $117,060.00 | $18,272.27 | $98,787.73 | 84% |
| Ambulatory Surgical Center | 3 | $89,571.94 | $30,814.00 | $58,757.94 | 66% |
| Occupational Medicine | 86 | $73,628.12 | $33,518.22 | $40,109.90 | 54% |
| Ortho/Neuro | 70 | $68,227.71 | $35,566.82 | $32,660.89 | 48% |
| Physical Medicine & Rehab | 8 | $40,610.18 | $21,630.99 | $18,979.19 | 47% |
| MRI/Radiology | 39 | $31,334.19 | $12,276.60 | $19,057.59 | 61% |
| Emergency Medicine | 22 | $28,025.00 | $8,113.65 | $19,911.35 | 71% |
| Anesthesiology | 4 | $10,100.00 | $4,712.00 | $5,388.00 | 53% |
| Urgent Care Center | 14 | $7,433.34 | $3,050.00 | $4,383.34 | 59% |
| **Grand Total** | **458** | **$596,945.20** | **$223,581.53** | **$373,363.67** | **63%** |

# *APPENDIX I - MINUTES*

**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<br>**Bradford C. Stokes, Crystal M. Chuck,** |
| Treasurer | **Thomas J. Tontarski** |
| Attorney | Helmer, Conley & Kasselman<br>**William Kearns** |
| Claims Service | Qual Lynx<br>**Kathy Kissane** |
| Managed Care Organization | QualCare<br>**Christine Gallagher** |
| Safety Director | J.A. Montgomery Risk Control<br>**Harry Earl** |
| Underwriting Manager | Conner Strong & Buckelew<br>**Jonathon Tavares** |
| Risk Management Consultant | Conner Strong & Buckelew<br>**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**

_____

Crystal Chuck, Account Manager for
**IVY CARMICHAEL, SECRETARY**

# *APPENDIX II –*
# *RCF & EJIF Reports*

**Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216
Parsippany, NJ 07054
*Tel (201) 881-7632 - Fax (201) 881-7633*

**Date:** Monday September 14, 2026

**To:** **Board of Commissioners**

**Professional Municipal Management** Joint Insurance Fund

**From:** Chairman Kevin Aberant

**Subject:** MEL September 2026 Report

## Executive Director's Report

The Executive Director reported on the following:

**Projected 2027 MEL Budget:** Copies of the projected 2027 MEL budget and MEL rate table were submitted for information. The budget reflected an overall 3.4% increase based on exposure changes in progress and once the annual underwriting is complete, the budget will likely increase.

Claims loss funding levels are provided by the Actuary; the projected budget reflected the following range of rate increases for 1) liability 3.2% to 6.3%, 2) workers' compensation 9.2% to 13.7% and 3) property increasing by 10%. Underwriting Manager estimates a 5% rate increase for optional liability, optional POL/EPL, shared aggregate and a 5% rate increase for property. Underwriting Manager is asked to provide estimates before the marketing process is complete and as such, the changes in budgeted rates will differ. In 2026, the property rate was significantly lower than estimated and liability slightly higher than what was budgeted.

The draft 2027 MEL rate table and budget will be introduced at the October 19, 2026 meeting with a public hearing scheduled for November 18, 2026.

**Management Committee:** Committee met on July 14th and August 6th and submitted minutes of both meetings. Committee reviewed responses to the Fund's Competitive Contracting RFP and awarded a contract to Echelon Management for Manager & Supervisory Training. Committee also reviewed responses to quotes for Strategic Planning and will review before year end.

**Firefighter's Cancer:** Board of Fund Commissioners accepted the Management Committee's recommendation and awarded a professional service contract to John Geaney, Esq., who is considered an expert in workers' compensation and now, particularly, with occupational cancer claims. Mr. Geaney would serve in an advisory capacity to defense

attorneys at the local JIF level as well as to provide defense for the claim when that is determined to be in the JIF and MEL's best interest.

**Coverage Committee:** A meeting of this committee will be scheduled in September or October to address coverage concerns submitted by insureds or risk managers. Current topics include review of the appeal process in place for statutory bonds when denied and review of Technical Writer request for proposal to be issued.

**Safety & Education Committee:** Committee met on August 14th; minutes of the meeting were submitted for information. The contract with *BIS Safety* that hosts the MEL's Learning Management System (LMS) is set to expire at year-end. The Fund office will work with the QPA to issue the bid document in the coming month and coordinate review of responses for the committee's next meeting.

**Legislative Committee:** Committee met on July 10th; minutes of the meeting were submitted for information.

**Claims Review Committee:** Committee met at 9:45am before the MEL meeting and last met on July 23rd virtually to review Payment Authority Requests (PARs). *Claims Review Committee minutes are sent separately to the full Board for information only.*

**Audit Committee:** Committee met on June 12th to review the year-end financials as of December 31, 2025 and the Internal Audits of 1) Treasury & Investments, 2) Actuarial Second Opinion on Reserves and 3) Fund Year 2025 Reinsurance Checklist. Minutes of the meeting were submitted for information. In addition, the Fund office submitted the necessary filings on the financial year-end audit to the state agencies.

**Residual Claims Fund (RCF):** A copy of Commissioner Brewer's report on the RCF June meeting was submitted for information; the RCF also met after today's MEL meeting.

**Cyber JIF:** The Cyber JIF met on August 31st and a copy of the report was submitted for information. The Fund's contract with Xcitium (*formerly D2 Cybersecurity*) to provide Training/Phishing & External Vulnerability Scanning expired. The Fund issued competitive contract request for proposals (CCRFP) and awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Cyber JIF issued a notice to its members announcing the change.

Commissioner Tozzi highlighted other initiatives of the Cyber JIF, such as, participation in the Joint Cash Management and Investment (JCMI) pool and consideration to expand coverages to include physical damage.

**Cyber JIF Risk Management Consultant Accreditation Program:** The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. The two-day program is scheduled for October 2nd and October 9th at the

National Conference Center in East Windsor. Commissioner Criscuolo suggested the Cyber JIF reach out to include Library IT personnel as well.

The speakers for the program are as follows:

- 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)

**League Magazine Article:** A copy of the latest Power of Collaboration series of advertisements to appear in the League Magazine was included in the agenda. 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.

**MEL 2027 Membership Renewals:** NJPHA JIF and FIRST JIF are the two Joint Insurance Funds scheduled to renew their MEL membership effective January 1, 2027.

**Underwriting Manager** Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 9:00AM to cover the current state of the market and anticipated program changes.

In addition, MEL Underwriting Manager reported a favorable meeting with Safety National, the MEL's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the MEL's collaborative efforts in its management of claims and risk control efforts.

**Attorney Report**

Fund Attorney provided a status report on the following 2026 initiatives and information:

- **Sexual Abuse Molestation (SAM) case –** Fund Attorney provided an overview of *J.H. v. Warren Hills Board of Education* in which the NJ Supreme Court unanimously ruled that the 2019 statutory expansion of "passive abuser" liability under the Child Sexual Abuse Act applies prospectively and does not retroactively cover historical abuse

occurring prior to December 1, 2019. The distinction of eliminating liability retroactively is especially important for governmental entities that may face these claims.

- **Development of a "Brief Bank**" - As previously reported, the MEL developed a strategy to address stormwater litigation where members were eligible for specialized legal and engineering consultation. The program was fully funded by the MEL's excess carriers and leftover funding is now available to be used to develop a searchable repository of successful non-monetary briefs which will only be accessible to members. The deadline to submit applicable briefs was September 15th; Fund Attorney will be issuing a notice to all local MEL JIF affiliated Fund Attorneys once finalized.
- **Land Use Training** – In response to an increase of land-use related claims, the Fund developed a more advanced training program. The training program is complete and will be available via the MEL Safety Institute; a notice will be issued.
- **Elected Officials** – In addition to covering factors affecting workers compensation and liability, this year's educational session at the League conference will include the topic of behavior at public meetings.

**Managed Care Report**

Managed Care provider will be providing the MEL a quote to consider audit review on provider codes.

**Next Meeting:** The next meeting of the MEL JIF is scheduled for Monday October 19, 2026 at 10:30AM at the Forsgate Country Club located at 375 Forsgate Drive, Monroe NJ.

Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
*Tel (201) 881-7632*
*Fax (201) 881-7633*

September 14, 2026

Memo to: Board of Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Kevin Aberant

***Re: RCF September 2026 Meeting***

Independent Accountant: The Executive Director reported that the Independent Accountant submitted his resignation due to personal circumstances requiring priority attention and thanked him for his service and contributions.

Contributions Receivable Increase Explained for State: Pauline Kontomanolis of Perma explained that in response to the State, the increase in contributions receivable was mainly due to timing, since year-end assessments are finalized and billed later. She also noted that additional assessments are being billed gradually to ease cash flow impact, and the balance has already declined significantly.

2025 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2025 Budget, which reflected the transfer of the Fund Year 2021 claims from the local JIFs as of 12/31/25. Enclosed as part of this report is the Amended 2025 Budget.

2027 Budget: The Board of Fund Commissioners reviewed the proposed 2027 Budget. Under the conditions of the Fund, the 2027 expenses cannot be directly charged to an expense line established in the 2026 budget.

Executive Director recommended the amount of $964,000 be returned to the members from Fund Years 2025 Contingency Accounts and the Board adopted Resolution 25-26 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2027 Budget and to schedule the Public Hearing at the October 19, 2026 meeting to be held at Forsgate Country Club at 375 Forsgate Drive, Monroe, N.J. Enclosed as part of this report is the Proposed 2027 Budget.

RCF Task Force: RCF Taskforce has met several times. Initial focus is on data analytics for workers' compensation claims from Fund years 2005 through 2015, which represents the development of claims since 2019. The goal is to determine the causes and then make recommendations to improve performance. This is ongoing and will be a lengthy process. The Taskforce will provide a year end update at the October Board meeting.

2025 Audit Filing. The RCF 2025 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) and the Synopsis of Audit was published on the Fund's website.

Claims Committee: The Claims Review Committee met on June 3, July 15, and September 9, 2026. Meetings minutes were shared with the Commissioners.

Next Meeting: The next meeting of the RCF is scheduled for October 19, 2026 at the Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ.

**New Jersey Municipal Environmental Risk Management Fund**
9 Campus Drive, Suite 216
Parsippany, New Jersey
*Phone (201) 881-7632*
*Fax (201) 881-7633*

DATE: September 14, 2026

TO: Board of Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Kevin Aberant

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**2027 BUDGET** – Attached to this report, is the 2027 draft budget. The Finance Committee conducted its review of the proposed 2027 budget and dividend recommendation. The committee is recommending both for approval. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2026 at Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ.

**2026 DIVIDEND** - The Finance Committee has reviewed the financials and is recommending a 2026 dividend of $3,000,000. Resolution #26-26 authorizing a total return dividend of $3,000,000 was adopted by the Executive Board and is subject to State approval.

**REGULATORY AFFAIRS** - PERMA filed the 2025 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published on the Fund's website.

**NEXT MEETING -** The next meeting of the EJIF is scheduled for October 19, 2026 at the Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ**.**

| | NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND | | | | |
|---|---|---|---|---|---|
| | 2027 PROPOSED BUDGET BASED ON 2020 CENSUS | | | | |
| | | 2026 TOTAL | 2,027 TOTAL | CHANGE $ | CHANGE % |
| | I. Claims and Excess Insurance | | | | |
| | Claims | | | | |
| 1 | Third Party (Non-Site Specific) | 495,280 | 593,239 | 97,959 | 19.8% |
| 2 | On Site Cleanup (Site Specific) | 262,497 | 321,338 | 58,841 | 22.4% |
| 3 | PO Pollution Liability | 158,490 | 160,669 | 2,179 | 1.4% |
| 4 | Tank Systems | 252,593 | 259,542 | 6,949 | 2.8% |
| 5 | DMA Waste Sites (Superfund Buyout) | 1,307,535 | 1,137,042 | (170,493) | -13.0% |
| 6 | LFC | 22,700 | 37,265 | 14,565 | 64.2% |
| 7 | **Total Loss Fund** | **2,499,095** | **2,509,095** | 10,000 | 0.4% |
| 8 | | | | | |
| 9 | II. Expenses, Fees & Contingency | | | | |
| 10 | Professional Services | | | | |
| 11 | Actuary | 63,750 | 65,025 | 1,275 | 2.0% |
| 12 | Attorney | 110,347 | 112,554 | 2,207 | 2.0% |
| 13 | Auditor | 18,699 | 19,073 | 374 | 2.0% |
| 14 | Executive Director | 407,694 | 415,848 | 8,154 | 2.0% |
| 15 | Treasurer | 24,000 | 24,481 | 481 | 2.0% |
| 16 | Fund Independent Accountant | 10,000 | 10,000 | - | 0.0% |
| 17 | Legislative Agent | 45,000 | 45,000 | - | 0.0% |
| 18 | Underwriting Managers | 298,920 | 304,898 | 5,978 | 2.0% |
| 19 | Environmental Services | 558,499 | 569,669 | 11,170 | 2.0% |
| 20 | Claims Administration | 38,137 | 38,900 | 763 | 2.0% |
| 21 | QPA | 5,202 | 5,306 | 104 | 2.0% |
| 22 | | | | | |
| 23 | **Subtotal - Contracted Prof Svcs** | **1,580,248** | **1,610,754** | 30,506 | 1.9% |
| 24 | | | | | |
| 25 | Non-Contracted Services | | | | |
| 26 | Expenses contingency | 32,845 | 32,845 | - | 0.0% |
| 27 | Member Testing | 21,268 | 22,616 | 1,348 | 6.3% |
| 28 | | | | | |
| 29 | **Subtotal - Non-contracted svcs** | **54,113** | **55,461** | 1,348 | 2.5% |
| 30 | | | | | |
| 31 | **Subtotal-Contracted/Non-contracted svcs** | **1,634,361** | **1,666,215** | 31,854 | 1.9% |
| 32 | | | | | |
| 33 | Excess Aggregate Insurance | 577,719 | 525,724 | (51,995) | -9.0% |
| 34 | | | | | |
| 35 | General Contingency | 270,827 | 315,842 | 45,015 | 16.6% |
| 36 | | | | | |
| 37 | **Total Exp, Fees & Contingency** | **2,482,907** | **2,507,781** | 24,874 | 1.0% |
| 38 | | | | | |
| 39 | **TOTAL JIF APPROPRIATIONS** | **4,982,002** | **5,016,876** | 34,874 | 0.7% |
| 40 | | | | | |
| 41 | | | - | | |
| | *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)* | | | | |