

From: [Nancy A Ghani](#) on behalf of [CS.Cal.Perma](#)
To: [Ezio I. Altamura](#) (xxxxxxx@xxxxxxxxxxx.xxx); [xxxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [Paul Bent](#) (x.xxxx@xxxxxxx.xxx); [Brian Bigler](#); [Irfan Bora](#) - Rutgers University (xxxxx@xxxxxxxxxxx.xxx); [Christopher C. Botta](#); [xxxxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [abrewer](#); [Sandra Cantwell](#); [clc](#); [John Casagrande](#) (jcasagrande@danskin-agency.com); [mchampney](#); [jclarke](#); [Jennifer Conicella](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee](#); [Joseph Criscuolo](#) (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Susan Danson](#) Maple Shade Twp Manager; [Steven Burgess Davis](#) (xxxxxx@xxxxxxx.xxx); [Sue DeJessa](#) (xxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [George Destafney](#); [robertd643](#); [stacey](#); [xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [Ms. Mary Fenui](#) (xxxxxx@xxxxxxxxxxx.xxx); [Paul Forlenza](#); [Greg Franz](#) (xxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Lisa Gallo](#) (xxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Matthew Genna](#); [Nancy A Ghani](#); [Grossman, Jeffrey](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph Harvey](#) - Joe Harvey & Associates LLC (xxxxxxxxx@xxxxxxxxxxx.xxx); [Chris Healey](#) (xxxxxxx@xxxxxxxxxxx.xxx); [Joseph P Hrubash](#); [Meghan Jack](#) (xxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Bud Jones](#) (xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [alison](#); [Cate Kiernan](#); [kkissane](#); [Lindsey Klein](#) (xxxxxx@xxxxxxxxxxx.xxx); [Pauline Kontomanolis](#); [Clark LaMendola](#) (xxxxxxxxxxxxxxxxxxx@xxxxx.xxx); [Heather LaMotta](#) (xxxxxxx.xxxxxxx@xxx.xxxxxxxxxxxx.xx.xxx); [Diane Lapp](#); [mattlaracy](#); [admin](#); [Jaclyn Lindsey](#); [Bob Macfarland](#) (x.xxxxxxxxxxxx@xxxxx.xxx); [Brian Maitland](#); [Matthew T McArow Jr.](#) (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [smcnamara](#); [Brian McNeilly](#) (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Thomas Merchel](#); [xxxxxxxxx@xxxxx.xxx](#); [Spiro J. Molfetas](#) - Polaris Galaxy Group/Acrisure Agency Partner (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Kyle Mrotek](#); [Barbara Murphy](#); [Thomas Nolan](#) - Brielle Borough (xxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [James Pacanowski](#) (xxxxxxxxxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Jodi Palmeri](#) - Arthur J. Gallagher Risk Management Services, Inc. (Jodi xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); [Greg Panos](#) (xxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Kamini Patel](#); [xxxxxxxxx@xxxxxxxxxxx.xxx](#); [Denise Plavchak](#) (Denise xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); [Tammy Probst-Smith](#); [Matthew Cavallo](#) - MEL OPA (xxxxxxxxx@xxxxxxxxxxx.xxx); [Vincent Quatrone](#) <xxxxxxxxx@xxxxx.xxx>; [Robin Racioppi](#); [Elizabeth Randall](#) (xxxxxxxxxxxx@xxx.xxx); [michael.razze](#); [Robin Rengstorff](#); [Carolyn Rinaldi](#); [Thomas Rogers](#) (xxxxxxxx@xxxxxxxxxxx.xxx); [Bernie Rutkowski](#) (xxxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); [Laura Sable](#) (xxx@xxxxxxxxxxx.xxx); [Stephen A Sacco](#); [Danielle Sanders](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul Shives](#); [Jamie Shooks](#) (xxxxxxxx@xxxxxxxxxxx.xxx); [BILLSNYDER1952](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Paul Tomasko](#); [Jtozzi](#); [Mr. Mauro Tucci](#) (xxxxxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx); [Jim Ulrich](#) - Clark Township (xx@xxxxxxxxxxx.xxx); [David Vozza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [Joseph Wolk](#) (xxxxxxx@xxxxxxx.xxx); [billyyoung33](#)
Subject: 10:30AM MEL JIF meeting
Attachments: [MEL JIF October162024 Agenda.pdf](#)

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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

AGENDA & REPORTS
WEDNESDAY OCTOBER 16, 2024
10:30AM
FORSGATE COUNTRY CLUB
375 FORSGATE DRIVE
MONROE, NJ

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

In accordance with the Open Public Meetings Act, adequate notice of this meeting was provided by (1) sending notice herewith to the Star Ledger and Courier Post; (2) sending notice of this meeting to the member joint insurance funds; and (3) posting this notice of this meeting on the public bulletin boards of the member joint insurance funds.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AGENDA
MEETING: WEDNESDAY OCTOBER 16, 2024
10:30AM
FORSGATE COUNTRY CLUB
MONROE TWP, NJ

☐ **MEETING CALLED TO ORDER - OPEN NOTICE READ**

☐ **ROLL CALL OF FUND COMMISSIONERS**

☐ **APPROVAL OF MINUTES**

September 9, 2024 Open Minutes.....Appendix I

September 9, 2024 Closed Minutes *To be distributed to Board members only.*

☐ **CORRESPONDENCE:** None

REPORTS

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA, Risk Management Services**

Executive Director's Report Page 1

2025 Proposed Budget & Rate Table..... Page 5

Claims Committee 9/9/24 minutes*Confidential & distributed to Board members only.*

☐ **UNDERWRITING MANAGER – Ed Cooney, Conner Strong & Buckelew**

2025 Renewal Memorandum.....Page 23

☐ **TREASURER – Matthew Laracy**

Treasurer's Summary Report Page 23

Confirmation of Payments – September 2024 Supplemental #1 Page 24

Resolution 39-24 October 2024 Bills list Page 25

Treasurer's reports – August 2024 Page 27

Joint Cash Management & Investment Program (JCMI) Report as of August 2024 Page 33

☐ **WC & PR CLAIMS – Qual-Lynx**

.Report Verbal

☐ **EXCESS LIABILITY CLAIMS – CB Claims, LLC**

.Report Verbal

☐ **ATTORNEY - Fred Semrau, Esquire**

.Report Verbal

☐ **MANAGED CARE - QualCare**

.Report as of August 2024 Page 36

☐ **CLOSED SESSION: RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL - SAFETY AND PROPERTY OF PUBLIC – LITIGATION**

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

☐ **MEETING ADJOURNED**



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday October 16, 2024
To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund
From: Joseph Hrubash, MEL Executive Director
Subject: Executive Director's Report

☐ **Management Committee:** Committee met on October 7, 2024 to review a draft 2025 budget. In addition, the Underwriting Manager reviewed the status of 2025 excess renewals the Fund Attorney provided an update on the TD banking contract. Enclosed are the meeting minutes for information.

- **2025 Renewal:** Included as part of the Underwriting Manager's report is the 2025 renewal overview. In addition, the MEL Underwriting Manager conducted a webinar on October 8th for all members and risk management consultants which will be posted to the MEL website www.njmel.org.
- **Draft 2025 MEL Budget:** Enclosed is the draft 2025 budget and rate table. The draft budget reflects rate changes as well as exposure changes updated during the annual underwriting process – reflecting an increase of 7.7%. Draft budget reflects municipal member JIFs only.

As part of the budget review, Management Committee also reviewed the enclosed fee adjustment request from Qual-lynx to strengthen the adjustment for the MEL's property retention – which includes all catastrophic claims (CAT claims) from first dollar. Baker Tilly (Internal Auditor) has indicated its claims review on property claims will include a number of recommendations to address inadequacies.

Also enclosed is the Underwriting Manager's memorandum, along with the quote, for excess crime coverage.

- **TD Banking Contract:** Fund Attorney has continued his negotiations with TD Bank on its limit on liability and has made progress. He will provide a verbal update.

☐ **Motion to accept the recommendations of the MEL Management Committee and introduce the 2025 Rate Table and schedule a public hearing for Wednesday November 20, 2024 at 12:30PM at the Sheraton Hotel in Atlantic City, NJ.**

☐ **Legislative Committee:** Committee met on September 27, 2024; enclosed are the minutes of that meeting. Committee is scheduled to meet next on November 20, 2024 at 11:00AM at the Sheraton Hotel, Atlantic City.

☐ **Safety & Education Committee:** Committee is scheduled to meet next on October 25, 2024 at 10:30AM.

- ❑ **Coverage Committee:** A meeting of this committee will be scheduled for late October/early November.
- ❑ **Marketing Committee:** This committee last met on June 17, 2024; copies of the meeting minutes were included in the last agenda for information.
- ❑ **Claims Committee:** This committee last met on September 9, 2024 and expects to meet prior to this meeting; minutes of these meetings are sent to the full MEL Board separately from the agenda.
- ❑ **Residual Claims Fund (RCF):** Enclosed is a copy of Commissioner Champney-Kweselait's report on the RCF September 9, 2024 meeting.
- ❑ **Cyber JIF:** Enclosed is a copy of the Cyber JIF report from the September 19, 2024 meeting. Cyber JIF will meet on October 17, 2024 to introduce the 2025 budget.
- ❑ **Flood Legislation – MEL Letter to Governor Murphy:** Enclosed for review you will find letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of Amons v Haddonfield. In addition, MEL Fund Attorney has provided enclosed talking points regarding legislation amendments for flooding issues.
- ❑ **JIF Membership Renewals:** Atlantic, Trico, Burlco, Mid-Jersey, NJSI and PAIC JIFs are set to renew their 3-year membership with the MEL on 1/1/2025. Renewal documents were sent out on 6/27/24 and the office has received three out of the six membership renewal documents. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.
- ❑ **Due Diligence:** Regulatory Compliance Checklist – as of 10/10/24
- ❑ **Next Meeting:** The next meeting of the MEL JIF is scheduled for Wednesday November 20, 2024 at 12:30PM at the Sheraton Hotel-Steel Pier Room in Atlantic City, NJ.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
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MINUTES

Management Committee Minutes

October 7, 2024

3:00PM – via Zoom Audio/Video

Attendance:

Paul Tomasko, Bergen JIF, MEL Chairman
Adam Brewer, Morris JIF, MEL Commissioner
Greg Franz, South Bergen JIF, MEL Commissioner
Joy Tozzi, Mid-Jersey JIF, MEL Commissioner
Megan Champney-Kwesilait, RCF Chairwoman
Joseph Criscuolo, RCF Secretary
Fred Semrau, Esq., MEL Fund Attorney
Sue Sharpe, Esq., Dorsey & Semrau
Joseph Hrubash, PERMA, MEL Executive Director
Cate Kiernan, PERMA, MEL Deputy Executive Director
Dave Grubb, PERMA, Executive Director
Steve Sacco, PERMA Executive Director
Brad Stokes, PERMA Executive Director
Pauline Kontomanolis, PERMA Chief Accounting Officer
Robyn Walcoff, PERMA
Ed Cooney, MEL Underwriting Manager
Chris Botta, Esq., Excess Liability Claims Administrator
Paul Forlenza, RPA, MEL Reinsurance Manager/Producer
Kamini Patel, RPA, MEL Reinsurance Manager/Producer
Chuck Hartsoe, PEGAS, Executive Director
Willard Young, PEGAS, Executive Director
Barbara Murphy, Risk & Loss Managers, Executive Director
Kyle Mrotek, The Actuarial Advantage, MEL Actuary
Matt Laracy, MEL Treasurer
Clark LaMendola, Strategic Planning Consultant
Nancy A. Ghani, PERMA Account Executive

The purpose for the meeting is: 2025 Renewal Discussion and Preliminary 2025 MEL Budget and Update on Banking Contract.

2025 Renewal: Underwriting Manager distributed and reviewed a brief renewal overview, noting he is expecting positive results on the property rate – although we are still in the middle of hurricane season; liability development might be slowing but claims are still settling higher than expected and we continue to see the impact of sexual molestation claims and are seeing an increase in auto liability severity. The MEL Underwriting Manager conducted webinar on October 8th for all members and risk management consultants. Presentation is being posted to the MEL webpage.

Draft 2025 MEL Budget: Attached is a draft 2025 budget which now updated for rate changes as well as exposure changes updated during the annual underwriting process – reflecting an increase of 7.7%. Budget reflects 2% increases for Fund Professionals. Chairman Tomasko suggested we ask professionals to accept less. Mr. Grubb said the JIFs have generally agreed to moderate increases that track to cost of living so that we don't fall behind & then have to make significant increases.

As part of the budget review, Qual-lynx submitted a request for a fee adjustment to allow them to strengthen the claims handling for the MEL's property retention – which includes all catastrophic claims (cat claims) from first dollar. Baker Tilly (Internal Auditor) has indicated its claims review on property claims will include a number of recommendations to address inadequacies.

Excess Crime: In response to recent claims experience, Underwriting Manager was asked to seek quotes for excess crime. Committee reviewed the Underwriting Manager's memorandum, along with the quote, for excess crime coverage and recommends the Fund purchase. Quote is \$1,000,000 for \$1,000,000 excess of the JIF/MEL limit of \$1,000,000 with a \$5,000,000 shared aggregate.

TD Banking Contract: Fund Attorney said he continued his negotiations with TD Bank on its limit on liability. TD Bank has now agreed to provide a \$1,000,000 limit for the "ancillary claims" that had attempted to limit to \$10,000.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2025 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2024 RATES	2025 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	4,099,923	3,878,429	(221,494)	-5.4%
2	1.5MIL Ex 500K	8,107,428	8,353,329	245,901	3.0%
3	3MIL ex 2MIL	2,265,824	2,646,722	380,898	16.8%
4	Excess WC	12,249,274	12,549,121	299,847	2.4%
5	Excess Property/Equip Breakdown Claims	9,891,764	11,296,286	1,404,522	14.2%
6	POL/EPL Land Use	1,100,976	1,114,770	13,794	1.3%
7	Aggregate Excess LFC	15,782	16,546	764	4.8%
8	JIF Faithful Performance Bond (Incl XS Crime for FY2025)	210,948	1,107,224	896,276	424.9%
9	Surety Bond	324,503	326,126	1,623	0.5%
10	Sub Total	38,266,422	41,288,553	3,022,131	7.9%
11	PREMIUMS				
12	Optional Excess Liability	3,738,681	3,897,996	159,315	4.3%
13	Optional Excess POL/EPL	2,185,907	2,237,560	51,653	2.4%
14	Excess WC	3,662,326	3,998,376	336,050	9.2%
15	Excess Property/Equip Breakdown	20,226,523	22,278,957	2,052,434	10.1%
16					
17	Loss Fund Contingency	233,669	236,866	3,197	1.4%
18	Sub Total	30,047,106	32,649,755	2,602,649	8.7%
19	Total Claims & Premiums	68,313,528	73,938,308	5,624,780	8.2%
20					
21	II. EXPENSES				
22	Claims Adjustment	1,137,684	1,160,438	22,754	2.0%
23	Property Adjustment	183,790	187,466	3,676	2.0%
24	Administration	1,445,461	1,474,370	28,909	2.0%
25	Claims Supervision	510,000	520,200	10,200	2.0%
26	Actuary	55,332	56,439	1,107	2.0%
27	Attorney	49,797	50,793	996	2.0%
28	Deputy Attorney	1,662	1,695	33	2.0%
29	Attorney-OPRA	18,746	19,121	375	2.0%
30	Auditor	31,732	32,367	635	2.0%
31	Treasurer	28,055	28,616	561	2.0%
32	Underwriting Manager	63,875	65,153	1,278	2.0%
33	Reinsurance Manager	337,280	344,026	6,746	2.0%
34	Safety and Education Committee	112,664	114,917	2,253	2.0%
35	Computer Services	155,421	158,529	3,108	2.0%
36	Legislative Committee	29,742	30,337	595	2.0%
37	Internal Audit Committee	65,156	66,459	1,303	2.0%
38	Strategic Planning Committee	32,578	33,230	652	2.0%
39	Coverage Committee	43,152	44,015	863	2.0%
40	Communications Committee	134,102	136,784	2,682	2.0%
41	Expense Contingency	237,993	237,993	-	0.0%
42	Subtotal	4,674,222	4,762,947	88,725	1.9%
43					
44	MEL Safety Institute	1,149,071	1,161,574	12,503	1.1%
45	Total Appropriations	74,136,821	79,862,829	5,726,008	7.7%

MEL RATE TABLES - Municipalities

CLAIMS & EXPENSES					
Attachment Key	Line of Coverage	Layer	RATING BASE	2025	2025 Minimums
200	Liability Claims To 500K	300 x 200	Population	1.6666	
250		250 x 250		1.2433	
300		200 x 300		0.9013	
350		150 x 350		0.6197	
400		100 x 400		0.3825	
500		0 x 500		0.0000	
500	Liability Claims 1.5MIL Ex 500K	1,500 x 500	Population	1.6914	2307
750		1,250 x 750		1.5496	
1000		1,000 x 1,000		1.4229	
1500		500 x 1,500		1.1901	
2000	Liability Claims 3MIL ex 2MIL	3,000 x 2,000	Population	0.5497	1025
SPECIAL EXPOSURES					
		WATER UTILITY	Payroll	0.0112	
		ELECTRIC UTILITY(1)	Payroll to 1MIL	0.0195	
		ELECTRIC UTILITY(2)	Payroll over 1MIL	0.0020	
<u>Allocation to Liability Claims</u>					
	Liability Claims To 500K			67.85%	
	Liability Claims 1.5MIL Ex 500K			32.15%	
SEASONAL SURCHARGE					
ATL	Allocation to Liability Claims is by % of Total		<u>Liability Assessment</u>		
MON			Liability Claims	6.00%	
CNTRL			Optional Excess Liability	6.00%	
OCE				6.00%	
200	Workers Comp Claims to 2Mil	1,800 x 200	Payroll	0.006238	
250		1,750 x 250		0.005016	
300		1,700 x 300		0.004098	
350		1,650 x 350		0.003400	
400		1,600 x 400		0.002865	
450		1,550 x 450		0.002434	
500		1,500 x 500		0.002081	
600		1,400 x 600		0.001539	
700		1,300 x 700		0.001160	
750		1,250 x 750		0.001019	
1250		750 x 1,250		0.000377	
2000			0.000000		
100	Property Claims to 250K	150K x 100K	TIV	0.0304	
150		100K x 150K		0.0157	
200		50K x 200K		0.0064	
250	Property Claims 500K x 250K	250K x 250K	TIV	0.0161	
500	Property Claims 500K x 500K	500K x 500K	TIV	0.0108	
1000	Property Claims 1.5MIL x 1MIL	1.5MIL x 1MIL	TIV	0.0119	
POLEPL Land Use			Population	0.2191	
Aggregate Excess LFC					
		Suburban Municipal JIF		16545	
JIF Faithful Performance Bond			FT EE	6.3405	
Surety Bond				<u>Base Limit</u>	<u>Optional Limit</u>
0				500	234
3001				500	234
6001				500	234
10001				1000	468
15001			Population	1000	468
20001				1250	585
30001				1500	702
40001				2000	936
50001				2750	1287
Loss Fund Contingency					
			Population	0.0450	
Loss Fund Contingency OTHER			Total Loss Fund Assmt	0.0392	
MEL Safety Institute			FT Ees	32.99	
Expense Contingency			% of Assessment	0.0933	
PREMIUMS				2024 Certified Rate	
Optional Excess Liability					
2		2 MIL EX 5 MIL	Population	0.2505	0.2572
5		5 MIL EX 5 MIL		0.5050	0.5185
10		10 MIL EX 5 MIL		0.7555	0.7757 1159.70449
15		15 MIL EX 5 MIL		0.8940	0.9179 1933.837126
		Standard Aggregate (requires 15 Optional)	% of base premium		43%
Optional Excess POL/EPL					
1		1MIL Ex 2MIL	Population	0.1544	0.1559 781.9582987
2		2MIL Ex 2MIL		0.2556	0.2581 1294.922943
3		3MIL Ex 2MIL		0.3288	0.3321 1665.258393
4		4MIL Ex 2MIL		0.3880	0.3919 1965.53038
8		8MIL Ex 2MIL		0.7433	0.7507 3765.911166
Excess Crime		1MIL Ex 1MIL	FT Ees	26.55	
Workers Comp Premium			Payroll	0.001098	0.0011524
Property Premiums					
		Excess Property	TIV	0.1196	0.12195
		Excess Flood - \$25m x \$50 m		0.0106	0.01079
		Excess Flood - \$25m x \$75m		0.0000	0.00000

From: Kathleen Kissane <kathleen.kissane@qual-lynx.com>
Sent: Friday, October 4, 2024 11:26 AM
To: Robyn D. H. Walcoff <rwalcoff@permainc.com>; Jennifer Conicella <jconicella@permainc.com>
Subject: MEL Property Supervisor Position

External Email - This email has come from outside of our company. Think before you click links or open attachments!

Through PERMA, the MEL requested a fee proposal from Qual-Lynx for a Property Supervisor position managing the MEL Excess Property program. This position would also provide oversight to the local JIFs that report to the MEL. To facilitate this position, Qual-Lynx would require a fee of \$250,000 for the position. Please advise if you require any additional information.

Kathleen M. Kissane
Assistant Vice President, Account Management
Qual-Lynx
100 Decadon Drive
Egg Harbor Township, NJ 08234
609-833-2178 Direct Dial Number
609-653-2928 (Facsimile)
609-457-3752 (Cell)
kathleen.kissane@qual-lynx.com

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From: Edward Cooney <ecooney@connerstrong.com>
Sent: Wednesday, September 25, 2024 2:22 PM
To: Joseph P Hrubash <jhrubash@permainc.com>; Cate Kiernan <catek@permainc.com>
Cc: Jonathon Tavares <jtavares@connerstrong.com>; Rachel Perry <rperry@connerstrong.com>
Subject: MEL: Excess Crime

Joe / Cate,

We officially have a quotation for Excess Crime, as follows.

Quick Overview

- Insurer: Lloyd's of London (Surplus)
- Contract: Reinsurance of MEL form on Lloyd's Market Reform contract
- Term: Annual
- Limit: \$1m Per Loss / \$5m Annual Aggregate
- Excess of: MEL Crime Policy, Coverage Parts 1, 2 and 3 (\$1m limit for each Coverage Part)
- Premium: \$950,250.00

The underwriters are very concerned with multiple losses per year, hence the premium. We believe more limits are attainable, but would like to start here to understand the MEL's interest in the additional limits.

As previously mentioned when only quoting Excess Social Engineering, the cost was about half of the current pricing for all Crime.

Regards,
Ed



Edward Cooney, MBA, CCIC

Partner

Senior Account Executive, Underwriting Manager Public Entity Practice



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Municipal Excess Liability Residual Claims Fund

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September 9, 2024

Memo to: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: Commissioner Champney-Kwesilait

Re: RCF September 2024 Meeting

2023 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2023 Budget, which reflected the transfer of the Fund Year 2019 claims from the local JIFs as of 12/31/23. Enclosed as part of this report is the Amended 2023 Budget.

2025 Budget: The Board of Fund Commissioners reviewed the proposed 2025 Budget. Under the conditions of the Fund, the 2025 expenses cannot be directly charged to an expense line established in the 2024 budget.

Executive Director recommended the amount of \$720,000 be returned to the members from 2023 Fund Year Contingency Account and the Board adopted Resolution 21-24 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2025 Budget and to schedule the Public Hearing at the October 16, 2024 meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2025 Budget.

RCF Fund Secretary: With the resignation of the Fund Secretary Steve Rovell in June, the Board passed a motion to elect Commissioner Criscuolo as Fund Secretary to finish the term, ending December 2025.

2024 Fiscal Management Plan Amendments: The Board adopted Resolution 22-24 to approve three amendments to the Fund 2024 Fiscal Management Plan. (1) Ameri-Health, the TPA for the Camden JIF, has been purchased by Claims Resolution Corporation (CRC) and therefore the Ameri-Health signatories are to be replaced by two signatories from CRC; (2) Adding TD Bank as an authorized bank in recognition of transitioning banking services; (3) adding the new Fund Secretary as a signatory.

Fund Auditor Competitive Contract: The Board passed a motion to release a Competitive Contract RFP in September for Fund Auditor to replace Jim Cerullo from Wielktoz & Company, LLC who retired in June.

2023 Audit Filing. The RCF 2023 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 in the Fund's newspaper.

Membership Renewals: Membership renewal documents were sent to member JIFs on August 30, 2024 for RCF membership renewal as of January 1, 2025. The Fund Attorney reviewed the renewal documents and made minor updates. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

Claims Committee: The Claims Review Committee met on June 7, July 18, and September 5, 2024. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 16, 2024 at the Forsgate Country Club.

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	\$ CHANGE
APPROPRIATIONS				
MEL	321,675	12,715,423	13,037,098	12,715,423
BMEL	0	0	0	0
ATLANTIC	50,538	2,363,350	2,413,888	2,363,350
BERGEN	14,118	1,642,291	1,656,409	1,642,291
BURLCO	21,140	711,346	732,486	711,346
CAMDEN	24,307	1,656,018	1,680,325	1,656,018
MONMOUTH	27,878	1,377,406	1,405,284	1,377,406
MORRIS	21,212	2,312,447	2,333,659	2,312,447
NJUA	17,417	436,648	454,065	436,648
OCEAN	51,256	1,404,519	1,455,775	1,404,519
PMM	8,763	331,130	339,894	331,130
SOUTH BERGEN	22,669	1,787,104	1,809,772	1,787,104
SUBURBAN METRO	22,070	759,579	781,649	759,579
TRICO	31,655	1,590,641	1,622,296	1,590,641
SUBURBAN MUNICIPAL	3,575	756,026	759,601	756,026
CENTRAL JERSEY (incl. Run-in Receivable)	44,404	1,224,111	1,268,515	1,224,111
NJPHA	16,824	609,954	626,778	609,954
TOTAL	699,500	31,677,992	32,377,492	31,677,992

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	
APPROPRIATIONS				
CLAIMS	0	30,927,992	30,927,992	30,927,992
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	750,000	750,000	750,000
SUBTOTAL LOSS FUND	15,000	31,677,992	31,692,992	31,677,992
EXPENSES				
ADMINISTRATOR	218,441		218,441	0
DEPUTY ADMINISTRATOR	74,306		74,306	0
ATTORNEY	45,223		45,223	0
CLAIMS SUPERVISION & AUDIT	65,374		65,374	0
TREASURER	42,459		42,459	0
AUDITOR	25,081		25,081	0
ACTUARY	44,777		44,777	0
MISCELLANEOUS	26,316		26,316	0
SUBTOTAL	541,977	0	541,977	0
EXPENSE CONTINGENCY	142,523		142,523	0
TOTAL BUDGET	684,500	31,677,992	32,362,492	31,677,992

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2025 PROPOSED BUDGET				
	2024 ANNUALIZED BUDGET	2025 PROPOSED BUDGET	\$	%
			CHANGE	CHANGE
APPROPRIATIONS				

CLAIMS	0	0	0	
Run-in Claim Receivable	72,500	35,000	(37,500)	-52%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	72,500	35,000	(37,500)	-52%
EXPENSES				
ADMINISTRATOR	222,810	227,266	4,456	2%
DEPUTY ADMINISTRATOR	75,792	77,308	1,516	2%
ATTORNEY	46,127	47,050	923	2%
CLAIMS SUPERVISION & AUDIT	66,681	68,015	1,334	2%
TREASURER	43,308	44,174	866	2%
AUDITOR	25,583	26,095	512	2%
ACTUARY	45,673	46,586	913	2%
MISCELLANEOUS	26,842	27,379	537	2%
SUBTOTAL	552,816	563,873	11,057	2%
EXPENSE CONTINGENCY	147,184	152,127	4,943	3%
TOTAL BUDGET	700,000	716,000	16,000	2%



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: September 19, 2024

To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: PERMA Risk Management Services

Banking Services: In March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024. The NJ Cyber JIF followed the MEL's lead and in May 2024, adopted a resolution to award banking services to TD Bank. Subsequent to the appointment, while finalizing contract details it was determined that TD Bank insisted on a "Limitation of Liability clause and a Disclaimer of Warranties" clause (LLDW) within the contract. Fund Attorney, representing the MEL, said he discussed the matter with various levels of management at TD Bank without success. Fund Attorney further noted that incumbent also requested these limitations in its response to proposal suggesting that this may now be industry standard. Fund Attorney reported that the MEL has decided to move forward with TD Bank, but will continue efforts to determine if any other banks would provide the needed services without imposing the stated limitations. The Board of Fund Commissioners, after being briefed on the contract developments agreed to also move forward with TD Bank and accepted the proposed language of the cash management master agreement as presented.

Fiscal Management Plan: Following the Banking Services resolution, the NJ Cyber 2024 Fiscal Management Plan was updated by resolution to reflect TD Bank as an authorized depository.

Cybersecurity Consulting Service CCRFP: Following last month's meeting, the Fund issued a Competitive Contracting RFP for Cybersecurity Consulting. The Fund received 10 proposals of which three were disqualified. A resolution was adopted to reject the vendors that were disqualified as they did not meet state requirements. The Fund office will distribute the responses and rater sheets to the Operations Committee for evaluation.

Claims Review Committee: The Claims Review Committee met on September 13th to review Payment Authority Requests, Claims Activity and Committee Structure. The Board of Fund Commissioners approved the PARs as recommended by the Committee. The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 2 alternates. A resolution will be presented at next month's meeting to memorialize the change in committee structure.

Operations Committee: The Operations Committee met on September 13th and reviewed a request from D2 Cybersecurity for additional compensation for administrative costs associated with reaching out to members to engage in training and vulnerability scanning – that did not otherwise formally "opt out" and has not started the training. The additional compensation is well within the contract amount-not-to-exceed. The Board of Fund Commissioners approved the expenditure.

The Committee reviewed preliminary responses to the IT Shared Services survey to identify those members that may provide IT services to other public entities. Based on the 110 members that responded initially, the Committee recommended and the Board of Fund Commissioners authorized the Underwriting Manager

begin a marketing process for Tech E&O coverage options. The Executive Director's office will also issue a reminder to complete the survey to obtain additional feedback.

The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 4 alternates. A resolution will be presented at next month's meeting to memorialize the change in committee structure.

Next meeting: The NJ Cyber JIF next meeting is scheduled for October 17, 2024 at 3:30 PM via audio / video teleconference.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Governor Philip D. Murphy
State House
Trenton, New Jersey

August 26, 2024

Re: Government Responsibility for floods

Dear Governor:

This will bring to your attention an emerging issue that has the potential of bankrupting many New Jersey municipalities and severely impacting counties, authorities and the State itself.

Facts: In the recent jury decision in Amons v Haddonfield, a jury awarded \$21.5 million in damages against the municipality because flooding damaged four houses during a 2019 microburst. A pipe under a PATCO train line proved inadequate to handle the excessive run-off. While no one was even injured, and the property damage was only \$700,000 in total, the Amons case is the largest award ever against a New Jersey municipality under Title 59. Needless to say, the municipality is appealing.

It is impossible to project the potential exposure against government if this case holds. Imagine the liabilities during a hurricane or other major weather event. Municipalities are either self-insured or members of self-insurance pools known as Joint Insurance Funds (JIFs).

If this case becomes the precedent, no insurer will provide excess coverage to government. This will leave local governments and their JIFs on their own to pay these claims. Counties, authorities, and the State itself have the same exposure. The homeowners in the Amons case could have purchased flood insurance but decided not to.

Public Policy: This case raises a public policy question about the liability of public entities for flood damages to private property in an era where storms are becoming more frequent and severe. When the legislature adopted the Tort Claims Act, it wrote in NJSA 59:1-2 that:

“The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity.

On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.”

The current weather immunity provision is limited. Specifically, NJSA 59:4-7 provides that, “neither a public employee nor a public entity is liable for an injury caused solely by the effect on the use of streets and highways of weather conditions.” The word “solely” effectively nullifies the immunity because there are almost always other allegations. Further, the immunity is limited to streets and highways.

Therefore, we propose a new section:

59:4-11. Stormwater Drainage.

Neither a public employee nor a public entity is liable for failure to provide a stormwater drainage system or, if a stormwater drainage is provided, for failure to provide sufficient stormwater drainage.

Fifty years ago, when Title 59 was drafted, no one considered the impact of climate change. Effectively, the Amons decision makes government the flood insurer of last resort. We cannot wait until the next Superstorm Sandy makes government responsible for uninsured flood losses.

We would greatly appreciate the opportunity to talk to appropriate staff concerning this issue.

Sincerely,

David N. Grubb
Executive Director (Emeritus)

Joseph Hrubash
Executive Director

TO: Flood Legislation Group

FROM: Fred Semrau, Esq.

DATE: September 25, 2024

SUBJECT: Talking Points Regarding Legislation Amendments for Flooding Issues

Overview: Significant weather events now occur more frequently and regularly overwhelm public stormwater systems. The legislature originally intended for public entities to have immunity under the Tort Claims Act (Title 59) in these situations. However, the courts have eroded Title 59 immunities creating an unprecedented legal exposure for public entities. If recent decisions hold, local governments will not have the financial resources to pay for these claims.

1. Why is stormwater flooding now an issue?

ANSWER: Recently the Borough of Haddonfield was hit with a jury award of \$21.5 million. The town, despite spending over \$1.2 million for stormwater improvements, experienced severe flooding from an isolated 200-year storm that damaged four homes having a combined value of approximately \$1 million. Most of the \$21.5 million award was for non-economic damages in the amount of \$16.5 million. The homeowners did not purchase flood insurance. This was the largest claim ever against a New Jersey municipality even though no one was even injured.

2. Who will pay these claims?

ANSWER: Taxpayers. New Jersey governmental entities are either self-insured or belong to self-insurance pools (a.k.a. Joint Insurance Funds). Local governments simply do not have the resources to cover this exposure and without state and federal assistance may have to seek bankruptcy.

3. Is this an isolated event?

ANSWER: No. While “flooding” claims have been rare and relatively inexpensive before this year, the Haddonfield decision has already triggered similar lawsuits and will escalate as the word spreads. We are especially concerned about what would happen if a major event such as Super Storm Sandy hits the State.

4. Can this issue wait until Haddonfield finishes its appeals?

ANSWER: No. Appeals may take years. Meanwhile the number of similar lawsuits continue to increase and there is the ever-present risk of a major storm event.

5. Is this just a municipal problem?

ANSWER: No. Counties, government agencies, authorities, and the State itself have similar exposures.

6. Are public entities already protected under Title 59 from liability for bad weather?

ANSWER: Effectively No. N.J.S.A. 59:4-7 provides immunity for injuries caused solely by the effect of weather conditions on the use of streets and highways. This immunity has been effectively nullified because there is almost always an allegation that some other factor contributed to the loss.

7. What new language is being proposed?

ANSWER: The proposed amendments are a simple change that clarifies that public entities are not responsible for weather, stormwater, and flooding, and that under condemnation, like in other states, damages by way of public taking do not include pain and suffering, and emotional distress, for loss of property.

8. Is this change consistent with the intent of Title 59?

ANSWER: Yes. When the legislature adopted the Tort Claims Act, it wrote in N.J.S.A. 59:1-2 that:

“The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity. On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.”

9. Is the current state of the law unduly burdensome on public entities?

ANSWER: Yes. Effectively, the courts are making local government the flood insurer of last resort.

10. Will this legislation harm individual homeowners damaged by floods?

ANSWER. No. Homeowners should have adequate insurance, including flood insurance for their properties. The local taxpayers should not carry the burden for homeowners who fail to purchase insurance.

11. What is the “ask” here?

ANSWER: This is a request for a small amendment to confirm existing law under Title 59 and to avoid an enormous, financial, catastrophic impact on State, county and local government. It is a small ask with a significant and essential impact.

Municipal Excess Liability Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2024 as of 10/10/24

<u>Item</u>	<u>Filing Status</u>
☐ 2024 Budget	Filed
☐ Risk Management Plan	Filed
☐ Cash Management Plan	Filed
☐ Reinsurance Policies	Filed by QPA
☐ Fund Officers & Commissioners	Filed
☐ 12/31/23 Unaudited Financials	Filed
☐ 6/30/23 Unaudited Financials	Filed
☐ Annual Audit	Filed
☐ Ethics Filings	All individuals have filed by the deadline.
☐ Budget Changes	4 th quarter
☐ Transfers	N/A
☐ Dividends	N/A
☐ Additional Assessments	Billed in 4 th Quarter
☐ Professional Changes	None
☐ Officer Changes	None
☐ Risk Management Plan Changes	None
☐ Bylaw Amendments	None
☐ New Members (JIFs)	None
☐ Withdrawals (JIFs)	None
☐ JIF Membership Renewals	Jan 2024; 2 Renewals- All Received
☐ Contracts – Compliance Chart	Review is ongoing; updated upon receipt:

	2024 Contract Addendum Received	Insurance	Fidelity	E&O	Surety
Professionals					
1 Actuary	✓	✓		✓	
2 Alternate Counsel	✓	☐		✓	
3 Attorney	✓	✓		✓	
4 Ex Liability Claims	✓	✓	✓	✓	✓
5 Auditor	Distributed & awaiting signature.	✓		✓	
6 Executive Director	✓	✓	✓	✓	
7 Internal Auditor - Finance	Original contract includes all fees for contract life.	✓		✓	
8 Lobbyist	✓	✓		✓	
9 Managed Care	✓	✓		✓	
10 Excess WC	✓	✓	✓	✓	✓
11 Excess Property	✓	✓	✓	✓	✓
12 POL/EPL Run-Out Claims Admin.	✓	✓	☐		
13 Producer	✓	✓		✓	
14 Safety Director/Trainer	✓	✓		✓	
15 Strategic Planner/Comm. Consultant	Distributed & awaiting signature.			✓	
16 Technical Writer				✓	
17 Treasurer	✓		✓		
18 Underwriting Manager	✓	✓		✓	
19 Qualified Purchasing Agent	✓				
20 Internal Auditor - Insurance	Original contract includes all fees for contract life.	☐		✓	
21 Graphic Designer	To be distributed				
22 Website Manager	Appointed annually				
23 Mgrs/Super. Training Consult.	Awaiting Signature				
24 Learning Management System	✓	✓			
25 Marketing Manager	To be distributed	✓			
26 Marketing Consultant	Original contract includes all fees for contract life.	✓			
27 Risk Mgmt. Info System	✓				
28 Marketing Consultant (South)	To be distributed				
☐ Indicates that requirement has recently expired and requires renewal by Fund Professional.					
◆ Indicates contract is being drafted/reviewed for final copy.					

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2025 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. Specific to the MEL, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

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 the past 12 months. 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, but it is still at a very predictable rate. 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 &
BUCKLEW

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 \$1m, but can offer up to \$2m after underwriting review.

Conner Strong & Buckelew

Insurance, Risk
Management
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**Treasurer's Summary Report
October 16, 2024 Meeting**

1. Confirmation of Payments	Pages	Amount
September 2024 Supplemental #1	24	\$87,308.77
2. Resolution 39-24		
Bills List for	Pages	Amount
October 2024	25-26	\$534,786.03
3. Confirmation of Transfers to Claims Accounts		
Month of	Pages	Amount
August 2024	32	\$1,418,485.76
4. Joint Cash Management & Investment (JCMI)		
August 2024	33	

**MOTION TO CONFIRM PAYMENTS OF SEPTEMBER 2024
SUPPLEMENTAL #1, APPROVE RESOLUTION 39-24 OCTOBER 2024
BILLS LIST AND CONFIRM THE CLAIMS ACCOUNTS AS PRESENTED.**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

SUPPLEMENTAL BILLS LIST

CONFIRMATION OF PAYMENTS

SEPTEMBER 2024

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BAKER TILLY ADVISORY GROUP, LP	PROP.WC& MC AUDITS 4/24-5/24 BT2823335	17,450.00 17,450.00
	Total Payments FY 2023	17,450.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI NJ SCHOOLS INS. GROUP 7/24	33,333.33 33,333.33
DORSEY & SEMRAU	MEL SPECIAL LIT. INV 21600 07/24-08/24	9,612.87 9,612.87
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF. SERVICES-MATTER 19354 FOR 08/24	1,170.00
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF SERVICES- MATTER 18866 FOR 08/24	4,290.00
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF SERVICES FOR 8/24-19303-102346	7,878.00 13,338.00
PRINCETON PUBLIC AFFAIRS GROUP INC.	RETAINER FOR 9/24 INV 23905	5,000.00 5,000.00
NJ ADVANCE MEDIA	ACCT 51031 AD 10902240 8/19/24	28.38 28.38
FORSgate COUNTRY CLUB	MEL/RCF/EJIF MEETING- FCC14983 09/24	2,870.00 2,870.00
LOWER TOWNSHIP	REIMB. POLICE RE-ACCREDITATION 3/24	1,000.00 1,000.00
LaMENDOLA ASSOCIATES, INC.	CONSULTATION FEES FOR 08/24	4,676.19 4,676.19
	Total Payments FY 2024	69,858.77
	TOTAL PAYMENTS ALL FUND YEARS	\$87,308.77

Chairperson

Attest:

Dated:

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

Treasurer

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 39-24

OCTOBER 2024

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BAKER TILLY ADVISORY GROUP, LP	PROPERTY AUDIT 6/23/24-8/31/24	5,000.00
		5,000.00
	Total Payments FY 2023	5,000.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	MANAGED CARE 10/24	48,331.14
		48,331.14
QUAL-LYNX	XS WC TPA 10/24	58,216.11
QUAL-LYNX	COMP ACCESS FEES 10/24	1,560.60
QUAL-LYNX	TPA PROPERTY 10/24	16,725.91
		76,502.62
BIS SAFETY SOFTWARE USA INC	MONTHLY FEES 8/24	5,510.90
		5,510.90
CB CLAIMS LLC	XS TPA Q3 2024	5,125.09
CB CLAIMS LLC	DISBURSEMENTS 9/24	90.00
CB CLAIMS LLC	TPA 9/24	38,791.09
		44,006.18
J. A. MONTGOMERY RISK CONTROL	MSK ADMIN 10/24	118,581.68
J. A. MONTGOMERY RISK CONTROL	MEL LEADERSHIP ACADEMY AWARDS 9.20.24	60.00
J. A. MONTGOMERY RISK CONTROL	BERGEN CO TRAINING AUG & SEPT 2024	2,308.00
J. A. MONTGOMERY RISK CONTROL	FLAGGER WORKBOOKS 10.3.24	1,800.00
		122,749.68
PERMA	POSTAGE 9/24	228.17
PERMA	ADMINISTRATOR FEE 10/24	163,887.78
PERMA	POSTAGE 8/24	102.00
		164,217.95
LARACY ASSOCIATES LLC	TREASURER 10/24	2,314.91
		2,314.91
DORSEY & SEMRAU	MEL SPECIAL LITIGATION 9/24	18,045.16
		18,045.16
NEWTECH SERVICES, INC.	INV 58212 WEBSITE SERVICES 9/24	169.50
		169.50
THE ACTUARIAL ADVANTAGE	ACTUARY 10/24	4,611.00
		4,611.00
JOSEPH M HARVEY	SHREDDING SUPERSTORM SANDY FILES 20224	24.70
		24.70
LARACY ASSOCIATES LLC	QPA 10/24	2,000.00
		2,000.00

GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122517- ORD 10620219 10/3/24	42.90
GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122517- ORD 10617986 10/1/24	44.72
		87.62
ACCESS	INV 11082357 DEPT 001 8/31/24	435.21
ACCESS	INV 11082356 DEPT 001-2 8/31/24	425.32
		860.53
ARTHUR J. GALLAGHER LLC dba	REINSURANCE MGR 10/24	28,106.58
		28,106.58
LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING 9/24	2,418.00
LaMENDOLA ASSOCIATES, INC.	CONSULTANT 9/24	2,823.36
		5,241.36
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 10/24	7,006.20
		7,006.20
	Total Payments FY 2024	529,786.03
	TOTAL PAYMENTS ALL FUND YEARS	\$534,786.03

Chairperson

Attest:

Dated:

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

Treasurer

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2024 Month Ending: August									
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	42,407,443.79	5,327,429.66	27,183,936.64	(819,531.68)	9,116,477.76	4,615,320.30	(11,880,722.08)	0.00	75,950,354.39
RECEIPTS									
Assessments	1,514,103.04	277,327.77	1,238,867.98	20,413.90	552,410.53	32,101.54	2,005,531.35	0.00	5,640,756.11
Refunds	0.00	0.00	5,120.00	0.00	0.00	0.00	35,608.22	0.00	40,728.22
Invest Pymnts	317,433.12	39,877.49	204,908.73	3,428.17	68,239.70	34,547.13	0.00	0.00	668,434.34
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	317,433.12	39,877.49	204,908.73	3,428.17	68,239.70	34,547.13	0.00	0.00	668,434.34
Other *	0.00	0.00	0.00	0.00	450,000.00	0.00	0.00	0.00	450,000.00
 TOTAL	 1,831,536.16	 317,205.26	 1,448,896.71	 23,842.07	 1,070,650.23	 66,648.67	 2,041,139.57	 0.00	 6,799,918.67
EXPENSES									
Claims Transfers	749,773.63	0.00	183,093.12	0.00	0.00	0.00	485,619.01	0.00	1,418,485.76
Expenses	0.00	0.00	48,331.14	0.00	848,210.20	0.00	552,589.00	0.00	1,449,130.34
Other *	0.00	0.00	19,972.82	0.00	0.00	0.00	0.00	0.00	19,972.82
TOTAL	749,773.63	0.00	251,397.08	0.00	848,210.20	0.00	1,038,208.01	0.00	2,887,588.92
END BALANCE	43,489,206.32	5,644,634.93	28,381,436.27	(795,689.62)	9,338,917.79	4,681,968.97	(10,877,790.52)	0.00	79,862,684.14

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2024							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	11,509,837.07	1,709,170.06	8,291,827.66	202,727.02	412,923.32	330,589.10	(2,360,268.46)	0.00	20,096,805.76
RECEIPTS									
Assessments	1,514,103.04	277,327.77	1,238,867.98	20,413.90	552,410.53	32,101.54	2,005,531.35	0.00	5,640,756.11
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	86,154.77	12,793.68	62,066.95	1,517.48	3,090.86	2,474.56	0.00	0.00	168,098.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	86,154.77	12,793.68	62,066.95	1,517.48	3,090.86	2,474.56	0.00	0.00	168,098.30
Other *	0.00	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00	200,000.00
TOTAL	1,600,257.81	290,121.45	1,300,934.93	21,931.38	755,501.39	34,576.10	2,005,531.35	0.00	6,008,854.41
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	47,993.35	0.00	47,993.35
Expenses	0.00	0.00	48,331.14	0.00	630,665.02	0.00	552,589.00	0.00	1,231,585.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	48,331.14	0.00	630,665.02	0.00	600,582.35	0.00	1,279,578.51
END BALANCE	13,110,094.88	1,999,291.51	9,544,431.45	224,658.40	537,759.68	365,165.20	(955,319.46)	0.00	24,826,081.66

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2023							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	14,602,031.32	1,214,340.55	8,171,333.00	(1,143,493.81)	1,817.83	390,725.86	(824,337.57)	0.00	22,412,417.18
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
EXPENSES									
Claims Transfers	0.00	0.00	11,948.66	0.00	0.00	0.00	356,829.13	0.00	368,777.79
Expenses	0.00	0.00	0.00	0.00	13,925.04	0.00	0.00	0.00	13,925.04
Other *	0.00	0.00	19,972.82	0.00	0.00	0.00	0.00	0.00	19,972.82
TOTAL	0.00	0.00	31,921.48	0.00	13,925.04	0.00	356,829.13	0.00	402,675.65
END BALANCE	14,711,332.14	1,223,430.27	8,200,576.53	(1,143,493.81)	(12,093.60)	393,650.57	(1,181,166.70)	0.00	22,192,235.40

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2022							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	9,598,780.99	1,155,470.49	8,053,222.83	(134,023.38)	165,790.30	361,045.92	(507,275.04)	0.00	18,693,012.11
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
EXPENSES									
Claims Transfers	0.00	0.00	44,709.02	0.00	0.00	0.00	73,860.78	0.00	118,569.80
Expenses	0.00	0.00	0.00	0.00	1,114.00	0.00	0.00	0.00	1,114.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	44,709.02	0.00	1,114.00	0.00	73,860.78	0.00	119,683.80
END BALANCE	9,670,630.90	1,164,119.55	8,068,794.73	(134,023.38)	165,917.29	363,748.46	(581,135.82)	0.00	18,718,051.73

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2021							
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	5,913,124.35	174,062.48	996,796.50	77,634.47	74,037.52	1,802,185.51	(6,839,523.68)	0.00	2,198,317.15
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	35,608.22	0.00	35,608.22
Invest Pymnts	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	0.00	0.00	67,651.09
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	0.00	0.00	67,651.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	35,608.22	0.00	103,259.31
EXPENSES									
Claims Transfers	981.95	0.00	16,619.78	0.00	0.00	0.00	6,935.75	0.00	24,537.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	981.95	0.00	16,619.78	0.00	0.00	0.00	6,935.75	0.00	24,537.48
END BALANCE	5,956,404.00	175,365.39	987,638.06	78,215.59	74,591.71	1,815,675.44	(6,810,851.21)	0.00	2,277,038.98

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	2020								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	783,670.06	1,074,386.08	1,861,580.06	177,624.02	204,737.39	1,730,773.91	(1,349,317.33)	0.00	4,483,454.19
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
EXPENSES									
Claims Transfers	748,791.68	0.00	86,200.63	0.00	0.00	0.00	0.00	0.00	834,992.31
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	748,791.68	0.00	86,200.63	0.00	0.00	0.00	0.00	0.00	834,992.31
END BALANCE	40,744.40	1,082,428.20	1,789,313.94	178,953.59	206,269.91	1,743,729.30	(1,349,317.33)	0.00	3,692,122.01

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	Closed FY								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	5,262,113.47	0.00	0.00	0.00	5,262,113.47
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	39,388.58	0.00	0.00	0.00	39,388.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	39,388.58	0.00	0.00	0.00	39,388.58
Other *	0.00	0.00	0.00	0.00	250,000.00	0.00	0.00	0.00	250,000.00
TOTAL	0.00	0.00	0.00	0.00	289,388.58	0.00	0.00	0.00	289,388.58
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	202,506.14	0.00	0.00	0.00	202,506.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	202,506.14	0.00	0.00	0.00	202,506.14
END BALANCE	0.00	0.00	0.00	0.00	5,348,995.91	0.00	0.00	0.00	5,348,995.91

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	1988 WC								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	(190,823.41)	0.00	0.00	0.00	0.00	0.00	(190,823.41)
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	5,120.00	0.00	0.00	0.00	0.00	0.00	5,120.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	5,120.00	0.00	0.00	0.00	0.00	0.00	5,120.00
EXPENSES									
Claims Transfers	0.00	0.00	23,615.03	0.00	0.00	0.00	0.00	0.00	23,615.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	23,615.03	0.00	0.00	0.00	0.00	0.00	23,615.03
END BALANCE	0.00	0.00	(209,318.44)	0.00	0.00	0.00	0.00	0.00	(209,318.44)

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	Surplus Trigger								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	2,995,057.94	0.00	0.00	0.00	2,995,057.94
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
0									
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	3,017,476.89	0.00	0.00	0.00	3,017,476.89

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Month
Current Fund Year

August
2024

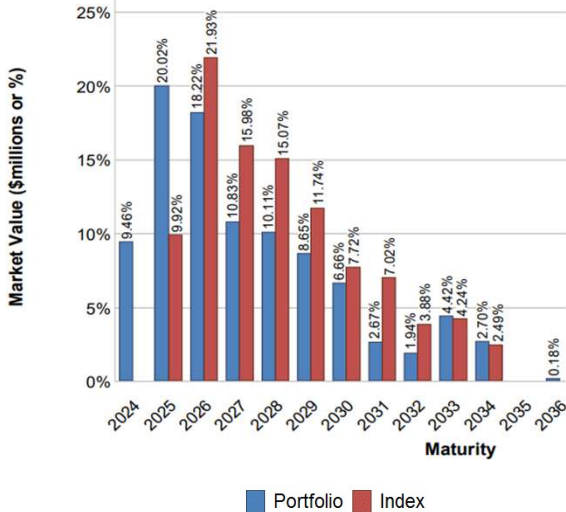
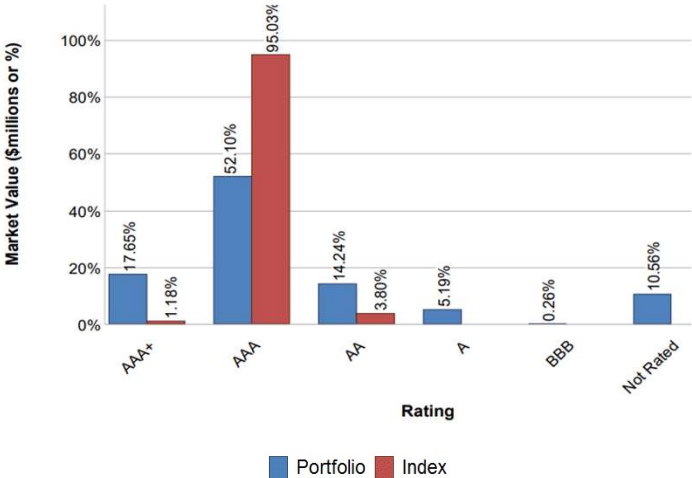
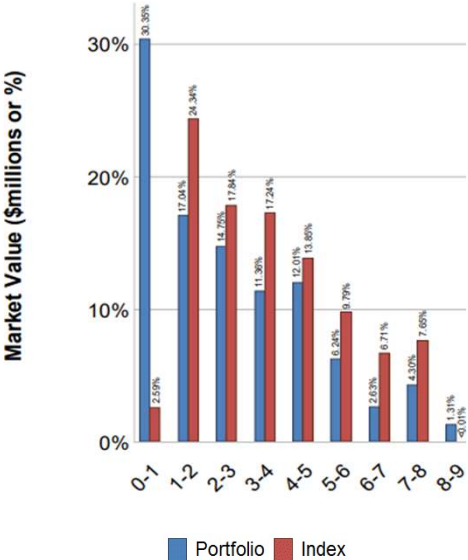
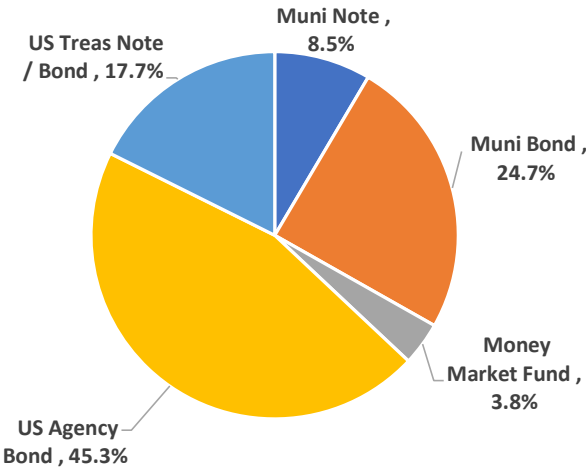
Policy Year	Coverage	1.	2.	3.	4.	5.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August
2024	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	7,500.00	0.00	0.00	7,500.00	7,500.00
	Property	811,531.23	47,993.35	0.00	859,524.58	859,524.58
	Total	819,031.23	47,993.35	0.00	867,024.58	867,024.58
2023	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,851,835.24	11,948.66	0.00	1,863,783.90	1,863,413.90
	Faith.Perf.	1,383,591.00	0.00	0.00	1,383,591.00	1,383,591.00
	Property	5,947,586.91	356,829.13	0.00	6,304,416.04	6,304,416.04
	Total	9,183,013.15	368,777.79	0.00	9,551,790.94	9,551,420.94
2022	Liability	2,195,911.73	0.00	0.00	2,195,911.73	2,195,911.73
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	959,298.59	44,709.02	0.00	1,004,007.61	1,004,007.61
	Faith.Perf.	331,497.47	0.00	0.00	331,497.47	331,497.47
	Property	6,909,929.97	73,860.78	0.00	6,983,790.75	6,983,790.75
	Total	10,396,637.76	118,569.80	0.00	10,515,207.56	10,515,207.56
2021	Liability	6,439,804.22	981.95	0.00	6,440,786.17	6,440,786.17
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,658,302.30	16,619.78	0.00	1,674,922.08	1,674,922.08
	Faith.Perf.	144,635.61	0.00	0.00	144,635.61	144,635.61
	Property	14,938,758.88	6,935.75	35,608.22	14,910,086.41	16,404,149.02
	Total	23,181,501.01	24,537.48	35,608.22	23,170,430.27	24,664,492.88
2020	Liability	6,796,215.77	748,791.68	0.00	7,545,007.45	7,276,623.12
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	6,522,908.67	86,200.63	0.00	6,609,109.30	6,609,129.46
	Faith.Perf.	51,378.21	0.00	0.00	51,378.21	51,378.21
	Property	5,741,398.45	0.00	0.00	5,741,398.45	5,751,629.71
	Total	19,111,901.10	834,992.31	0.00	19,946,893.41	19,688,760.50
Closed FY	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Property	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
1988 WC	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	11,735,789.05	23,615.03	5,120.00	11,754,284.08	11,760,252.93
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	11,735,789.05	23,615.03	5,120.00	11,754,284.08	11,760,252.93
Surplus Trigger	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
TOTAL		74,427,873.30	1,418,485.76	40,728.22	75,805,630.84	77,047,159.39

Muni Excess Liability Joint Insurance Fund

As of 8/31/2024	
Portfolio Total Par	\$ 352,124,000
Principal Market Value	\$ 325,373,140
Accrued Interest	\$ 14,717,456
Market Value Plus Accrued	\$ 340,090,595
Total Revenue YTD	\$ 11,007,785
NAV	\$ 10.0372
Average Maturity (yrs)	3.12
Modified Duration	2.62
Book Yield	2.50%
Yield to Maturity / Call	4.36%
Projected Coupon Income	\$ 7,130,543

As of 8/31/2024	QTD	Since Inception
MEL (Gross)	2.24%	4.26%
BB Govt Intermediate	2.93%	3.88%

*account funding inception 2/3/23





**MEL JIF
SAVINGS AND PENETRATION SUMMARY**

2024									
	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	278	90	203	75	73%	\$ 894,591.53	\$ 361,412.27	\$ 533,179.26	60%
FEBRUARY	210	77	152	58	72%	\$ 489,598.64	\$ 180,180.76	\$ 309,417.88	63%
MARCH	219	85	149	70	68%	\$ 1,016,642.06	\$ 295,002.61	\$ 721,639.45	71%
APRIL	292	81	215	77	74%	\$ 432,543.12	\$ 250,770.64	\$ 181,772.48	42%
MAY	156	41	93	63	60%	\$ 923,756.60	\$ 375,400.92	\$ 548,355.68	59%
JUNE	6	3	1	5	17%	\$ 185,333.10	\$ 70,638.60	\$ 114,694.50	62%
JULY	22	12	21	1	95%	\$ 28,356.30	\$ 8,539.76	\$ 19,816.54	70%
AUGUST	337	73	220	117	65%	\$ 653,957.67	\$ 313,034.29	\$ 340,923.38	52%
SEPTEMBER	330	85	212	118	64%	\$ 808,603.34	\$ 227,346.62	\$ 581,256.72	72%
TOTALS	1850	547	1266	584	68%	\$ 5,433,382.36	\$ 2,082,326.47	\$ 3,351,055.89	62%

2023

	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	223	66	183	40	82%	\$ 623,856.08	\$ 253,856.08	\$ 370,000.00	59%
FEBRUARY	291	100	243	48	84%	\$ 642,347.58	\$ 199,303.59	\$ 443,043.99	69%
MARCH	409	99	291	118	71%	\$ 501,913.23	\$ 234,683.02	\$ 267,230.21	53%
APRIL	238	71	187	51	79%	\$ 271,130.97	\$ 119,035.08	\$ 152,095.89	56%
MAY	401	105	318	83	79%	\$ 1,481,913.29	\$ 393,491.11	\$ 1,088,422.18	73%
JUNE	313	85	255	58	81%	\$ 1,470,293.03	\$ 610,796.01	\$ 859,497.02	58%
JULY	353	79	304	49	86%	\$ 654,819.62	\$ 349,210.95	\$ 305,608.67	47%
AUGUST	454	92	382	72	84%	\$ 422,176.84	\$ 203,092.57	\$ 219,084.27	52%
SEPT	400	108	258	142	65%	\$ 635,767.56	\$ 223,188.88	\$ 412,578.68	65%
OCT	293	108	197	96	67%	\$ 383,201.41	\$ 136,197.77	\$ 247,003.64	64%
NOV	238	91	160	78	67%	\$ 465,091.68	\$ 302,602.39	\$ 162,489.29	35%
DEC	203	81	128	75	63%	\$ 344,424.76	\$ 79,961.05	\$ 264,463.71	77%
TOTALS	3816	1085	2906	910	76%	\$ 7,896,936.05	\$ 3,105,418.50	\$ 4,791,517.55	61%

2022

	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	196	68	173	23	88%	\$ 1,170,306.41	\$ 352,930.89	\$ 817,375.52	70%
FEBRUARY	232	81	163	69	70%	\$ 275,638.27	\$ 86,720.95	\$ 188,917.32	69%
MARCH	369	93	290	79	79%	\$ 1,923,246.42	\$ 518,015.84	\$ 1,405,230.58	73%
APRIL	243	76	180	63	74%	\$ 782,354.37	\$ 293,503.04	\$ 488,851.33	62%
MAY	260	82	207	53	80%	\$ 431,498.16	\$ 214,804.95	\$ 216,693.21	50%
JUNE	264	89	198	66	75%	\$ 620,965.57	\$ 183,873.90	\$ 437,091.67	70%
JULY	191	75	124	67	65%	\$ 887,035.39	\$ 181,337.88	\$ 705,697.51	80%
AUGUST	326	87	252	74	77%	\$ 732,515.06	\$ 292,096.24	\$ 440,418.82	60%
SEPT	216	83	157	59	73%	\$ 560,855.35	\$ 157,522.16	\$ 403,333.19	72%
OCT	330	86	272	58	82%	\$ 1,418,877.59	\$ 719,719.61	\$ 699,157.98	49%
NOV	243	76	190	53	78%	\$ 742,095.52	\$ 353,125.30	\$ 388,970.22	52%
DEC	248	69	188	60	76%	\$ 298,714.07	\$ 165,900.11	\$ 132,813.96	44%
TOTALS	3118	965	2394	724	77%	\$ 9,844,102.18	\$ 3,519,550.87	\$ 6,324,551.31	64%



MEL JIF
Charges/Savings by Specialty
September 2024

Specialty - In Network	Charges	Approved	Savings	% of Savings	# of Bills
Ortho/Neuro	\$ 324,686.20	\$ 49,764.42	\$ 274,921.78	85%	35
Anesthesia/Pain Management	\$ 205,152.00	\$ 27,126.21	\$ 178,025.79	87%	54
Hospital	\$ 62,621.11	\$ 48,850.17	\$ 13,770.94	22%	6
Ambulatory Surgery Center	\$ 53,667.42	\$ 9,127.00	\$ 44,540.42	83%	3
Physical therapy/Occupational therapy	\$ 24,981.70	\$ 5,077.40	\$ 19,904.30	80%	51
Physical Medicine & Rehabilitation	\$ 10,336.00	\$ 4,786.44	\$ 5,549.56	54%	7
Psychiatry	\$ 9,515.00	\$ 7,582.46	\$ 1,932.54	20%	13
Behavioral Health	\$ 8,402.00	\$ 3,864.93	\$ 4,537.07	54%	22
MRI/Radiology	\$ 8,381.00	\$ 2,066.27	\$ 6,314.73	75%	10
Medical Transportation	\$ 5,706.00	\$ 5,680.29	\$ 25.71	0%	1
Durable Medical Equipment	\$ 1,850.00	\$ 540.00	\$ 1,310.00	71%	1
Emergency Medicine	\$ 959.00	\$ 215.36	\$ 743.64	78%	2
Cardiovascular Surgery	\$ 820.00	\$ 208.22	\$ 611.78	75%	3
Infectious Disease	\$ 695.00	\$ 321.27	\$ 373.73	54%	2
Other Physician Fees	\$ 335.00	\$ 128.70	\$ 206.30	62%	1
Pulmonary Medicine	\$ 300.00	\$ 63.22	\$ 236.78	79%	1
TOTALS	\$ 718,407.43	\$ 165,402.36	\$ 553,005.07	77%	212
Specialty - Out of Network	Charges	Approved	Savings	% of Savings	# of Bills
Ambulatory Surgery Center	\$ 20,380.00	\$ 20,380.00	\$ -	0%	1
Behavioral Health	\$ 19,015.00	\$ 19,015.00	\$ -	0%	71
Hospital	\$ 12,128.00	\$ 890.14	\$ 11,237.86	93%	2
Other Physician Fees	\$ 9,780.00	\$ 4,910.35	\$ 4,869.65	50%	1
Ortho/Neuro	\$ 8,899.03	\$ 5,105.84	\$ 3,793.19	43%	13
Psychiatry	\$ 8,250.00	\$ 5,850.00	\$ 2,400.00	29%	12
Anesthesia/Pain Management	\$ 7,034.00	\$ 1,596.22	\$ 5,437.78	77%	8
General Practice	\$ 2,569.98	\$ 2,273.95	\$ 296.03	12%	3
MRI/Radiology	\$ 946.00	\$ 946.00	\$ -	0%	3
Laboratory Services	\$ 443.10	\$ 376.67	\$ 66.43	15%	1
Inpatient Rehabilitation	\$ 345.80	\$ 199.02	\$ 146.78	42%	1
Ophthalmology	\$ 300.00	\$ 300.00	\$ -	0%	1
Infectious Disease	\$ 105.00	\$ 101.07	\$ 3.93	4%	1
TOTALS	\$ 90,195.91	\$ 61,944.26	\$ 28,251.65	31%	118

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

OPEN MINUTES

SEPTEMBER 9, 2024 – 10:30AM

FORSGATE COUNTRY CLUB -MONROE, NJ

Chairman Tomasko called the meeting to order and asked the Assistant Secretary to read the statement of compliance open public meeting act.

ROLL CALL OF 2024 BOARD OF FUND COMMISSIONERS

Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Absent
Greg Franz	Edgewater – South Bergen JIF	Present
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Bernard Rutkowski	NJUA JIF – Toms River MUA	Absent
Brian Bigler – Alternate Commissioner	NJUA JIF – Secaucus MUA	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
Megan Champney-Kweselait	City of Summit- Suburban Municipal JIF	Present
Megan Jack	Riverside Twp- Burlco JIF	Present
Adam Brewer	Pequannock Township – Morris JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Michael Razze	Pitman Borough - TRICO JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	Township of Robbinsville - Mid-Jersey JIF	Present
Susan Danson	Maple Shade Twp- PMM JIF	Present
Joseph Criscuolo	East Brunswick Twp – Central JIF	Present
Frank Elenio	Ridgefield Borough - PAIC JIF	Absent
James Pacanowski	Ventnor City - Atlantic JIF	Present
Vincent Quatrone	Little Falls – Suburban Metro	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Adm	PERMA Risk Management Services Joseph Hrubash, Cate Kiernan, Nancy A. Ghani
Attorney	Dorsey & Semrau Fred Semrau, Esq.
Producer	Risk Program Administrators Paul Forlenza, Kamini Patel
Actuary	The Actuarial Advantage Kyle Mrotek
Underwriting Manager	Conner Strong & Buckelew Edward Cooney, Jonathon Tavares
Ex Worker's Comp Claims Administrator	Qual-Lynx Kathy Kissane, Chris Healey
Safety Director	JA Montgomery Risk Control Services Paul Shives
Treasurer	Matt Laracy
Excess Liability Claims Administrator	CB Claims LLC Christopher Botta

Lobbyist

Pathways

Paul Bent

Marketing Consultant

Acrisure

Amy Pieroni

Southern NJ Marketing
Consultant

PJM Consultants

Paul Miola

ALSO PRESENT:

David Grubb, Executive Director (Emeritus)

Charles Cuccia, RCF & EJIF Treasurer

Alison Kelly, Danskin Insurance Agency

John Casagrande, Danskin Insurance Agency

Chuck Casagrande, Danskin Insurance Agency

Ezio Altamura., GJEM Otterstedt Agency

Mathew McArow Jr., GJEM Otterstedt Agency

Tom Merchel, Conner Strong & Buckelew

Barbara Murphy, RLM

Patti Fahy, Acrisure

Trevor Morris, Acrisure

Pauline Kontomanolis, Perma Risk Management Services

Brad Stokes, Perma Risk Management Services

Jennifer Conicella, Perma Risk Management Services

Zareena Majeed, Perma Risk Management Services

Robyn Walcoff, Perma Risk Management Services

Frank Covelli, P.I.A

MINUTES: Included in the agenda were the Open minutes of xxx

MOTION TO APPROVE OPEN MINUTES OF JUNE 10, 2024:

Moved: Commissioner Laureigh

Second: Commissioner Wolk

Vote: Unanimous

CORRESPONDENCE: NONE

WELCOME: Chairman Tomasko welcomed Commissioner Quatrone representing the Suburban Metro JIF.

EXECUTIVE DIRECTOR:

2025 BUDGET: Enclosed in the agenda was the preliminary 2025 budget, which reflected a 5.7% increase before increases in exposures are applied. Executive Director said a meeting of the Management Committee will be scheduled in mid-September/early October to review the 2025 Budget options prior to introduction at the next meeting. Committee is also expected to review the status of the 2025 Underwriting Renewal.

MANAGEMENT COMMITTEE: Fund Attorney said in March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024.

Fund Attorney said subsequent to the appointment, TD Bank identified contractual clauses, obligations, liability and exposures they wished to limit as well as inclusion of “Limitation of Liability; Disclaimer of Warranties” clause (LLDW) within the contract.

Management Committee met on August 23, 2024 to review the limitation on the type and amount of claims recoverable under TD Bank’s proposed cash management master agreement

with the MEL. Included in the agenda were the minutes of the meeting and a memorandum drafted by the Fund Attorney that outlined the limitations.

Fund Attorney said he discussed the matter with various levels of management at TD Bank without success. He further noted that incumbent also requested these limitations in its response to proposal (but did not limit in current contract). Fund Attorney said it appears that this limitation may now be standard in the financial market. In addition, the Fund's former Bank had similar restrictions. Fund Attorney said the Fund Office will continue efforts to determine if any other banks would provide the needed services without imposing.

MOTION TO ACCEPT THE LANGUAGE OF THE CASH MANAGEMENT MASTER AGREEMENT AS PRESENTED:

Moved:	Commissioner Brewer
Second:	Commissioner Franz
Vote:	16 Ayes – 0 Nays

Professional Service Agreements for Marketing Managers, Marketing Consultant and Management & Supervisory Training Consultant have reached the end of their term. In 2019, the board adopted resolutions establishing Competitive Contracting RFP (CCRFP) as the procurement process. Therefore, we will work with the QPA to issue these CCRFPs.

MOTION TO AUTHORIZE THE ISSUANCE OF THESE CCRFPs:

Moved:	Commissioner Nolan
Second:	Commissioner Brewer
Vote:	Unanimous

FISCAL MANAGEMENT PLAN: Enclosed in the agenda was Resolution 35-24 amending the signatories for the MEL accounts, reflecting the change in Treasurer and Banking Services provider; changes have been highlighted for reference.

MOTION TO ADOPT RESOLUTION 35-24 AMENDING THE 2024 FISCAL MANAGEMENT PLAN:

Moved:	Commissioner Nolan
Second:	Commissioner Laureigh
Vote:	16 Ayes – 0 Nays

SAFETY & EDUCATION COMMITTEE: Committee met on August 16, 2024; included in the agenda were the minutes of that meeting.

Committee discussed three services/contracts with comments and/or recommendations noted:

- Learning Management System (LMS) - The current contract term with BIS Safety Software Inc. (BIS) is 9/1/2022 to 12/31/2024 with two 1-year options to renew. *Committee recommends extending the contract through 2025 and 2026 at the MEL's 2025 Reorganization meeting.*
- Management & Supervisory Training Consultant – The 5-year contract with LaMendola Associates will expire at year-end as noted above. *Committee notes this training is valuable and well-received and recommends the procurement of these services.*
- Benchmark Analytics – In 2023, this firm was engaged to conduct a study on the impact of accreditation on law enforcement claims. Reports were included in Appendix II & Appendix III of the agenda. *Committee reviewed the 1st phase summary of the study results and recommends the MEL release a Competitive*

Contracting RFP for a vendor for the next phase of a study on the benefits of Police Accreditation.

Included in the agenda was a copy of the suggested elements for Phase 2 as drafted by J.A. Montgomery. Safety Director reviewed the proposed next steps of the study which would be to analyze the data collected. Safety Director said result of first phase show a positive savings on investment – in particular for larger and medium agencies. Second phase should help the Fund analyze why some departments perform better than others; lack of resources may likely be the differential.

MOTION TO ADOPT RESOLUTION 36-24 TO AUTHORIZE THE RELEASE OF A COMPETITIVE CONTRACTING RFP FOR A CONSULTANT TO REVIEW THE RESULTS OF POLICE ACCREDITATION.

Moved:	Commissioner Tozzi
Second:	Commissioner Champney
Vote:	Unanimous

COVERAGE COMMITTEE: A meeting of this committee will be scheduled for mid-September/early October.

LEGISLATIVE COMMITTEE: Committee met on July 26, 2024; enclosed in the agenda were the minutes of that meeting.

MARKETING COMMITTEE: Committee met on June 17, 2024; enclosed in the agenda were the minutes of that meeting.

CLAIMS COMMITTEE: This committee last met on July 17, 2024 and met prior to this meeting; minutes of these meetings are sent to the full MEL Board separately from the agenda.

RESIDUAL CLAIMS FUND (RCF): Enclosed in the agenda was a copy of Commissioner Champney-Kweselait's report on the RCF June 10, 2024 meeting.

RCF MEMBERSHIP RENEWAL: Executive Director said the Fund's three-year membership in the RCF is scheduled to expire on December 31, 2024. Enclosed in the agenda was Resolution 37-24 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

MOTION TO ADOPT RESOLUTION 37-24 RENEWING THE FUND'S MEMBERSHIP IN THE RESIDUAL CLAIMS FUND FOR THE PERIOD OF JANUARY 1, 2025 THROUGH DECEMBER 31, 2027.

Moved:	Commissioner Nolan
Second:	Commissioner Laureigh
Vote:	16 Ayes – 0 Nays

CYBER JIF: Enclosed in the agenda was a copy of the Cyber JIF report from the July 18, 2024 meeting. Board is scheduled to meet again on September 19th. Commissioner Tozzi said the Cyber JIF has been active in forming an Operations Committee and also a Claims Committee and thanked those involved for their efforts. Executive Director reported the Underwriting Manager has identified an exposure for members that may provide IT services to other public entities and has distributed a survey to members to gather this information.

JIF MEMBERSHIP RENEWALS: Atlantic, Trico, Burlco, Mid-Jersey, NJSI and PAIC JIFs are set to renew their 3-year membership with the MEL on 1/1/2025; renewal documents were sent out on 6/27/24. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.

POWER OF COLLABORATION: Enclosed in the agenda was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.9 billion savings provided to NJ Taxpayers.

DUE DILIGENCE: Regulatory Compliance Checklist – as of 9/3/24

NEXT MEETING: The next meeting of the MEL JIF is scheduled for Wednesday October 16, 2024 at 10:30AM at the Forsgate Country Club - 375 Forsgate Drive, Monroe Twp, NJ 08831.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reported he started discussions on the 2025 renewal and summarized early indications of Property, Liability, Workers' Compensation, Cyber and POL/EPL. Underwriting Manager reported New Jersey is now #9 on Judicial Watchlist and now #1 for the highest workers' compensation costs. A webinar is being scheduled in the coming weeks on the renewal and market conditions.

TREASURER: Included in the agenda were the Confirmation of Payments from June 2024 Supplemental #1, June 2024 Supplemental #2, July 2024, August 2024, August 2024 Supplemental #1 and Resolution 38-24 September 2024 Bills List. Also included was the Confirmation of Transfers to Claims Accounts for May, June and July 2024 as well as the Joint Cash Management & Investment Portfolio as of July 2024.

CONFIRMATION OF PAYMENTS

June 2024 Supplemental #1	\$653,474.10
June 2024 Supplemental #2	\$152,195.82
July 2024	\$485,445.68
August 2024	\$533,428.55
August 2024 Supplemental #1	\$915,701.79

RESOLUTIONS 38-24 FOR SEPTEMBER 2024 VOUCHERS:

September 2024	\$490,223.00
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CONFIRMATION OF MAY 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	1997.28
CLOSED	0.00
2020	2467660.48
2021	504214.99
2022	551877.90
2023	371412.76
2024	11285.76
TOTAL	\$3,908,449.17

CONFIRMATION OF JUNE 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	1576.28
CLOSED	0.00
2020	48521.15
2021	226737.41

2022	786102.20
2023	216022.97
2024	47176.53
TOTAL	1326136.54

CONFIRMATION OF JULY 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	62933.56
CLOSED	0.00
2020	6689745.38
2021	358672.85
2022	20702.44
2023	324906.78
2024	445280.22
TOTAL	7902241.23

MOTION TO CONFIRM PAYMENTS OF JUNE 2024 SUPPLEMENTAL #1, JUNE 2024 SUPPLEMENTAL #2, JULY 2024, AUGUST 2024, AUGUST 2024 SUPPLEMENTAL #1 AND APPROVE SEPTEMBER 2024 BILLS LIST RESOLUTION 38-24 AND TO APPROVE TREASURER'S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:

Moved: Commissioner Laureigh
Second: Commissioner Brewer
Roll Call Vote: 16 Ayes – 0 Nays

CLAIMS – EXCESS WORKERS COMPENSATION & PROPERTY:

REPORT: Workers' Compensation & Property Claims Manager said based on the 2025 renewal market, the claims horizon does not bode well; however, Qual-Lynx will continue to work hard with defense counsel to obtain beneficial settlements especially for workers' compensation claims.

CLAIMS – EXCESS LIABILITY:

REPORT: Claims Administrator said he continues to work to resolve and close out the open excess liability claims.

ATTORNEY:

REPORT: Fund Attorney summarized aspects of the recent significant jury award to homeowners that experienced flooding. Fund Attorney said the claim involved drainage issues, run-off and stormwaters. Fund Attorney said the MEL professionals are working on an appeal and are also working together on various aspects, including legislative and increased communication with Mayors. Fund Attorney added that the town had spent significant dollars updating their stormwaters & was still hit with a large jury award.

MANAGED CARE:

REPORT: Managed Care Provider submitted a Savings and Penetration Summary report as of August 2024. Managed Care Provider said the June and July bill volumes are lower because the company moved to a new bill repricing system and underwent an audit. Report noted total charges of \$4,624,779.02, which were approved and repriced to \$1,854,979.85 for a 60% savings.

CLOSED SESSION: Fund Attorney requested Closed Session to update the MEL Board of Fund Commissioners on matters related to 1) Claims and 2) Contracts.

**MOTION TO ENTER INTO EXECUTIVE SESSION FOR THE
PURPOSE OF DISCUSSING CLAIMS AND CONTRACTS:**

Moved:	Commissioner
Second:	Commissioner
Vote:	Unanimous

10:55AM - Fund Commissioners, Executive Directors and professional staff were permitted to stay in the room and all others stepped outside.

11:29AM – Chairman Tomasko asked for a motion to return to Open Session at the conclusion of the Closed Session discussion.

MOTION TO RETURN TO OPEN SESSION:

Moved:	Commissioner Wolk
Second:	Commissioner Danson
Vote:	Unanimous

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Moved:	Commissioner Jack
Second:	Commissioner Brewer
Vote:	Unanimous

MEETING ADJOURNED: 11:31AM

NEXT MEETING: Wednesday October 16, 2024 – 10:30AM
Forsgate Country Club – Monroe, NJ

Nancy A. Ghani, Assisting Secretary

For

JOHN CLARKE, SECRETARY

From: [James Ulrich](#)
To: [Frank Elenio](#)
Subject: Accepted: MEL Meeting
Attachments: [not supported calendar message.ics](#)
[iCal conversion errors.log](#)

From: [Frank Elenio](#)
To: [Frank Elenio](#); [Greg Franz \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Donald Sciolaro](#); [Lisa Gallo \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Joseph P Hrubash](#); [xxxxxxxx@xxxxxxxxxxx.xxx](#); [Fred Semrau](#); [xxxxxxxx@xxxxxxxxxxx.xxx](#); [Bob Macfarland \(x.xxxxxxxxx@xxxxx.xxx\)](#); [Ezio I. Altamura \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [alison](#); [Kyle Mrotek](#); [Sue DeJessa \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Megan Champney \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Denise Playchak \(Denise xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Robyn D. H. Walcoff](#); [xxxxxx@xxxxxxxxxxxxxxxxxxx](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xxx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Laura Sable \(xx@xxxxxxxxxxx.xxx\)](#); [Mike Zambito \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Bill Snyder](#); [Stacey Ehling](#); [Thomas Merchel](#); [Danielle Sanders](#); [Lindsay Klein - Acrisure LLC \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [smcnamara](#); [Christopher C. Botta](#); [Jennifer Conicella](#); [Jonathon Tavares](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Nancy A Ghani](#); [Barbara Murphy](#); [Brian Bigler](#); [jclarke](#); [John Casagrande \(xxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [George Destafney](#); [Charles Cuccia - Little Falls Township \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Chris Healey \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Brian McNeilly \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Greg Panos \(xxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Charles Casagrande \(clc@danskin-agency.com\)](#); [Paul Forlenza \(Paul xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [robertd643](#); [Kamini Patel \(Kamini xxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Robin Racioppi](#); [Robin Rengstorff](#); [Bradford Stokes](#); [Michael Razze \(xxxxxxxx.xxx@xxxxx.xxx\)](#); [Brian Maitland](#); [Susan Sharpe](#); [Paul Bent \(x.xxxx@xxxxxxxxxxx.xxx\)](#); [Bud Jones \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [chuck.hartsoe](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Edward Cooney](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Pauline Kontomanolis](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Joseph Criscuolo \(xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Jamie Shooks \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Heather LaMotta \(xxxxxx.xxx@xxx.xxxxxxxxxxxx.xx.xx\)](#); [Katherine Walters](#); [Kathie Tyler](#); [Stephen A Sacco](#); [Carolyn Rinaldi](#); [Diane Lapp](#); [David N Grubb](#); [Adam Brewer - Pequannock Township \(xxxxxx@xxxxxx.xxx\)](#); [Cramer, Hallee](#); [Matthew T McArrow Jr. \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Paul Tomasko](#); [billyyoung33](#); [Joseph Wolk \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [fcovelli](#); [Cate Kiernan](#); [kkissane](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Susan Danson Maple Shade Twp Manager](#); [WAGNER, CASEY](#); [Meghan Jack \(xxxxx@xxxxxxxxxxx.xxx\)](#); [xxxxxxxx@xxxxx.xxx](#); [Bernie Rutkowski \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Elizabeth Randall \(xxxxxxxx@xxx.xxx\)](#); [admin](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Sandra Cantwell](#); [Jadlyn Lindsey](#); [xxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [Grossman, Jeffrey](#); [Paul Shives](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Tammy Probst-Smith](#); [James Ulrich](#); [David Vozza](#); [Joy Tozzi \(Jtozzi@east-windsor.nj.us\)](#)
Subject: Canceled: MEL Meeting

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.
Good afternoon,

Attached please find the MEL JIF agenda for the meeting scheduled for Friday March 22, 2024 at 11:15AM to be held at the Forsgate Country Club (375 Forsgate Drive – Monroe Twp. NJ 08831).

MEL Board of Fund Commissioners – Hard copies of the agenda are being mailed to your attention. Additional copies will be available at the meeting if you do not receive it time for Friday’s meeting.

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: Frank Elenio
To: Greg Franz (xxxxx@xxxxxxxxxxx.xxx); Donald Sciolaro; Lisa Gallo (xxxxxx@xxxxxxxxxxx.xxx); Joseph P Hrubash; xxxxxxx@xxxxxxxxxxx.xxx; Fred Semrau; xxxxxxx@xxxxxxxxxxx.xxx; Bob Macfarland (x.xxxxxxxx@xxxxx.xxx); Ezio I. Altamura (xxxxxxxxx@xxxxxxxxxxx.xxx); alison; Kyle Mrotek; Sue DeJessa (xxxxxxxxx@xxxxxxxxxxx.xxx); Megan Champney (xxxxxxxxx@xxxxxxxxxxx.xxx); Denise Playchak (Denise xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); Robyn D. H. Walcoff; xxxxxxx@xxxxxxxxxxx.xxx; Clark LaMendola (xxxxxxxxxxxxx@xxxxx.xxx); Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. (Jodi xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); Laura Sable (xx@xxxxxxxxxxx.xxx); Mike Zambito (xxxxx@xxxxxxxxxxx.xxx); Bill Snyder; Stacey Ehling; Thomas Merchel; Danielle Sanders; Lindsay Klein - Acrisure LLC (xxxxxx@xxxxxxxxxxx.xxx); smcnamara; Christopher C. Botta; Jennifer Conicella; Jonathon Tavares; Steven Burgess Davis (xxxxxx@xxxxxxxxxxx.xxx); Nancy A Ghani; Barbara Murphy; Brian Bigler; jclarke; John Casagrande (xxxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); George Destafney; Charles Cuccia - Little Falls Township (xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); Chris Healey (xxxxxx@xxxxxxxxxxx.xxx); Brian McNeilly (xxxxxxxxx@xxxxxxxxxxx.xxx); Greg Panos (xxxx@xxxxxxxxxxx.xxx); Charles Casagrande (clc@danskin-agency.com); Paul Forlenza (Paul xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); robertd643; Kamini Patel (Kamini xxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx); Robin Racioppi; Robin Rengstorff; Bradford Stokes; Michael Razze (xxxxxxxx.xxx@xxxxxxxx.xxx); Brian Maitland; Susan Sharpe; Paul Bent (x.xxxx@xxxxxxxx.xxx); Bud Jones (xxxxxx@xxxxxxxxxxx.xxx); chuck.hartsoe; Thomas Nolan - Brielle Borough (xxxxxx@xxxxxxxxxxx.xxx); Edward Cooney; Thomas Rogers (xxxxxx@xxxxxxxxxxx.xxx); Pauline Kontomanolis; Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); Joseph Criscuolo (xxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx); Jamie Shooks (xxxxxx@xxxxxxxxxxx.xxx); Heather LaMotta (xxxxxx.xxx@xxxx.xxxxxxxxxxxx.xx.xx); Katherine Walters; Kathie Tyler; Stephen A Sacco; Carolyn Rinaldi; Diane Lapp; David N Grubb; Adam Brewer - Pequannock Township (xxxxxx@xxxxxx.xxx); Cramer, Hallee; Matthew T McArow Jr. (xxxxxxxx@xxxxxxxxxxx.xxx); Paul Tomasko; billyoung33; Joseph Wolk (xxxxxx@xxxxxxxxxxx.xxx); Ms. Mary Fenui (xxxxxx@xxxxxxxxxxx.xxx); fcoelli; Cate Kiernan; kkissane; Joseph Harvey - Joe Harvey & Associates LLC (xxxxxxxx@xxxxxxxxxxx.xxx); Susan Danson Maple Shade Twp Manager; WAGNER, CASEY; Meghan Jack (xxxxx@xxxxxxxxxxx.xxx); xxxxxxxx@xxxxx.xxx; Bernie Rutkowski (xxxxxxxxx@xxxxxxxxxxx.xxx); Elizabeth Randall (xxxxxxxxx@xxx.xxx); admin; Irfan Bora - Rutgers University (xxxxx@xxxxxxxxxxx.xxx); Sandra Cantwell; Jadlyn Lindsey; xxxxx@xxxxxxxxxxxxxxxxxxx.xxx; Grossman, Jeffrey; Paul Shives; Mr. Mauro Tucci (xxxxxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx); Tammy Probst-Smith; Jim Ulrich - Clark Township (xx@xxxxxxxxxxx.xxx); David Vozza; Joy Tozzi (xxxxxx@xxxxxxxxxxx.xx.xx)

Subject: Canceled: MEL Meeting

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From: [Frank Elenio](#)
To: [Frank Elenio](#); [Greg Franz \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Donald Sciolaro](#); [Lisa Gallo \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Joseph P Hrubash](#); [xxxxxxxx@xxxxxxxxxxx.xxx](#); [Fred Semrau](#); [xxxxxxxx@xxxxxxxxxxx.xxx](#); [Bob Macfarland \(x.xxxxxxxxx@xxxxx.xxx\)](#); [Ezio I. Altamura \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [alison](#); [Kyle Mrotek](#); [Sue DeJessa \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Megan Champney \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Denise Playchak \(Denise xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Robyn D. H. Walcoff](#); [xxxxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xxx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Laura Sable \(xx@xxxxxxxxxxx.xxx\)](#); [Mike Zambito \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Bill Snyder](#); [Stacey Ehling](#); [Thomas Merchel](#); [Danielle Sanders](#); [Lindsay Klein - Acrisure LLC \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [smcnamara](#); [Christopher C. Botta](#); [Jennifer Conicella](#); [Jonathon Tavares](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Nancy A Ghani](#); [Barbara Murphy](#); [Brian Bigler](#); [jclarke](#); [John Casagrande \(xxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [George Destafney](#); [Charles Cuccia - Little Falls Township \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Chris Healey \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Brian McNeilly \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Greg Panos \(xxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Charles Casagrande \(clc@danskin-agency.com\)](#); [Paul Forlenza \(Paul xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [robertd643](#); [Kamini Patel \(Kamini xxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Robin Racioppi](#); [Robin Rengstorff](#); [Bradford Stokes](#); [Michael Razze \(xxxxxxxx.xxx@xxxxxxxx.xxx\)](#); [Brian Maitland](#); [Susan Sharpe](#); [Paul Bent \(x.xxxx@xxxxxxxxxxx.xxx\)](#); [Bud Jones \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [chuck.hartsoe](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Edward Cooney](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Pauline Kontomanolis](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Joseph Criscuolo \(xxxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx\)](#); [Jamie Shooks \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Heather LaMotta \(xxxxxx.xxx@xxx.xxxxxxxxxxxx.xx.xx\)](#); [Katherine Walters](#); [Kathie Tyler](#); [Stephen A Sacco](#); [Carolyn Rinaldi](#); [Diane Lapp](#); [David N Grubb](#); [Adam Brewer - Pequannock Township \(xxxxxx@xxxxxx.xxx\)](#); [Cramer, Hallee](#); [Matthew T McArow Jr. \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Paul Tomasko](#); [billyoung33](#); [Joseph Wolk \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [fcovelli](#); [Cate Kiernan](#); [kkissane](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Susan Danson Maple Shade Twp Manager](#); [WAGNER, CASEY](#); [Meghan Jack \(xxxxx@xxxxxxxxxxx.xxx\)](#); [xxxxxxxx@xxxxx.xxx](#); [Bernie Rutkowski \(xxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Elizabeth Randall \(xxxxxxxx@xxx.xxx\)](#); [admin](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Sandra Cantwell](#); [Jadlyn Lindsey](#); [xxxxx@xxxxxxxxxxxxxxxxxxx.xxx](#); [Grossman, Jeffrey](#); [Paul Shives](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Tammy Probst-Smith](#); [James Ulrich](#); [David Vozza](#); [Joy Tozzi \(Jtozzi@east-windsor.nj.us\)](#)
Subject: Canceled: MEL Meeting

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From: [Sandra Cantwell](#) on behalf of [CS.Cal.Perma](#)
To: [Christopher C. Botta <@*>](#); [abrewer](#); [Sandra Cantwell](#); [mchampney](#); [Edward Cooney](#); [Charles Cuccia <@*>](#); [Paul Fortenza](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Zareena Majeed](#); [Barbara Murphy](#); [Kamini Patel](#); [Stephen A Sacco](#); [mschrieks](#); [Fred Semrau](#); [Susan Sharpe](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); [Jim Ulrich - Clark Township <@*>](#); [Robyn D. H. Walcoff](#)
Subject: Cyber JIF Claims Review Committee
Attachments: 

Please choose 1 Option to join:

1. Zoom Link – <https://permainc.zoom.us/j/93622021093>
2. Dial in - +1 929 205 6099 Meeting ID: 936 2202 1093
3. One tap mobile +19292056099,,93622021093#

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From: [Joseph P Hrubash](#)
To: [Greg Franz](#); [Jim Ulrich - Clark Township \(@x\)](#)
Cc: [@x](#); [Cate Kiernan](#); [Joseph P Hrubash](#)
Subject: EXTERNAL- 2026 MEL Officers
Date: Tuesday, September 30, 2025 10:43:37 AM

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You all make up the MEL nominating committee. The Chair and I met, and the Chair asked me to reach out to you. The Chair is recommending that we nominate Veronica Laureigh and Adam Brewer as Chair and Secretary, respectively. However, this is contingent on the status of current Secretary John Clarke. John will be letting us know if he can serve next once his employment situation is resolved. We expect to know shortly.

Please let me know if you are ok with Chair's recommendations.

Joe

Joseph P Hrubash

Senior Partner

PERMA Risk Management Practice Leader

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 973-659-6577 C 973-715-3783

xxxxxxx@xxxxxxx.xxx | [permainc.com](#)

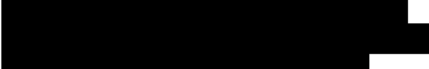
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From: [CS.Cal.Perma](#)
To: [CS.Cal.Perma](#)
Cc: [Diane Ambrosio](#); [Ezio I. Altamura](#); [@x](#); [Christopher C. Botta](#); [abrewer](#); [Sandra Cantwell](#); [Jerry Caruso](#); [clc](#); [John Casagrande](#); [mchampney](#); [jclarke](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee](#); [Joseph Criscuolo](#); [Charles Cuccia](#); [Susan Danson Maple Shade Twp Manager](#); [Sue DeJessa](#); [Cathy L Dodd](#); [Kerin Drumheiser](#); [DUNN, NICOLETTE](#); [@x](#); [Paul Forlenza](#); [James Gant](#); [@x](#); [David N Grubb](#); [Chuck Hartsoe](#); [Joseph P Hrubash](#); [Bud Jones](#); [Kelly Machu](#); [Alison Kelly](#); [Cate Kiernan](#); [Lindsay Klein](#); [Pauline Kontomanolis](#); [Brian Lau](#); [Jaclyn Lindsey](#); [Justin Macko](#); [Brian Maitland](#); [Matthew T McArow Jr.](#); [Sean McCarthy](#); [Thomas Merchel](#); [Michael F Mevoli](#); [Kyle Mrotek](#); [Barbara Murphy](#); [James Pacanowski](#); [Kamini Patel](#); [@x](#); [@x](#); [Denise Plavchak](#); [Ted Preusch](#); [Tammy Probst-Smith](#); [Erin Provenzano](#); [Vincent Quatrone](#); [Robin Racioppi](#); [michael.razze](#); [Robin Rengstorff](#); [Bernie Rutkowski](#); [Stephen A Sacco](#); [mschrieke](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Jamie Shooks](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); [James Ulrich](#); [Matthew von der Hayden](#); [David Vozza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [Joshua Wilson](#); [billyyoung33](#); [Vincent Quatrone](#); [Donald Sciolaro](#); [Paul Forlenza](#); [Sandi McCafferty](#)
Subject: EXTERNAL- Canceled: NJ Cyber JIF meeting
Importance: High

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1:30 PM is the Correct Time

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From: [Cate Kiernan](#)
To: [Jtozzi](#)
Cc: [Paul Forlenza](#); [Barbara Murphy](#); [Joseph P Hrubash](#); [Bradford Stokes](#); [Stephen A Sacco](#); [David N Grubb](#); [Fred Semrau](#); [Susan Sharpe](#); [Tammy Probst-Smith](#); [Kamini Patel](#); [Barbara Murphy](#); [Kelly Machu](#); [Chuck Hartsoe](#) (chuck.hartsoe@earthlink.net)
Subject: EXTERNAL- Cyber JIF Agenda and Confidential Reports
Date: Tuesday, September 16, 2025 1:54:43 PM
Attachments: 
[Cyber JIF September 18, 2025 Agenda.pdf](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To: Cyber JIF Fund Commissioners (bcc)

Attached is the agenda for the Cyber September 18, 2025 meeting. This email is for Fund Commissioners only since we are attaching 2 confidential items.

At the last meeting, there was a request to consider changing the Cyber JIF meeting time and/or date.

Based on not conflicting with affiliated JIF meeting times, below are some options for consideration. Please review & be prepared to discuss further at Thursday's meeting.

Possible times to reschedule:

- 1:00 or 1:30 on third Thursday
- AM – on Fourth Tuesday
- PM on First Thursday
- PM on Second Tuesday
- 3:00 on Fourth Thursday

In 2025, JIF met monthly except February, April, August & December

To participate in meeting:

Please choose 1 Option to join:

1. Zoom Link: <https://permainc.zoom.us/j/97285228708>
2. Dial-In: 309 205 3325 Meeting ID: 972 8522 8708
3. One tap mobile: +13092053325,,97285228708#

Cate Kiernan, ARM

Partner

Senior Account Executive

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7031 C 908-625-8440
xxxxx@xxxxxxxxxxx | permainc.com

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Please remember requests to bind or change coverage cannot be considered bound until you have received confirmation from an authorized Conner Strong and Buckelew representative.

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Special Note for Enrollment Transactions: If Conner Strong and Buckelew assists with any enrollment or eligibility processing, the plan sponsor should monitor the insurance provider(s)/vendor(s) records to confirm that the proper changes have been made. Conner Strong and Buckelew is not in any way responsible for the accuracy of any eligibility or enrollment processing and handling such transactions is done as a professional courtesy.

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From: [Barbara Murphy](#)
To: [Reichert, John \[DOBI\]](#)
Cc: [Chong, Carolina \[DOBI\]](#); [Leach, William \[DOBI\]](#); [Jeffery Welz; @xx](#)
[@xxx](#); [@xx](#); [@xx](#)
Subject: EXTERNAL- JIF Website Requirements for New Jersey Municipal Self Insurer's JIF
Date: Wednesday, February 19, 2025 1:01:36 PM
Attachments: [Website JIF 167 N.J.S.A. 40A10 38.14.pdf](#)

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John,

Our decision was made based on the guidelines provided by Chapter 167 item e where the posting of a few documents was based on what the commissioners deemed relevant.

The fund has already reconfirmed their decision; we can review at our next meeting.

Regards,
Barbara

From: Reichert, John [DOBI] <xxxx.xxxxxxx@xxxx.xx.xxx>
Sent: Wednesday, February 19, 2025 12:42 PM
To: Barbara Murphy <xxxxxx@xxxxxx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; xxx@xxxxx.xxx; xxxxxx@xxxxxxxxxxx.xx; xxxxxxxxxxx@xxx.xxxxxxxxx.xx.xx; xx@xxxxxxxx.xxx; holmo@paramusborough.org
Subject: RE: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Ms. Murphy,

The Department has reviewed your response. The Department maintains that the Fund is not in compliance with the New Jersey's statutes. We believe the documents required on the website are essential to the residents within the jurisdiction of the Fund. Please note, the primary purpose of N.J.S.A. 40A:10-38.14 is **“to provide increased public access to the joint insurance fund’s operations and activities.”**

Therefore, explain the rationale why each document required to be published on the website is not relevant to the residents within the jurisdiction of the Fund and has not been included on the Fund’s website.

Additionally, we request the Executive Committee to reconsider its determination in lieu of the purpose of N.J.S.A. 40A:10-38.14.
Please provide your response by March 15, 2025.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee
Office of Solvency Regulation
xxxx.xxxxxxxx@xxxx.xx.xxx

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From: Barbara Murphy <xxxxxxx@xxxxxx.xxx>
Sent: Thursday, January 30, 2025 5:04 PM
To: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>
Subject: [EXTERNAL] JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Hi,

The executive committee members addressed and reaffirmed their position on the documents at their Executive Committee Meeting held on January 1, 2020 "that the fund commissioners had not deemed the documents listed in Item e. of N.J.S.A. 40A:10-38.14 as relevant". The Fund is and remains compliant with the rules and regulations promulgated by the Commissioner.

Regards,
Barbara

From: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Sent: Wednesday, December 18, 2024 1:46 PM
To: Barbara Murphy <xxxxxxx@xxxxxx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>
Subject: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Good afternoon Ms. Murphy,

New Jersey Municipal Self Insurer's JIF is not in compliance with the New Jersey's statutes. The following items are still missing on New Jersey Municipal Self Insurer's JIF's website:

1. Bylaws
2. Risk Management Plan
3. Cash Investment Plan

N.J.S.A. 40A:10-38.14(e) requires joint insurance fund to post to their website “the joint insurance fund's official policy statements, bylaws, risk management plan and cash investment policy plan ... to the interests of the residents within the jurisdiction of the fund members;”

In accordance with N.J.S.A. 40A:10-44, failure to comply with the rules and regulations promulgated by the Commissioner of Insurance may necessitate the “Commissioner of Insurance ... to suspend or terminate the authority of any joint insurance, or to assume control of the insurance fund, or to direct or take any action he may deem necessary”

Please have the above listed items available in the JIF’s website by January 1, 2025, or the matter maybe referred to the Department’s Enforcement Office.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee
Office of Solvency Regulation

XXXX.XXXXXXXXXX@XXXX.XX.XXX

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From: [Berry, M. Paige](#)
To: [@xx](#); [@xx](#); [@xxx](#); [@xx](#)
Cc: [Barbara Murphy \(@xx\)](#)
Subject: EXTERNAL- JIF Website Requirements for New Jersey Municipal Self Insurer's JIF
Date: Tuesday, March 4, 2025 5:17:52 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[image007.png](#)
[Letter to John Reichert.pdf](#)

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Good Afternoon

Please see attached letter to the Department as discussed during today's meeting.

Regards

Paige

M. Paige Berry

Partner

SAUL EWING LLP | Princeton

Office: [\(609\) 452-3138](#) **Cell:** (609) 841-9658

From: Berry, M. Paige <xxxxx.xxxx@xxxx.xxx>

Sent: Tuesday, March 4, 2025 4:46 PM

To: xxxx.xxxxxxxx@xxxx.xx.xxx

Cc: William L. Leach (xxxxxx.xxxx@xxxx.xx.xxx) <xxxxxx.xxxx@xxxx.xx.gov>;

xxxxxx.xxxx@xxxx.xx.xxx; Barbara Murphy (xxxxxx@xxxxxx.xxx) <Bmurpxx@xxxxxx.xxx>;

Berry, M. Paige <xxxxx.xxxx@xxxx.xxx>

Subject: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

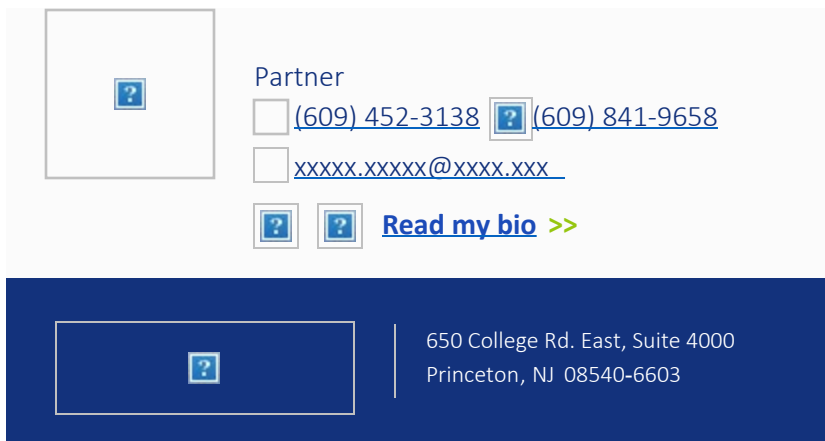
Mr. Reichert

Please see attached letter.

Regards,

Paige Berry

M. Paige Berry



[CA](#) • [DE](#) • [FL](#) • [IL](#) • [MA](#) • [MD](#) • [MN](#) • [NJ](#) • [NY](#) • [PA](#) • [DC](#)

From: Barbara Murphy
Sent: Wednesday, February 19, 2025 1:01 PM
To: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Jeffery Welz <xxxxx@xxxxx.xxx>; xxxxxxx@xxxxxxxxxxxxxx.xx; xxxxxxx@xxx.xxxxxxxxxxxx.xx.xx; xx@xxxxxxxxx.xxx; xxxxx@xxxxxxxxxxxxxxxxxxx
Subject: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

John,

Our decision was made based on the guidelines provided by Chapter 167 item e where the posting of a few documents was based on what the commissioners deemed relevant.

The fund has already reconfirmed their decision; we can review at our next meeting.

Regards,
Barbara

From: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Sent: Wednesday, February 19, 2025 12:42 PM
To: Barbara Murphy <xxxxxxx@xxxxxx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; xxxxx@xxxxx.xxx; xxxxxxx@xxxxxxxxxxxxxx.xx; xxxxxxx@xxx.xxxxxxxxxxxx.xx.xx; xx@xxxxxxxxx.xxx; xxxxx@xxxxxxxxxxxxxxxxxxx
Subject: RE: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Ms. Murphy,

The Department has reviewed your response. The Department maintains that the Fund is not in compliance with the New Jersey's statutes. We believe the documents required on the website are essential to the residents within the jurisdiction of the Fund. Please note, the primary purpose of N.J.S.A. 40A:10-38.14 is **“to provide increased public access to the joint insurance fund’s operations and activities.”**

Therefore, explain the rationale why each document required to be published on the website is not relevant to the residents within the jurisdiction of the Fund and has not been included on the Fund’s website.

Additionally, we request the Executive Committee to reconsider its determination in lieu of the purpose of N.J.S.A. 40A:10-38.14.

Please provide your response by March 15, 2025.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee

Office of Solvency Regulation

xxxx.xxxxxxxx@xxxx.xx.xxx

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From: Barbara Murphy <xxxxxxx@xxxxxx.xxx>

Sent: Thursday, January 30, 2025 5:04 PM

To: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>

Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI]

<xxxxxxx.xxxxx@xxxx.xx.xxx>

Subject: [EXTERNAL] JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Hi,

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Regards,

Barbara

From: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Sent: Wednesday, December 18, 2024 1:46 PM
To: Barbara Murphy <xxxxxxx@xxxxxx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>
Subject: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

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3. Cash Investment Plan

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Please have the above listed items available in the JIF's website by January 1, 2025, or the matter maybe referred to the Department's Enforcement Office.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee
Office of Solvency Regulation
xxxx.xxxxxxxx@xxxx.xx.xxx

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"Saul Ewing LLP (saul.com)" has made the following annotations:

+~~~~~+

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+~~~~~+

From: [Cate Kiernan](#)
To: [Paul Tomasko](#)
Cc: [Fred Semrau](#); [Tammy Probst-Smith](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [chuck.hartsoe](#); [billyyoung33](#); [Stephen A Sacco](#); [Joseph P Hrubash](#); [Bradford Stokes](#); [David N Grubb](#)
Subject: EXTERNAL- MEL - Confidential Agenda
Date: Tuesday, December 31, 2024 11:16:33 AM
Attachments: [REDACTED]

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Memo to: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: Fred Semrau, Fund Attorney.

Cc: Executive Directors

Attached is a memorandum concerning [REDACTED]

Cate Kiernan, ARM

Partner
Senior Account Executive

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7031 C 908-625-8440

xxxxx@xxxxxxxxx.xxx | permainc.com

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It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, Conner Strong & Buckelew is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. Conner Strong & Buckelew is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by Conner Strong & Buckelew to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. Conner Strong & Buckelew

encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

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From: [Nancy A Ghani](#)
To: [jclarke](#); [James Ulrich](#); [abrewer](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [Edward Cooney](#); [Jonathon Tavares](#)
Subject: EXTERNAL- MEL Coverage Committee - Change from 11/6 to 11/7? Please advise
Date: Friday, October 25, 2024 12:09:37 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,

I set up the MEL Coverage Committee meeting for 11/6 at 9am based on your availability as Committee Chair, two Board-members, Underwriting Manager and Local JIF Executive Directors.

After I sent the invite, a member of the committee (RMC) called to say that this meeting comes right after the big election night at 9am and could considerations be made to change the meeting.

The election didn't occur to me in setting the meeting and I'm asking this group if you would like to change the meeting. If so, the other date that was open was Thursday 11/7/24 at either 11am-12pm or 1pm-2pm.

Thank you,
Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

xxxxxx@xxxxxxxxx.xxx | permainc.com

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From: [Nancy A Ghani](#)
To: [jclarke](#)
Cc: [James Ulrich](#); [abrewer](#)
Subject: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates
Date: Wednesday, October 23, 2024 8:32:30 AM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning John,

As MEL Coverage Committee Chair, I'm requesting your availability for a MEL Coverage Committee in early November via Zoom/Teams. Jim and Adam you serve on this committee as well and I'm cc'ing you to give you a heads up and requesting your availability as well.

Please let me know your availability on the below three dates/times; where there is a range of time indicate the best hour, AM/PM, etc.

- Monday 11/4 – 1pm to 4:30pm
- Wed 11/6 – 9am – 10am; 3-4pm
- Thurs 11/7 – 10:30am to 2:30pm

Once you respond then I'll send an email to the full committee (see below).

Thank you,
Nancy

COVERAGE COMMITTEE

Chair	John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL
Secretary)	
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	Vacancy; to be filled if needed.
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	To be filled if needed.
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaianne
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi
Risk Management Consultant	Amy Pieroni

Risk Management Consultant	Tom Merchel
Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

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From: [Nancy A Ghani](#) on behalf of [CS.Cal.Perma](#)

To: [Fred Semrau](#); [Ezio I. Altamura](#) (X); (X); [Christopher C. Botta](#); [abrewer](#); [cl](#); [John Casagrande](#) (X); [Art Caughlan](#); [jclarke](#); [Danielle Colaiaanni](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee](#); [Steven Burgess Davis](#) (X); [Sue DeJessa](#) (X); [Peter DiGiambattista Jr.](#) (X); [Paul Forlenza](#); [penn80tw](#); [Helen Goodwin](#); [Grossman, Jeffrey](#); [chuck.hartsoe](#); [Heather A Steinmiller](#); [Joseph P Hrubash](#); [Keith Hummel](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Matthew T McArow Jr.](#) (X); [Nancy A Ghani](#); [Brian McNeilly](#) (X); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Kamini Patel](#); (X); [Denise Plavchak](#) (Denise (X)); [Gerard K. Quinn](#) (X); [Robin Racioppi](#); [croselli](#); [Stephen A Sacco](#); [Donald Sciolaro](#); [Paul Shives](#); (X); [Bradford Stokes](#); [R. Craig Sutherland - Hurley Agency](#) (X); [Jonathon Tavares](#); [Jason Thorpe](#); [Paul Tomasko](#); [Jim Ulrich - Clark Township](#) (X); [David Vozza](#); [Robyn D. H. Walcoff](#); [billyoung33](#); [David N Grubb](#)

Cc: [Chris Roselli](#); [Paul Forlenza](#); [Donald Sciolaro](#); [Helen Goodwin](#); [Tammy Probst-Smith](#)

Subject: EXTERNAL- MEL Coverage Committee meeting

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Please be advised a MEL Coverage Committee has been scheduled for Thursday November 7, 2024 at 11AM via Zoom.

To access the meeting please pick one (1) option:

1. Link - <https://permainc.zoom.us/j/91481256463>
2. One-tap mobile - +19292056099,,91481256463#
3. Dial in – (929) 205-6099 followed by Meeting ID 914 8125 6463

MEL COVERAGE COMMITTEE

Committee Chair, Board Member John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL Secretary)

Board Member Jim Ulrich, NJSI JIF

Board Member Adam Brewer, Morris JIF

Board Member Vacancy; can be filled if needed.

Trico JIF Commissioner Marjorie Sperry, Quinton Twp.

Morris JIF Commissioner Brian McNeilly, Stanhope Borough

Local JIF Commissioner Vacancy; can be filled if needed.

Paul Tomasko, Bergen JIF, MEL Chair sits ex officio on all MEL sub-committees

Professionals/RMCs:

Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow Jr.
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaiaanni
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi
Risk Management Consultant	Amy Pieroni

Risk Management Consultant	Tom Merchel
Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

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From: [Nancy A Ghani](#) on behalf of [CS.Cal.Perma](#)
To: [Fred Semrau](#); [Ezio I. Altamura](#) (✉); [Christopher C. Botta](#); [abrewer](#); [clc](#); [John Casagrande](#) (✉); [Art Caughlan](#); [jclarke](#); [Danielle Colaianne](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee](#); [Steven Burgess Davis](#) (✉); [Sue DeJessa](#) (✉); [Peter DiGiambattista Jr.](#) (✉); [Paul Forlenza](#); [penn80tw](#); [Helen Goodwin](#); [Grossman, Jeffrey](#); [chuck.hartsoe](#); [Heather A Steinmiller](#); [Joseph P Hrubash](#); [Keith Hummel](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Matthew T McArow Jr.](#) (✉); [Brian McNeilly](#) (✉); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Kamini Patel](#); [Denise Plavchak](#) (Denise ✉); [Gerard K. Quinn](#) (✉); [Robin Racioppi](#); [croselli](#); [Stephen A Sacco](#); [Donald Sciolaro](#); [Paul Shives](#); [Bradford Stokes](#); [R. Craig Sutherland - Hurley Agency](#) (✉); [Jonathon Tavares](#); [Jason Thorpe](#); [Paul Tomasko](#); [Jim Ulrich - Clark Township](#) (✉); [David Vozza](#); [Robyn D. H. Walcoff](#); [billyoung33](#); [David N Grubb](#); [Nancy A Ghani](#)
Subject: EXTERNAL- MEL Coverage Committee meeting

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Please be advised a MEL Coverage Committee has been scheduled for Wednesday November 6, 2024 at 9:00AM via Zoom.

To access the meeting please pick one (1) option:

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MEL COVERAGE COMMITTEE

Committee Chair, Board Member	John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL Secretary)
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	Vacancy; can be filled if needed.
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	Vacancy; can be filled if needed.

Paul Tomasko, Bergen JIF, MEL Chair sits ex officio on all MEL sub-committees

Professionals/RMCs:

Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaianne
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi
Risk Management Consultant	Amy Pieroni
Risk Management Consultant	Tom Merchel

Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

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From: CS.Cal.Perma
To: CS.Cal.Perma; Fred Semrau; Ezio I. Altamura (✉);
Christopher C. Botta; abrewer; clc; John Casagrande (✉); Art Caughlan; jclarke;
Danielle Colaianne; Edward Cooney; fcovelli; Cramer, Hallee; Steven Burgess Davis (✉);
Sue DeJessa (✉); Peter DiGiambattista Jr. (✉); Paul Forlenza;
penn80tw; Helen Goodwin; Grossman, Jeffrey; chuck.hartsoe; Heather A Steinmiller; Joseph P Hrubash; Keith
Hummel; alison; Cate Kiernan; kkissane; Matthew T McArow Jr. (✉); Nancy A Ghani;
Brian McNeilly (✉); Thomas Merchel; Kyle Mrotek; Barbara Murphy; Kamini Patel;
✉; Denise Plavchak (Denise ✉); Gerard K. Quinn
✉; Robin Racioppi; croselli; Stephen A Sacco; Donald Sciolaro; Paul Shives;
✉; Bradford Stokes; R. Craig Sutherland - Hurley Agency
✉; Jonathon Tavares; Jason Thorpe; Paul Tomasko; James Ulrich; David Voza;
Robyn D. H. Walcott; billyoung33; David N Grubb
Cc: Chris Roselli; Paul Forlenza; Donald Sciolaro; Helen Goodwin; Tammy Probst-Smith
Subject: EXTERNAL- MEL Coverage Committee meeting

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Please be advised a MEL Coverage Committee has been scheduled for Thursday November 7, 2024 at 11AM via Zoom.

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MEL COVERAGE COMMITTEE

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From: [Nancy A Ghani](#) on behalf of [CS.Cal.Perma](#)
To: [Fred Semrau](#); [Ezio I. Altamura](#) (X); (X); [Christopher C. Botta](#); [abrewer](#); [clc](#); [John Casagrande](#) (X); (X); [Art Caughlan](#); [jclarke](#); [Danielle Colaianne](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee](#); [Steven Burgess Davis](#) (X); (X); [Sue DeJessa](#) (X); (X); [Peter DiGiambattista Jr.](#) (X); (X); [Paul Forlenza](#); [penn80tw](#); [Helen Goodwin](#); [Grossman, Jeffrey](#); [chuck.hartsoe](#); [Heather A Steinmiller](#); [Joseph P Hrubash](#); [Keith Hummel](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Matthew T McArow Jr.](#) (X); (X); [Nancy A Ghani](#); [Brian McNeilly](#) (X); (X); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Kamini Patel](#); (X); (X); [Denise Plavchak](#) (Denise (X); (X); [Gerard K. Quinn](#) (X); (X); [Robin Racioppi](#); [croselli](#); [Stephen A Sacco](#); [Donald Sciolaro](#); [Paul Shives](#); (X); (X); [Bradford Stokes](#); [R. Craig Sutherland - Hurley Agency](#) (X); (X); [Jonathon Tavares](#); [Jason Thorpe](#); [Paul Tomasko](#); [Jim Ulrich - Clark Township](#) (X); (X); [David Vozza](#); [Robyn D. H. Walcoff](#); [billyyoung33](#); [David N Grubb](#)
Cc: [Chris Roselli](#); [Paul Forlenza](#); [Donald Sciolaro](#); [Helen Goodwin](#); [Tammy Probst-Smith](#); [Susan Sharpe](#)
Subject: EXTERNAL- MEL Coverage Committee meeting
Attachments: [REDACTED]

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From: [Nancy A Ghani](#)
Cc: [jclarke](#); [James Ulrich](#); [abrewer](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Stephen A Sacco](#); [Bradford Stokes](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [Kelly Anne Machu](#); [chuck.hartsoe](#); [billyyoung33](#); [Edward Cooney](#); [Jonathon Tavares](#); [Fred Semrau](#); [Susan Sharpe](#); [Sue DeJessa](#); [Tammy Probst-Smith](#)
Subject: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November
Date: Tuesday, October 28, 2025 2:51:15 PM
Importance: High

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Select members of the MEL Coverage Committee

Via BCC – Committee Chair, Board Members, all JIF Executive Directors, Underwriting Manager & Attorney

Good afternoon,

There is a need to schedule a virtual MEL Coverage Committee before the MEL meets next on November 19th; purpose is for the Fund Attorney to discuss the Request for Proposal (RFP) for Underwriting Manager.

Please let me know by this Friday your availability on these dates/times; assume an hour discussion and where is a span of time indicate AM/PM is ok

- Thursday November 6th 10AM to 11AM, 1pm to 4pm (Voting Day)
- Friday November 7th 1pm to 4pm
- Monday November 10th 10:30AM to noon, 1pm to 4pm
- Wednesday November 12th 11AM to noon, 1pm to 3pm

Once I hear back from the majority, then I'll confirm the date/time and send a notice to the full committee (see below).

Thank you,
Nancy

MEL Coverage Committee Members - MEL Chair sits ex officio on all MEL Committees

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Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	<i>Vacancy; can be filled if needed.</i>
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JIF Executive Director
JIF Executive Director
PERMA Claims Manager
Technical Writer
Safety Director
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Amy Pieroni
Tom Merchel
Art Caughlan
Gerard Quinn
Hallee Cramer/Renee Bays

PERMA Risk Management Services
PEGAS
Robyn Walcoff
Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Paul Shives
Keith Hummel (Ret.)

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102
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P 201-518-7029 F 856-242-2170
xxxxxx@xxxxxxxxxxx | permainc.com

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From: [Nancy A Ghani](#)
To: [Joseph Billy Jr. \(x.xxxxxx@xxxx.xx\)](#); [Kevin Aberant \(xxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xx\)](#); [Brian Bigler; abrewer; Champney, Megan; jclarke; Joseph Criscuolo \(xxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [DUNN, NICOLETTE; xxxxxx@xxxxxxxxxxxxxxxxxx.xx](#); [Greg Franz \(xxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [Meghan Jack; Gary Jeffas; admin; Bob Macfarland \(x.xxxxxxxxxxx@xxxx.xx\)](#); [smccarthy; bmcneilly; Michael F Mevoli; Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Michael Razze; Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [paultomasko; Itozzi; Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxx@xxxxxxxx.xx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxx.xx\)](#); [casey.wagner; Donald Sciolaro; Ezio Altamura; xxxxx@xxxxxxxxxxxxxxxxxx.xx](#); [Paul Bent \(x.xxxx@xxxxxxxx.xx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxx.xx\)](#); [Christopher C. Botta; xxxxx@xxxxxxxxxxxxxxxxxx.xx](#); [clic; John Casagrande \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [Jennifer Conicella; Edward Cooney; Frank Covelli; hallee.cramer; Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxx.xx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xx\)](#); [sdejessa; George Destafney; Kerin Drumheiser; Stacey Ehling; Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xx\)](#); [Paul Forlenza; Lisa Gallo \(xxxxxx@xxxxxxxx.xx\)](#); [Matthew Genna; Grossman, Jeffrey; David N Grubb; Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.xx\)](#); [Chris Healey \(xxxxxx@xxxxxxxx.xx\)](#); [Muhammad Hernandez; Joseph P Hrubash; Keith Hummel; Bud Jones \(xxxxxx@xxxxxxxx.xx\)](#); [Kelly Machu \(xxxxxxxx@xxxxxxxx.xx\)](#); [alison; Cate Kiernan; kksissane; Pauline Kontomanolis; Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxx.xx\)](#); [Heather LaMotta \(xxxxxx.xxxxxxx@xxx.xxxxxxxxx.xx.xx\)](#); [mattlaracy; Jacyln Lindsey; Brian Maitland; mtmcarow; smcnamara; Thomas Merchel; xxxxxxxxxxx@xxxx.xx](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Kyle Mrotek; Barbara Murphy; Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xx\)](#); [Kamini Patel; xxxxxxx@xxxxxxxx.xx](#); [Francine Pipito; Tammy Probst-Smith; Matthew Cavallo - MEL QPA \(xxxxxxxx@xxxxxxxx.xx\)](#); [Robin Racioppi; Elizabeth Randall \(xxxxxxxx@xxx.xx\)](#); [Robin Rengstorff \(xxxxxxxx@xxxx.xx\)](#); [Carolyn Rinaldi; Thomas Rogers \(xxxxxx@xxxxxxxx.xx\)](#); [Laura Sable \(xxx@xxxxxxxx.xx\)](#); [Stephen A Sacco; Danielle Sanders; Fred Semrau; Susan Sharpe; Paul J. Shives; Jamie Shooks; Melissa Smith; BILLSNYDER1952; Bradford Stokes; Jonathon Tavares; David Vozza; Robyn D. H. Walcoff; Katherine Walters; William Ward; billyyoung33; Perma Shared Calendar; Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - January 11, 2027 Meeting - 2027 REORGANIZATION

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From: [Nancy A Ghani](#)
To: [Donald Sciolaro](#); [Kevin Aberant \(xxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Ezio Altamura](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xxx\)](#); [xxxxx@xxxxxxxxxxxxxxxxxx.xx](#); [Paul Bent \(x.xxxx@xxxxxxxx.xxx\)](#); [Brian Bigler](#); [Joseph Billy Jr. \(x.xxxxxx@xxxxx.xx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxx.xxxxxx.xx\)](#); [Christopher C. Botta](#); [xxxxxx@xxxxxxxxxxxxxxxx.xxx](#); [abrewer](#); [clc](#); [John Casagrande \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Champney, Megan](#); [jclarke](#); [Jennifer Conicella](#); [Edward Cooney](#); [Frank Covelli](#); [hallee.cramer](#); [Joseph Criscuolo \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xxx\)](#); [sdejessa](#); [George Destafney](#); [Kerin Drumheiser](#); [DUNN, NICOLETTE](#); [Stacey Ehling](#); [xxxxxx@xxxxxxxxxxxxxxxx.xx](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xxx\)](#); [Paul Forlenza](#); [Greg Franz \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Lisa Gallo \(xxxxxx@xxxxxxxx.xx\)](#); [Matthew Genna](#); [Grossman, Jeffrey](#); [David N Grubb](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.xx\)](#); [Chris Healey \(chealey@qual-lynx.com\)](#); [Muhammad Hernandez](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Meghan Jack](#); [Gary Jeffas](#); [Bud Jones \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Kelly Machu \(xxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Pauline Kontomanolis](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xxx\)](#); [Heather LaMotta \(xxxxxxxx.xxxxxx@xxx.xxxxxxxxxxx.xx.xx\)](#); [mattlaracy](#); [admin](#); [Jaclyn Lindsey](#); [Bob Macfarland \(x.xxxxxxxxxxx@xxxxx.xxx\)](#); [Brian Maitland](#); [mtmcarow](#); [smccarthy](#); [smcnamara](#); [bmcneilly](#); [Thomas Merchel](#); [Michael F Mevoli](#); [xxxxxxxxxx@xxxxx.xxx](#); [Spiri J. Molfetas - Polaris Galaxy Group/Acisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxx\)](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi_xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Kamini Patel](#); [xxxxxxxx@xxxxxxxxxx](#); [Francine Pipito](#); [Tammy Probst-Smith](#); [Matthew Cavallo - MEL OPA \(xxxxxxxx@xxxxxxxxxx\)](#); [Robin Racioppi](#); [Elizabeth Randall \(xxxxxxxxxx@xxx.xxx\)](#); [Michael Razze \(xxxxxx.xxxxx@xxxxxx.xxx\)](#); [Robin Rengstorff \(xxxxxxxxxx@xxxxx.xxx\)](#); [Carolyn Rinaldi](#); [Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Laura Sable \(xxx@xxxxxxxxxxx.xxx\)](#); [Stephen A Sacco](#); [Danielle Sanders](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul J. Shives](#); [Jamie Shooks](#); [Melissa Smith](#); [BILLSNYDER1952](#); [Bradford Stokes](#); [Jonathon Tavares](#); [paultomasko](#); [Jtozzi](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxxxxx.xxx\)](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [William Ward](#); [billyyoung33](#); [abrewer](#); [Champney, Megan](#); [jclarke](#); [Meghan Jack](#); [Gary Jeffas](#); [admin](#); [smccarthy](#); [bmcneilly](#); [Michael Razze](#); [paultomasko](#); [Jtozzi](#); [casey.wagner](#); [Perma Shared Calendar](#); [Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - June 15, 2026 Meeting

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From: [Nancy A Ghani](#)
To: [Nancy A Ghani](#); [Donald Sciolaro](#); [Kevin Aberant \(xxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Ezio Altamura](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xxx\)](#); [xxxxx@xxxxxxxxxxxxxxxxxx.x](#); [Paul Bent \(x.xxxx@xxxxxxxx.xxx\)](#); [Brian Bigler](#); [Joseph Billy Jr. \(x.xxxxxx@xxxxx.xxx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxx.xxxxxx.xxx\)](#); [Christopher C. Botta](#); [xxxxxx@xxxxxxxxxxxxxxxx.xxx](#); [abrewer](#); [clc](#); [John Casagrande \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Champney, Megan](#); [jclarke](#); [Jennifer Conicella](#); [Edward Cooney](#); [Frank Covelli](#); [hallee.cramer](#); [Joseph Criscuolo \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.x\)](#); [Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xxx\)](#); [sdejessa](#); [George Destafney](#); [Kerin Drumheiser](#); [DUNN, NICOLETTE](#); [Stacey Ehling](#); [xxxxxx@xxxxxxxxxxxxxxxx.x](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xxx\)](#); [Paul Forlenza](#); [Greg Franz \(xxxxx@xxxxxxxxxxx.xxx\)](#); [Lisa Gallo \(xxxxxx@xxxxxxxx.xxx\)](#); [Matthew Genna](#); [Grossman, Jeffrey](#); [David N Grubb](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.x\)](#); [Chris Healey \(chealey@qual-lynx.com\)](#); [Muhammad Hernandez](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Meghan Jack](#); [Gary Jeffas](#); [Bud Jones \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Kelly Machu \(xxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Pauline Kontomanolis](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xxx\)](#); [Heather LaMotta \(xxxxxx.xxxxxx@xxx.xxxxxxxxxx.xx.xx\)](#); [mattlaracy](#); [admin](#); [Jaclyn Lindsey](#); [Bob Macfarland \(x.xxxxxxxxx@xxxxx.xxx\)](#); [Brian Maitland](#); [mtmcarow](#); [smccarthy](#); [smcnamara](#); [bmcneilly](#); [Thomas Merchel](#); [Michael F Mevoli](#); [xxxxxxxxxx@xxxxx.xxx](#); [Spiri J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi_xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Kamini Patel](#); [xxxxxxxxxx@xxxxxxxx.x](#); [Francine Pipito](#); [Tammy Probst-Smith](#); [Matthew Cavallo - MEL OPA \(xxxxxxxx@xxxxxxxxxxx\)](#); [Robin Racioppi](#); [Elizabeth Randall \(xxxxxxxxxx@xxx.xxx\)](#); [Michael Razze \(xxxxxx.xxxxx@xxxxxx.xxx\)](#); [Robin Rengstorff \(xxxxxxxxxx@xxxxx.xxx\)](#); [Carolyn Rinaldi](#); [Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxxx.xxx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Laura Sable \(xxx@xxxxxxxxxxx.xxx\)](#); [Stephen A Sacco](#); [Danielle Sanders](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul J. Shives](#); [Jamie Shooks](#); [Melissa Smith](#); [BILLSNYDER1952](#); [Bradford Stokes](#); [Jonathon Tavares](#); [paultomasko](#); [Jtozzi](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [James Ulrich](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [William Ward](#); [billyoung33](#); [Perma Shared Calendar](#); [Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - March 20, 2026 Meeting

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Cc: [gfranz](#); [Lisa Gallo](#); [Sandi McCafferty](#); [tnolan](#); [Paul Forlenza](#); [Donald Sciolaro](#)
Subject: EXTERNAL- MEL JIF - March 20, 2026 Meeting
Attachments: [MEL March 2026 Agenda FINAL.pdf](#)

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Attached please find the MEL JIF agenda & reports for the meeting scheduled for Friday March 20, 2026 at 10:30AM, to be held at the Forsgate Country Club 375 Forsgate Drive, Monroe Twp, NJ 08831.

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Notice of this meeting was given by (1) sending sufficient notice herewith to the Star Ledger and Courier Post; (2) filing advance written notice of this meeting with the member joint insurance funds and (3) posting this notice on the public bulletin board of all members.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AGENDA
MEETING: FRIDAY MARCH 20, 2026
10:30AM
FORSGATE COUNTRY CLUB – MONROE, NJ

☐ **MEETING CALLED TO ORDER - OPEN NOTICE READ**

☐ **ROLL CALL OF FUND COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** January 9, 2026 **Appendix I**

☐ **CORRESPONDENCE:**

Atlantic JIF – Notice from Fund Attorney Mr. David DeWeese, Esq. **Page 1**
Burlco JIF – Notice from Fund Attorney Mr. David DeWeese, Esq **Page 2**
Trico JIF – Notice from Fund Attorney Mr. David DeWeese, Esq **Page 3**
Qual-Lynx Corporate Name Change **Page 4**

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA, Risk Management Services**

Executive Director's Report..... **Page 5**
Claims Committee 1/9/26 minutes..... *Confidential – Enclosed Separately*

☐ **UNDERWRITING MANAGER – Ed Cooney, Conner Strong & Buckelew**

Report..... **Verbal**

☐ **TREASURER – Matthew Laracy**

Treasurer's Summary Report **Page 24**
Confirmation of Payments – January 2026 Supplemental & February 2026 **Pages 25-28**
Resolution 21-26 March 2026 Bills list **Page 29**
Treasurer's reports – October to December 2025 **Pages 36-48**
Joint Cash Mgmt. & Investment (JCMI) Report – December 2025 & January 2026..... **Pages 49-50**

☐ **ATTORNEY - Fred Semrau, Esquire**

.Report **Verbal**

☐ **CLAIMS ADMIN EXCESS LIABILITY – CB Claims LLC**

.Report **Verbal**

☐ **CLAIMS ADMIN EXCESS WC – Qual-Lynx**

.Report **Verbal**

☐ **CLAIMD ADMIN EXCESS PROPERTY – Vanguard**

.Report **Verbal**

☐ **MANAGED CARE - QualCare**

.Report **Page 51**

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED
PURPOSES - PERSONNEL - SAFETY AND PROPERTY OF PUBLIC -
LITIGATION**

☐ **MEETING ADJOURNED**

☐ **NEXT MEETING: Monday June 15, 2026 – 10:30AM Forsgate Country Club Monroe, NJ**

From: David DeWeese <david@deweeseelawfirm.com>

Sent: Thursday, January 22, 2026 9:19 AM

To: Fred Semrau <fsemrau@dorseysemrau.com>

Cc: Tammy Probst-Smith <tprobst@dorseysemrau.com>; Joseph P Hrubash <jhrubash@permainc.com>; Paul Forlenza <Paul_Forlenza@rpadmin.com>; Kamini Patel <Kamini_Patel@rpadmin.com>

Subject: Re: Burlington JIF/Trico JIF/Atlantic JIF

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Fred:

Please be advised that at the ACMJIF Executive Committee Reorganization Meeting on Wednesday, January 21, 2026, the ACMJIF Executive Committee authorized me to advise you, as the Fund Solicitor for the NJMEL, that the ACMJIF, based upon their disapproval of the NJMEL Bylaws Amendment, will not be providing notice to the NJMEL within ninety (90) days (on or before March 9, 2026) after the effective date of the amendment to the NJMEL Bylaws, in accordance with Article II of the NJMEL Bylaws entitled "Membership", Section entitled "Termination and/or Withdrawal of Fund Members", Paragraph 2, that they will withdraw from the NJMEL.

If you have any questions or need for additional information, please do not hesitate to contact me.

Thank you,
David

From: David DeWeese <david@deweeseelawfirm.com>

Sent: Thursday, January 22, 2026 9:18 AM

To: Fred Semrau <fsemrau@dorseysemrau.com>

Cc: Tammy Probst-Smith <tprobst@dorseysemrau.com>; Joseph P Hrubash <jhrubash@permainc.com>; Paul Forlenza <Paul_Forlenza@rpadmin.com>; Kamini Patel <Kamini_Patel@rpadmin.com>

Subject: Re: Burlington JIF/Trico JIF/Atlantic JIF

External Email - This email has come from outside of our company. Think before you click links or open attachments!

Fred:

Please be advised that at the BURLCOJIF Executive Committee Reorganization Meeting on Tuesday, January 2026, the BURLCOJIF Executive Committee authorized me to advise you, as the Fund Solicitor for the NJMEL, that the BURLCOJIF, based upon their disapproval of the NJMEL Bylaws Amendment, will not be providing notice to the NJMEL within ninety (90) days (on or before March 9, 2026) after the effective date of the amendment to the NJMEL Bylaws, in accordance with Article II of the NJMEL Bylaws entitled "Membership", Section entitled "Termination and/or Withdrawal of Fund Members", Paragraph 2, that they will withdraw from the NJMEL.

If you have any questions or need for additional information, please do not hesitate to contact me.

Thank you,
David

From: David DeWeese <david@deweeseelawfirm.com>

Sent: Tuesday, January 27, 2026 8:55 AM

To: Fred Semrau <fsemrau@dorseysemrau.com>

Cc: Tammy Probst-Smith <tprobst@dorseysemrau.com>; Joseph P Hrubash <jhrubash@permainc.com>; Paul Forlenza <Paul_Forlenza@rpadmin.com>; Kamini Patel <Kamini_Patel@rpadmin.com>

Subject: Re: Burlington JIF/Trico JIF/Atlantic JIF

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Fred:

Please be advised that at the TRICOJIF Executive Committee Reorganization Meeting on Wednesday, January 26, 2026, the TRICOJIF Executive Committee authorized me to advise you, as the Fund Solicitor for the NJMEL, that the TRICOJIF, based upon their disapproval of the NJMEL Bylaws Amendment, will not be providing notice to the NJMEL within ninety (90) days (on or before March 9, 2026) after the effective date of the amendment to the NJMEL Bylaws, in accordance with Article II of the NJMEL Bylaws entitled "Membership", Section entitled "Termination and/or Withdrawal of Fund Members", Paragraph 2, that they will withdraw from the NJMEL.

If you have any questions or need for additional information, please do not hesitate to contact me.

Thank you,
David



February 24, 2026

Joseph P. Hrubash, Senior Partner
PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054

RE: Qual-Lynx Corporate Name Change

Dear Mr. Hrubash:

Please allow this letter to advise that Qual-Lynx is changing its corporate name for tax purposes from Scibal Associates, Inc dba Qual-Lynx to Scibal Associates, LLC dba Qual-Lynx. For the contracts where we are first changing the name, the contracts will show Scibal Associates, LLC (formerly known as Scibal Associates, Inc.) dba Qual-Lynx.

Please advise if you have any questions. Thank you for your kind attention in this regard.

Very truly yours,

Alice H. Lihou
President/CEO

C: Cate Kiernan, PERMA, Partner
Kathleen M. Kissane, Qual-Lynx, AVP Account Management

100 Decadon Drive
Egg Harbor Township, NJ 08234
P 609-653-8400
F 609-926-9270

www.qual-lynx.com



Municipal Excess Liability Joint Insurance Fund
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632 - Fax (201) 881-7633

Date: Friday, March 20, 2026
To: Board of Fund Commissioners
Municipal Excess Liability Joint
From: Joseph Hrubash, MEL Executive Director
Subject: Executive Director's Report

- ☐ **Claims Summit & Coverage Review:** A meeting has been scheduled for April 8th for the Underwriting Manager to meet with MEL and local affiliated Joint Insurance Fund Claims Administrators to outline 2026 coverage changes and discuss best practices.
- ☐ **Claims Review Committee:** The resolution adopted at reorganization noted the incorrect time of the *May, July and December* meetings of the MEL Claims Review Committee which should have read 10:45am.
 - ☐ **Motion to amend the time of the May 6, 2026, July 15, 2026 and December 2, 2026 to 10:45AM for the virtual only MEL Claims Review Committee meetings.**
- ☐ **Competitive Contracts:** CC#25-15 (Technical Writer) Responses for Technical Writer did not meet the minimum qualifications. As a result, the Fund will be reissuing this RFP.
- ☐ **Safety & Education Committee:** Committee met on March 6, 2026 for a presentation of a Leadership Training. Recommendation is to hold two leadership trainings that will be able to accommodate more attendees. We are working with QPA on next steps. Enclosed are the minutes of that meeting.
- ☐ **Legislative Committee:** Committee met on February 19th; enclosed are the minutes of the meeting.
- ☐ **Marketing Committee:** Committee met on March 13, 2026. Committee reviewed annual reports of the Marketing Consultant and Marketing Manager regarding membership renewals, as well as, increasing the MEL's visibility and services through its website and mobile app.
- ☐ **Volunteer NJ Board Members' Best Practices:** At the suggestion of Commissioner Criscuolo, the Safety Director developed a new training for individuals who have been appointed to volunteer board positions in New Jersey to assist them in ethically, legally, and faithfully performing their appointed position. Enclosed is a copy of the training announcement sent to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

- ❑ **Residual Claims Fund (RCF):** The RCF conducted its 2026 Reorganization on January 9, 2026. Enclosed is Commissioner Brewer's report.
- ❑ **Claims Review Committee:** Committee met to review Payment Authority Requests on January 9, 2026 and expects to meet after this meeting. *Claims Review Committee minutes are sent separately to the full Board for information only.*
- ❑ **Cyber JIF:** The Cyber JIF conducted its 2026 Reorganization on January 15, 2026. Enclosed is the report of the meeting and their next meeting is March 19, 2026.
- ❑ **2026 MEL, MR HIF & NJCE JIF Educational Seminar:** The MEL's 16th Annual Educational Seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM. Attached is a copy of the registration notice that was emailed to members.

The seminar has been approved for Continuing Educational Credits for CFO/CMFO, Public Works, Clerks, Tax Collectors, Registered Public Purchasing Officials and Qualified Purchasing Agents. Approval is still pending for Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

- ❑ **Government Accounting Standards Board (GASB):** GASB has established requirement #102 which requires state and local governments to disclose information in financial statement notes regarding risks from specific concentrations or constraints that could significantly impact their ability to provide services. Enclosed is a memorandum prepared in conjunction with the Fund's Auditor that satisfies the requirement.
- ❑ **League March 2026 Article:** Enclosed in the agenda is an article published in the latest edition of the League Magazine. The article *Emergency Communications: Organizing your public-facing responses* discusses the importance of Developing a Crisis Communications Planning. The article is written by Adam Brewer, Pequannock Twp Manager & Norris Clark, Partner, Princeton Strategic Communications.
- ❑ **Due Diligence:** Regulatory Compliance Checklist – as of 3/13/26

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

MINUTES

Safety & Education Committee

March 6, 2026

2:00 PM – Zoom Virtual Meeting

Attendance:

Bernie Rutkowski, Chairman, NJUA JIF
Michael Mevoli, Camden JIF
John Clarke, NJPHA JIF
Bob Kakolesski, South Bergen JIF
Don Darcangelo, Trico JIF
Linda Gomez, Trico JIF
Bob MacFarland, First Responders JIF
Janis DiNatale, Mid-Jersey JIF
Paul Shives, J.A. Montgomery Consulting
Brian Maitland, J.A. Montgomery Consulting
Don Ruprecht, J.A. Montgomery Consulting
Danielle Sanders, J.A. Montgomery Consulting
Joseph Hrubash, MEL Executive Director, PERMA
Cate Kiernan, MEL Deputy Executive Director, PERMA
David Grubb, PERMA
Stephen Sacco, PERMA
Brad Stokes, PERMA
Jason Thorpe, PERMA
Paul Forlenza, RPA
Sue Sharpe, Esq., Dorsey & Semrau
Tom Merchel, CS&B
Don Sciolaro, PIA
Matt McArrow Jr., GJEM Insurance
Charles Casagrande, Danskin Agency
Joseph Henry, Hardenbergh Insurance Group
Karen Waters, IMAC Insurance Agency
Austin James, Echelon Front
Clark LaMendola, LaMendola & Assoc.

Echelon Front Training Program – Committee Chairman said the purpose of the meeting is to discuss potential training to be conducted by Echelon Front. Mr. Shives said the reason for the discussion has to do with MEL Leadership Academy and the portion associated with the mandatory two-day hands-on skills course. Mr. Shives said the mandatory two-day course was put jointly put together and taught by Clark LaMendola and Don Ruprecht. Mr. Shives said Mr. LaMendola has informed J.A. Montgomery that he will be retiring which has led to seeking alternatives for the training program. Mr. Shives reported that the J.A. Montgomery team believes they have found a great alternative with Echelon Front (Echelon). Mr. Shives noted that in terms of comparing cost alone, there will be the capability to train as many, if not more, individuals in one session. Mr. Shives said it is basically a wash in terms of cost for one session. Mr. Shives advised that J.A. Montgomery is researching possible grant funding and that they have spoken to the Executive Director about which may eliminate any cost issues completely but noted that from a cost standpoint and a return on investment standpoint, it would be worth engaging Echelon Front for training. Mr. Maitland reported that he attended Echelon's 3-day Muster Training Conference and said it was by far the most engaging and impactful training he has ever attended. Mr. Maitland said that the main thing he took away from the conference is that Echelon's program is for anybody at any level that is looking to improve, not just leadership, which he finds very

beneficial. Mr. Maitland said Austin James from Echelon was in attendance and asked him to provide a brief overview of their program. Mr. James advised that he is part of Echelon's client development team. Mr. James explained that Echelon Front is a leadership consultancy company. Mr. James said the company was founded by two former Navy SEALs that learned these lessons that the company teaches teams. Mr. James advised that the founders, before they even left the military, began working with businesses, organizations, first responders, and others in the public sector. Mr. James advised that the company teaches practical leadership principles. Executive Director thanked Mr. James for the overview and said this was a great find by the J.A. Montgomery team. Following the discussion, the Committee agreed to recommend approval to the MEL Board of Fund Commissioners of the Echelon Management Training program for the MSI Leadership Academy. including up to two (2) ½ day sessions in 2026, at a cost not to exceed \$53,000. Subject to confirmation and approval of a detailed written proposal

MOTION TO AUTHORIZE THE MEL SAFETY & EDUCATION COMMITTEE TO MAKE A RECOMMENDATION TO APPROVE ECHELON MANAGEMENT TRAINING PROGRAM FOR THE MSI LEADERSHIP ACADEMY, INCLUDING UP TO TWO (2) ½ DAY SESSIONS IN 2026, AT A COST NOT TO EXCEED \$53,000.

Moved:	Commissioner Clarke
Second:	Commissioner Mevoli
Vote:	Unanimous

Next meeting date & time:

The Committee scheduled the next committee meeting for May 4, 2026 at 11:00 am via Zoom.

Meeting Adjourned: 2:26 PM

Prepared by: Jason Thorpe



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632

Fax (201) 881-7633

MEL Legislative Committee

MINUTES

February 19, 2026 – 11:30 AM

Via Zoom Audio/Visual

ATTENDANCE

Greg Franz, Committee Chairman

Veronica Laureigh, Lacey Township

Christopher Powell,

Joy Tozzi,

Joseph Hrubash, Perma

David Grubb, Perma

Cate Kiernan, Perma

Stephen Sacco, Perma

Brad Stokes, Perma

Tracy Lopez, Perma

Paul Shives, J.A. Montgomery

Susan Sharpe, Esq.

Paul Bent, Lobbyist

Frank Covelli, RMC

Don Sciolaro, RMC

Tom Merchel, RMC

Mr. Bent noted that at the end of the 2024-2025 we had several bills see action, including several being signed by the governor. Mr. Bent said this meeting is more of an overview of the prior session and will not spend much time on the bills currently being monitored by this Committee.

1. End of 2024/2025 Session Legislative Activity:

- **A-3810 (Miller)** - Requires adoption of policy addressing job-related issues of pregnant firefighters. Signed into law on January 7, 2026 as P.L.2025, c.192. (MONITOR)
- **A-5195 (Miller)** - Requires producer of certain firefighting equipment containing perfluoroalkyl and polyfluoroalkyl substances to provide written notice to purchaser; prohibits sale, manufacture, and distribution of certain firefighting equipment containing intentionally added perfluoroalkyl and polyfluoroalkyl substances. Signed into law on January 20, 2026 as P.L.2025, c.373. (MONITOR)
- **A-6177 (Stanley)** - Includes minimum number of firefighting personnel for public employer as term and condition of employment for purpose of collective bargaining under certain circumstances; provides for dispute resolution procedure. Released by the Assembly Appropriations Committee on December 18, 2025 was last at second reading in the Assembly. (MONITOR)
- **S-2373 (Beach)** - Provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Signed into law on January 14, 2026 as P.L.2025,

c.272. (MONITOR) - Mr. Bent advised that he is pleased to see this bill as a “monitored” bill as we saw significant amendments from the original bill and in turn the “Freiman” bill, which was signed into law following our concerns with the selection of mental health professionals which now includes selection by both the employer and employee. In response to Mr. Bent addressing and thanking the leadership team of the MEL, noting much of our concerns we brought to the attention of the Administration within the final days and considered our concerns as legitimate, Mr. Grubb said the Department of Community Affairs was tremendous in their assistance, we are quite grateful.

- **S-4722 (Smith)** - Creates Joint Blue Ribbon Task Force on Impacts of Climate Change on Property Insurance. Released by the Senate Environment Committee on December 11, 2025 and was last at second reading in the Senate. (SUPPORT)

2. Legislative Activity from the Current 2026/2027 Session:

- **S-687 (Smith)** - Creates Joint Blue Ribbon Task Force on Impacts of Climate Change on Property Insurance. Mr. Bent said this bill is scheduled to be heard by the Senate Environment Committee on February 12, 2026. (SUPPORT)
- **S-1379 (Lagana)** - Provides workers' compensation benefits for certain public safety workers who developed illness or injury as result of responding to September 11, 2001 terrorist attacks. Released by the Senate Labor Committee on February 5, 2026 and second referenced to the Senate Budget & Appropriations Committee. (copy of MEL opposition letter was reviewed) (OPPOSE) Mr. Bent said the issue with the bill is the attempt to treat the developed illness/injury as a workers compensation claim dating back to 2001 wherein all monies have been expended. Senator Johnson from Bergen County recognized and agreed with our concerns as the cost for the benefits should not be placed on the surrounding towns that responded rather they should be spread out throughout the state.
- **S-2781 (Johnson)** - Includes minimum number of firefighting personnel for public employer as term and condition of employment for purpose of collective bargaining under certain circumstances; provides for dispute resolution procedure. Released by the Senate Labor Committee on February 5, 2026 and now at second reading in the Senate. (MONITOR)

3. Reintroduction of Bill in the New Session:

Mr. Bent noted that we have had 109 bills reintroduced this session as follows: 25 Support; 25 Oppose and 59 Monitor. By comparison, at the end of the last session we were tracking 177 bills (36 Support; 33 Oppose; and 108 Monitor). Mr. Bent noted for the record that the “Beach” bill was reintroduced it’s original form however, it appears to have been a clerical error and withdrawn.

One item of note is the reintroduction of the Beach bill to provide employment protections for paid first responders diagnosed with PTSD (now S-3489). Despite it having been signed into law on January 14th, the Senator reintroduced it on February 9th.

Mr. Bent said the legislature has begun the interview process as a result of the Governor’s selection for the various commission leaders and advised the Governor will provide the State of the Budget address in early March.

In response to Mr. Grubb’s inquiry about the State Health Benefits Program, Mr. Bent stated that no action is currently being taken. However, on the local level, the Mayors are involved in negotiations with the current administration, which has now transitioned to Governor Sherrill and includes union participation. There are still unresolved questions regarding plan design, committee membership, and Title 78 protections, particularly concerning local government representation.

4. Minutes - November 19, 2025 were reviewed as distributed.

Motion to approve the MEL Legislative Committee minutes of November 19, 2025 as presented.

Motion:	Commissioner Laureigh
Secon:	Chairman Franz
Vote:	Unanimous

- 5. MEL Legislative Tracking List -** as of February 12, 2026 was reviewed as distributed.

Next Committee meeting will take place in April – Save the Date will be distributed.

From: Tina Zaverzence
Sent: Tuesday, March 10, 2026 9:32 AM
Cc: Tina Zaverzence
Subject: Volunteer New Jersey Board Members' Best Practices - MSI NOW

TRAINING ANNOUNCEMENT



VOLUNTEER NEW JERSEY BOARD MEMBERS' BEST PRACTICES

This new [MSI NOW](#) training focuses on the legal and procedural requirements that apply to individuals who have been appointed to volunteer board positions in New Jersey to assist them in ethically, legally, and faithfully performing their appointed position. Topics reviewed include the NJ Local Government Ethics Act, Open Public Meetings Act, Open Public Records Act, board bylaws, harassment laws and policies, and the local government's social media policy.

The course is available ondemand in the [MSI Learning Management System](#). It can be taken individually or in a group setting.

[MSI NOW Group Sign-in Sheets](#) (On-Demand Classes in the MSI LMS): You are responsible for recording the learning in the MSI LMS. Please follow the step-by-step instructions to record each class. If you email an MSI NOW group sign-in sheet, it will be returned, and you will be provided with the instructions to complete it.

Questions?

Call: MSI Helpline 866-661-5120

Email: MSI@jamontgomery.com

Please note this email is being sent "bcc" to Fund Commissioners, Safety Coordinators, Risk Managers, JIF Executive Directors, and Training Administrators.



Municipal Excess Liability Residual Claims Fund

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

January 9, 2026

Memo to: Executive Committee
 Municipal Excess Liability Joint Insurance Fund

From: Commissioner Adam Brewer

Re: RCF 2026 Reorganization Meeting

The Executive Director reporting on the following:

Executive Committee Nominations: RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2026 Executive Committee and Alternates.

2026 Executive Committee
Joseph Criscuolo, Central, Chairperson
Michael Razze, TRICO JIF, Secretary
Paul Tomasko, Bergen JIF
Thomas Nolan, Monmouth JIF
Megan Champney Kweselait, Suburban Municipal
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
James Pacanowski - Atlantic JIF
Michael Mevoli – Camden JIF
Gary Jeffas – Suburban Metro JIF
Kevin Aberant – PMM JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2026 RCF Claims Committee:

RCF Claims Committee
Joseph Criscuolo, Central, Chairperson
Michael Razze, TRICO JIF, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-26 Fund Professionals and Service Organizations: The RCF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2026, 2027 and 2028. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2026.

The Board of Fund Commissioners confirmed the following:

2026 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services (holdover on month-to-month basis on expiring terms)
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage

Resolution 2-26 Appointing Qualified Purchasing Agent: The RCF Board awarded the professional services contract without competitive bidding to Laracy Associates LLC. to serve as the fund's Qualified Purchasing Agent.

Resolution 3-26 Appointing Independent Accountant: The RCF Board awarded a professional services contract without competitive bidding to Derek Macchia to serve as the Fund's independent accountant.

Resolution 4-26 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing TD Bank as the Fund's Banking Manager.

Resolution 5-26 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 6-26 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2026 Meeting Schedule & 2027 Reorganization		
March 20, 2026	Forsgate Country Club	11:30 am
June 15, 2026	Forsgate Country Club	11:30 am
September 14, 2026	Forsgate County Club	11:30 am
October 19, 2026	Forsgate County Club	11:30 am
January 11, 2027	Forsgate County Club	11:30 am

The RCF Claims Committee will meet via teleconference at 9:30AM on the following dates: January 7, March 18, May 6, June 3, July 15, September 9, October 14 and December 2, 2026. The committee is also scheduled to meet January 6, 2027.

Effective March 1, 2026 the RCF will publish all legal notices on its webpage is designated for official notices – <https://njmel.org/nj-residual-claims-fund/> and the webpage will include a hyperlink to the Secretary of State’s legal notices website.

Resolution 7-26 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 8-26 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and PERMA Account Manager as Assistant Fund Secretary.

Resolution 9-26 Risk Management Plan: The Board adopted the 2026 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Claims Committee: The Claims Review Committee met on December 3, 2025 and January 7, 2026 at 9:30 AM via teleconference.

Next Meeting: The next meeting of the RCF will be March 20, 2026 at 11:30 AM at Forsgate Country Club.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday January 15, 2026
To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund
From: PERMA Risk Management Services

2026 Reorganization: The Cyber JIF conducted its 2026 Reorganization meeting. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Joy Tozzi	Mid-Jersey JIF
Secretary	Adam Brewer	Morris JIF
Executive Committee		
	Megan Champney	Suburban Municipal JIF
	James Gant	Monmouth JIF
	Michael Mevoli	Camden JIF
	Bernard Rutkowski	NJUA JIF
	Marc Schrieks	South Bergen JIF

Executive Committee Alternates

James Pacanowski	Atlantic JIF
Corey Gallo	Bergen JIF
Erin Provenzano	Burlco JIF
Casey Wagner	Central JIF
Alan Pine	FIRST JIF
Matthew von der Hayden	Ocean JIF
Frank Elenio	PAIC JIF
John Clarke	PHA JIF
Kevin Aberant	PMM JIF
James Ulrich	Self-Insurers JIF
Gary Jeffas	Suburban Metro JIF
Michael Razze	Trico JIF

The Board of Fund Commissioners adopted Fund Year 2026 resolutions noted below:

Contracts & Professional Services: The Cyber JIF Board of Commissioners made the decision to re-appoint one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Resolution 1-26 Fund Attorney	Susan Sharpe, Esquire of Dorsey & Semrau
Resolution 2-26 Underwriting Manager	Conner Strong & Buckelew
Resolution 3-26 Treasurer	Charles Cuccia
Resolution 4-26 Actuary	The Actuarial Advantage
Resolution 5-26 Auditor	Nisivoccia LLP
Resolution 6-26 Claims Administrator	CB Claims LLC
Resolution 7-26 Qualified Purchasing Agent	The Canning Group LLC
Resolution 8-26 Local JIF Coordinator	Perma Risk Management Services

Resolution 9-26 Local JIF Coordinator	PEGAS
Resolution 10-26 Local JIF Coordinator	Risk & Loss Managers (RLM)
Resolution 11-26 Local JIF Coordinator	Risk Program Administrators (RPA)
Resolution 12-26 Executive Director	Perma Risk Management Services
Resolution 13-26 Deputy Executive Director	Risk Program Administrators
Resolution 14-26 Planning Consultant	Risk & Loss Managers, Inc.
Resolution 15-26 Independent Accountant	Laracy Associates, LLC

Reorganization Resolutions: The Resolutions necessary to undertake the 2026 Reorganization of the Fund were reviewed and adopted by the Board.

- Resolution 16-26 Fiscal Management Plan
- Resolution 17-26 Official Depository
- Resolution 18-26 Designation of Meeting Dates & Official Newspapers
- Resolution 19-26 Designation of Secretary as Custodian of Records
- Resolution 20-26 2026 Plan of Risk Management
- Resolution 21-26 2026 Remote Meeting Procedures/Public Access
- Resolution 22-26 Commissioner Meeting Attendance Compensation
- Resolution 23-26 EUS Cyber Liability Insurance Coverage
- Resolution 24-26 EUS Excess Cyber Liability Insurance Coverage

2026 Membership Adjustments: Effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

- Holmdel – Monmouth JIF
- West Orange - Central Jersey JIF

Effective January 1st the following public entities did not renew with their affiliated joint insurance funds (JIFs):

- Hopewell – Trico JIF
- Hamilton – Atlantic JIF
- Galloway – Atlantic JIF
- Matawan – Monmouth JIF
- Dover – Morris JIF
- Paramus – NJSI JIF

Operations Committee: Following the approval of the Operational Technology Framework addendum, which is not a requirement, at the November 25th meeting, Underwriting Manager contacted some utility authorities for input/review.

A meeting of the committee will be scheduled prior to the March Fund meeting to discuss several topics as identified by the Underwriting Manager.

Xcitium (D2) Cyber Security Training: Xcitium is asking each member to confirm Xcitium's (D2) communication and phishing emails are being received. To date, Xcitium has only received 40 confirmations. Part 2 of the Cyber Training is expected to be unlocked on March 31st.

Cyber Educational Series: The 2025 educational webinars have been uploaded to the secure site of the Cyber JIF videos section of the website. 2026 educational series will be announced shortly.

2026 and 2027 Meeting Schedule: Fund public meetings during the year 2026 are on the third Thursday of the following months, unless stated otherwise, at 1:30 PM via audio / video teleconference:

March 19, 2026

May 21, 2026

June 18, 2026

July 16, 2026

September 17, 2026

October 15, 2026

Tuesday, November 24, 2026

January 21, 2027 – Reorganizational Meeting



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES:

Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME:

9:00 AM – 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 – Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - John Geaney Esq, Capehart & Scatchard
 - Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting
 - James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services

Session #2 – Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
 - Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew
 - Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting
 - Representative from the NJ Department of Community Affairs (to be announced)

AVAILABLE AT NO COST TO MEMBERS

MEET THE SPEAKERS



John H. Geaney, Esq.
Shareholder, Co-Chair
Capehart Scatchard



Keith Hummel
Vice President, Law
Enforcement Risk Control
J.A. Montgomery Consulting



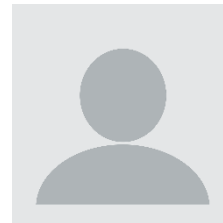
James Rhodes
Vice President, HIF Fund
Governance & Executive
Director
PERMA Risk Management
Services



**Edward Cooney, MBA,
CCIC**
Partner, Managing Account
Executive
Conner Strong & Buckelew



Paul Shives
Partner, Senior Director of
Safety Services
J.A. Montgomery Consulting



**Representative
(To Be Announced)**
NJ Department of Community
Affairs

SAVE MY SPOT

QUESTIONS? Please contact Jaine Testa at jainet@permainc.com.

Having trouble viewing this email? [Click here](#) to register.

Government Accounting Standards Board (GASB)

GASB 102 – Certain Risk Disclosures

GASB 102 requires disclosure of constraints and concentrations that could impact the organization being audited. Joint Insurance Funds (JIFs) are not insurance companies. They are governmental entities organized pursuant NJSA 40A:10 – 36 et seq that receive their income from member assessments (i.e. premium) and interest on funds held to settle outstanding claims. As governmental entities, they are exempt from a wide range of taxes and other charges assessed commercial insurance companies. This gives JIFs a considerable cost advantage as compared to commercial insurers. All profits for any given year are ultimately returned as dividends to members that participated in the JIF during that fund year. The timing of dividends is controlled by state regulation. However, claims are inherently subject to considerable variation. This is complicated by legislative and judicial action that have extended claims reporting and the right to reopen claims decades into the future. JIFs are not members of guarantee associations that cover some claims if a commercial insurer is unable to meet its obligations. To offset this risk, JIFs are indefinitely assessable on a joint and several basis. Under state law and JIF bylaws, JIFs may assess members including former members for any year that incurs a loss, even if that loss is not known for years. While this assures that claims will be paid, members must realize that their final ultimate cost cannot be definitively established until all claims are settled and the statute of limitations has tolled for the period they were members.

While the Joint Insurance Funds have a concentration from a membership standpoint, as described above, it is not a vulnerability, it actually is a strength of the JIF.

The JIF has strong governance from its governing body and leadership as well as oversight by the State of New Jersey Departments of Community Affairs and Department of Banking and Insurance.

As such, the requirement for disclosure in the December 31, 2025 Annual Audits is not required for the Joint Insurance Funds.



Emergency Communications

Organizing your public-facing responses

Adam Brewer, *Manager, Pequannock Township*;
Norris Clark, *Partner, Princeton Strategic Communications*

The Emergency Management Coordinator must organize all aspects of the local government's response to a disaster, including communications. The crisis communications plan must clearly designate the spokesperson and who is responsible for preparing the content. Every official must become fully versed in this plan upon election.

Developing a Crisis Communications Plan

Most local governments need two related plans—one for issues that fall under the scope of the Emergency Management Coordinator and a second to respond to other issues. The individual responsible for communications will probably be the same. When the Emergency Management Coordinator is involved, the Communications Director serves on the Local Emergency Management Planning Committee (LEPC). Otherwise, the Communications Director will report to either the local government's top elected official or CEO. In either case, the Communication Director must be able to act immediately.

Communications Planning

Determine who will be in overall command for each scenario and who will be the incident commander. Then identify who on the staff needs to be involved.

The Communications Director must develop factual, responsive messages for use by the organization and its representatives. All media and public inquiries should be referred to the authorized spokesperson. All other staff should be professional and helpful to the media by connecting them with the spokespeople but will neither speak to the media nor provide any information.

Do not release information until the crisis team manager has reviewed the situation and authorized the strategy. Quickly craft holding statement(s) to deliver interim responses. This demonstrates that local government is not stonewalling or being uncooperative.

1. "No comment" is never an acceptable response. If an answer is unknown or cannot be immediately answered, tell the inquirer you will get back to them, and do so. Let the inquirer know if the question cannot be answered due to a policy (e.g., sharing personnel information or HIPAA).
2. Personnel matters are to remain confidential except as required by the Open Public Meetings Act and the Open Public Records Act.

3. Communicate the scope and significance of the problems before promoting the solution. Once the solution is implemented, communicate the actions being taken to resolve the crisis. Avoid speculation or blame when little is known about the crisis's origins. Focus on mitigating the crisis and protecting public health and safety.
4. Keep in constant contact with key stakeholders: schools, utilities, hospitals, and neighboring towns.
5. Without guessing or speculating, create realistic, honest expectations of the actual risk and what the public can expect and whether protective actions are required. Do not communicate unverified numbers and quickly correct or clarify inaccurate/misleading statements.
6. Tap independent third parties, when possible, where their expertise is unique or pertinent.
7. Anticipate the needs of journalists, especially timeliness.
8. Designate a liaison to stay in touch with the victim's families. Show empathy for people and place their concerns above costs.
9. Ensure the quality of the communications itself does not become an issue. Stay on message.
10. At the end of the crisis, conduct a post-mortem evaluation: What worked well and what didn't? Were there any points of confusion?

6 Communications Steps from the CDC

- **Be First:** Crises are time sensitive. Communicating information quickly is crucial. For the public, the first source of information is often the preferred one.
- **Be Right:** Accuracy establishes credibility. Information can include what is known, what is unknown, and what is being done to fill the gaps.
- **Be Credible:** Honesty and truthfulness should not be compromised during crises.
- **Express Empathy:** Crises create harm and suffering that should be acknowledged. Addressing how people feel and the challenges they face builds trust/rapport.
- **Promote Action:** Giving people meaningful things to do calms anxiety, helps restore order, and promotes a sense of control.
- **Show Respect:** Respectful communication is particularly important when people feel vulnerable. Respectful communication promotes cooperation.

Municipal Excess Liability Joint Insurance Fund
Monthly Regulatory Filing Check List
Fund Year 2026 as of 3/13/26

<u>Item</u>	<u>Filing Status</u>
☐ 2026 Budget	Filed 12/16/25
☐ Risk Management Plan	Filed 2/11/26
☐ Cash Management Plan	Filed 2/11/26
☐ Reinsurance Policies	Filed by QPA
☐ 2026 Coverage Policies	Filed by Underwriting Manager
☐ Fund Officers & Commissioners	Filed 2/11/26
☐ 12/31/25 Unaudited Financials	To be filed
☐ 6/30/25 Unaudited Financials	To be filed
☐ Annual Audit	June 2026 Agenda Item
☐ Ethics Filings	2026 Filing to be issued April
☐ Budget Changes	4 th quarter
☐ Transfers	N/A
☐ Dividends	N/A
☐ Additional Assessments	Billed in 4 th Quarter
☐ Professional Changes	None
☐ Officer Changes	None
☐ Risk Management Plan Changes	None
☐ Bylaw Amendments	Fund Attorney filed 9/25/25
☐ New Members (JIFs)	None
☐ Withdrawals (JIFs)	None
☐ JIF Membership Renewals	
• Six (6) JIF Membership Renewals January 2025 and all received & filed with state agencies on 2/4/25.	
• Eleven (11) JIF Membership Renewals July 2025 and all received & filed with state agencies on 8/27/25.	
☐ Contracts – Compliance Chart	
• 2026-2028 Professional Service Agreements & all prior contract addendums (if applicable) are being distributed to professionals for review & signature.	

**Treasurer's Summary Report
March 20, 2026 Meeting**

1. Confirmation of Payments	Pages	Amount
January 2026 Supplemental	25-26	\$6,311,419.02
February 2026	27-28	\$2,558,502.80
2. Resolution 20-26		
Bills List for	Pages	Amount
March 2026	29	\$2,514,000.14
3. Confirmation of Transfers to Claims Accounts		
Month of	Pages	Amount
October 2025	36	\$1,224,316.45
November 2025	42	\$639,581.69
December 2025	48	\$3,279,007.77
4. Joint Cash Management & Investment (JCMI)	Pages	
December 2025	49	
January 2026	50	

MOTION TO CONFIRM PAYMENTS OF JANUARY 2026 SUPPLEMENTAL, FEBRUARY 2026, APPROVE RESOLUTION 21-26 MARCH 2026 BILLS LIST AND CONFIRM THE CLAIMS ACCOUNTS AS PRESENTED.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND SUPPLEMENTAL BILLS LIST

CONFIRMATION OF PAYMENTS

JANUARY 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS RCF FY 2013-ASSESSED 12/22	789,307.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS RCF FY 2012-ASSESSED 12/22	2,163,589.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS RCF FY 2008-ASSESSED 12/22	502,473.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS RCF FY 2011-ASSESSED 12/22	2,110,609.00
		5,565,978.00
Total Payments FY CLOSED		5,565,978.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CAMDEN COUNTY MUNI JIF	EPL CREDIT- 2024 ASSESSMENT BILL 1/26	500.00
		500.00
Total Payments FY 2024		500.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
Institute of Strategis Educ. Partners	04/25-05/25 COURSES 2707-2708 1/26	100.00
		100.00
THE SOURCING GROUP, LLC	25 LOM CONF. PROMO GIVEAWAYS 01/26	9,475.00
		9,475.00
PERMA	POSTAGE 12/25	252.91
PERMA	POSTAGE 11/25	121.33
		374.24
SHERATON ATLANTIC CITY	11/25 LEGISLATIVE COMM & BOARD MEETING	3,333.04
SHERATON ATLANTIC CITY	11/25 LEGISLATIVE COMM & BOARD MEETING	356.85
		3,689.89
ANDERSON KILL PC	12/25 PROF. SERVICES 01/26	1,804.00
		1,804.00
DORSEY & SEMRAU	LITIGATION MGMT FOR 12/25 INV 23024	7,796.42
		7,796.42
NJ ADVANCE MEDIA	A# 51031 INV 3693893 - 11053582 12/17/25	93.61
NJ ADVANCE MEDIA	A# 51031 INV 3693893- 11050072 12/4/25	103.40
		197.01
PRINCETON STRATEGIC COMMUNICATIONS GROUP LLC	BOOKS AND MAILERS IN 12/25	16,955.85
		16,955.85
TROPHY KING OF RAMSEY	33 ENGRAVED PLAQUES 01/26	710.00
		710.00
PUBLIC ALLIANCE INS COV FUND	2025 ASSESS. MODIFICATION-UNION 01/26	551.00
		551.00
GANNETT NEW YORK-NJ LOCALIQ	A# 1122517 INV 7480252-11918373 12/17/25	52.62
		52.62
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 12/25 INV 381261	246.00

		246.00
LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING FOR 12/25	390.00
LaMENDOLA ASSOCIATES, INC.	12/25 CONSULTATION SUPPORT 01/26	1,058.76
		1,448.76
ALLIED PRINTING AND GRAPHICS, CO INC	24/25 PERMA ANNUAL REPORTS/ MAILING 1/26	9,176.68
		9,176.68
	Total Payments FY 2025	52,577.47

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	MANAGED CARE 01/26	50,283.75
		50,283.75
QUAL-LYNX	XS WC TPA FEES FOR 01/26 - QL26-1219	60,568.03
QUAL-LYNX	COMPUTER ACCESS FEE 01/26 QL26-1218	1,623.65
		62,191.68
BIS SAFETY SOFTWARE USA INC	1/26 MONTHLY FEE/SUBSCR & COURSES	5,963.04
		5,963.04
CB CLAIMS LLC	TPA FEES FOR 01/26	40,358.26
CB CLAIMS LLC	01/26 DISBURSEMENTS	90.00
		40,448.26
J. A. MONTGOMERY RISK CONTROL	MSI ADMIN 01/26	138,852.17
		138,852.17
PERMA	ADMIN FEE 01/26	176,042.83
		176,042.83
LARACY ASSOCIATES LLC	TREASURER FEE 01/26	2,432.00
		2,432.00
NEWTECH SERVICES, INC.	WEB SERVICE FOR 01/26	190.00
		190.00
PRINCETON PUBLIC AFFAIRS GROUP INC.	01/26 RETAINER INV 25188	5,000.00
		5,000.00
FORSGATE COUNTRY CLUB	CATER 01/26 MEETING- FCC16209 01/26	3,003.10
		3,003.10
PRINCETON STRATEGIC COMMUNICATIONS GROUP LLC	MARKETING & APP FEE FOR 01/26	6,403.20
		6,403.20
ASSOCIATION OF GOVERNMENTAL RISK POOLS	CY2026 MEMBERSHIP DUES 01/26	12,937.09
		12,937.09
LARACY ASSOCIATES LLC	QPA SERVICES 01/26	2,000.00
		2,000.00
ACCESS	INV 11949079 DEPT 001 12/31/25	486.91
ACCESS	INV 11949078 DEPT 001-2 12/31/25	498.02
		984.93
CONNER STRONG & BUCKELEW	MEL OCEAN RMC 1ST INSTALL 2026	185,631.50
		185,631.50
	Total Payments FY 2026	692,363.55

TOTAL PAYMENTS ALL FUND YEARS \$6,311,419.02

Chairperson

Attest:

Dated _____

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

Treasurer

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

CONFIRMATION OF PAYMENTS

FEBRUARY 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
HOLMDEL TOWNSHIP	PROMISSORY NOTE EXECUTED. 1/5/26	331,000.00
		331,000.00
	Total Payments FY CLOSED	331,000.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA	2025 AATRIX 1099 FILING 02/26	110.97
		110.97
DUGH, HEWIT & DOMALWESKI, P.C.	ATTORNEY FEES 12/10/25-12/15/25	429.00
		429.00
WILDWOOD CREST BOROUGH OF	REIMB. FOR 2025 POLICE ACCREDITATION	1,000.00
		1,000.00
	Total Payments FY 2025	1,539.97

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	SAFETY NATL. XS WC. 2 OF 3 1/26-1/27	1,648,847.00
		1,648,847.00
QUALCARE, INC.	MANAGED CARE 02/26	50,283.75
		50,283.75
QUAL-LYNX	XS WC TPA FEES FOR 02/26 - QL26-1245	60,568.03
QUAL-LYNX	COMPUTER ACCESS FEE 02/26 QL26-1244	1,623.65
		62,191.68
BIS SAFETY SOFTWARE USA INC	2/26 MONTHLY FEE/SUBSCR & COURSES	7,639.40
		7,639.40
CB CLAIMS LLC	TPA FEES 02/26	40,358.26
CB CLAIMS LLC	02/26 DISBURSEMENTS	90.00
		40,448.26
J. A. MONTGOMERY RISK CONTROL	MSI ADMIN 02/26	138,852.17
		138,852.17
PERMA	POSTAGE 01/26	583.79
PERMA	ADMIN FEE 02/26	176,042.83
		176,626.62
LARACY ASSOCIATES LLC	TREASURER FEE 02/26	2,432.00
		2,432.00
DORSEY & SEMRAU	ATTO OPRA- Q1 2026 02/26	6,000.00
DORSEY & SEMRAU	LITIGATION MGMT FOR 01/26	3,115.00
DORSEY & SEMRAU	ATTORNEY FEES Q1 2026	11,250.00
		20,365.00

NEWTECH SERVICES, INC.	WEB SERVICE FOR 2/26/ VIDEOS 02/26	321.25 321.25
PRINCETON PUBLIC AFFAIRS GROUP INC.	02/26 RETAINER INV 25432	5,000.00 5,000.00
PJM CONSULTANTS LLC	01/26 MARKETING SERV.- SOUTHERN NJ	3,891.08 3,891.08
PRINCETON STRATEGIC COMMUNICATIONS GROUP LLC	MKT/ APP FEE FOR 02/26 & VIDEO FEE	21,599.20 21,599.20
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES FOR 02/26	4,797.34
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES FOR 01/26	4,797.34 9,594.68
LARACY ASSOCIATES LLC	QPA FEES 02/26	2,000.00 2,000.00
BENCHMARK SOLUTIONS, LLC	SUBSCRIPTION BALANCE 1/1/26-1/31/26	500.00
BENCHMARK SOLUTIONS, LLC	SUBSCRIPTION 2/2/26-2/28/26	6,750.00 7,250.00
LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING FOR 01/26	390.00
LaMENDOLA ASSOCIATES, INC.	CONSULTATION SUPPORT FOR 1/26	352.92 742.92
CONNER STRONG & BUCKELEW	WC UNDERWRITING MGR FEE 02/26	1,850.58
CONNER STRONG & BUCKELEW	WC UNDERWRITING MGR FEE 01/26	1,850.58
CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE FOR 01/26	8,333.33
CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE FOR 02/26	8,333.33 20,367.82
PATHWAYS GOVERNMENT RELATIONS LLC	PROF. SERVICES FOR Q1 2026	7,510.00 7,510.00
Total Payments FY 2026		2,225,962.83
TOTAL PAYMENTS ALL FUND YEARS		\$2,558,502.80

Chairperson

Attest:

Dated _____

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

Treasurer

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 2□26

MARCH 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CB CLAIMS LLC	2025 1099 FEE 03/26	465.00 465.00
J. A. MONTGOMERY RISK CONTROL	2025 TRAINING ABOVE CONTRACT DEPOSIT	222,612.50
J. A. MONTGOMERY RISK CONTROL	REIMB. LEADERSHIP WORKBOOKS 03/26	4,102.00 226,714.50
IRFAN A. BORA	12/16/25 AUDIT COMM. MEETING 03/26	1,500.00 1,500.00
TOWNSHIP OF WINSLOW	2025 POLICE ACCREDITATION 03/26	1,000.00 1,000.00
CITY OF OCEAN CITY	2025 POLICE ACCREDITATION 03/26	1,000.00 1,000.00
ELIZABETH RANDALL	12/16/25 AUDIT COMMITTEE MEETING 3/26	1,500.00 1,500.00
Total Payments FY 2025		232,179.50

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	SAFETY NATL. XS WC. 3 OF 3 03/26	1,648,847.00 1,648,847.00
QUALCARE, INC.	MANAGED CARE FEES 03/26	50,283.75 50,283.75
QUAL-LYNX	XS WC TPA FEES FOR 03/26 - QL26-1308	60,568.03
QUAL-LYNX	COMPUTER ACCESS FEE 03/26 QL26-1307	1,623.65 62,191.68
BIS SAFETY SOFTWARE USA INC	MONTHLY FEE/SUBSCR. FOR 02/26	7,661.70 7,661.70
CB CLAIMS LLC	TPA FEES FOR 03/26	40,358.26
CB CLAIMS LLC	DISBURSEMENTS FOR 03/26	90.00 40,448.26
J. A. MONTGOMERY RISK CONTROL	MSI ADMIN 03/26	138,852.17 138,852.17
VANGUARD CLAIMS ADMINISTRATION	PROPERTY TPA FEE FOR 03/26	37,500.00
VANGUARD CLAIMS ADMINISTRATION	PROPERTY TPA FEE FOR 01/26	37,500.00
VANGUARD CLAIMS ADMINISTRATION	PROPERTY TPA FEE FOR 02/26	37,500.00 112,500.00

PERMA	POSTAGE 02/26	173.34
PERMA	ADMIN FEE 03/26	176,042.83
		176,216.17
LARACY ASSOCIATES LLC	TREASURER FEE 03/26	2,432.00
		2,432.00
ANDERSON KILL PC	PROF. SERVICES FOR 01/26 INV 329093	1,406.00
		1,406.00
DORSEY & SEMRAU	LITIGATION MGMT FOR 02/26	3,324.50
		3,324.50
NEWTECH SERVICES, INC.	WEB SERVICE FOR 3/26	233.75
		233.75
PJM CONSULTANTS LLC	02/26 MARKETING SERV- SOUTHERN NJ	3,891.08
		3,891.08
NJ ADVANCE MEDIA	A# 51031 INV 3860167- 11071287 2/28/26	118.80
NJ ADVANCE MEDIA	A# 51031 INV 3860167-11067473 2/5/26	76.54
		195.34
PRINCETON STRATEGIC COMMUNICATIONS GROUP LLC	MKT /APP FEE FOR 03/26 INV 6314	6,501.20
		6,501.20
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES FOR 03/26	4,797.34
		4,797.34
LARACY ASSOCIATES LLC	QPA FEES 03/26	2,000.00
		2,000.00
BENCHMARK SOLUTIONS, LLC	SUBSCRIPTION 3/1/26-3/31/26	6,750.00
		6,750.00
USA TODAY MEDIA CORP	A# 1122517 INV 7574838-12088614 2/18/26	41.85
USA TODAY MEDIA CORP	A# 1122517 INV 7574838-12056914 3/5/26	31.98
USA TODAY MEDIA CORP	A# 1122517 INV 7574838-12062276 2/8/26	17.55
		91.38
ACCESS	INV 12013819 DEPT 001 01/31/26	459.35
ACCESS	INV 12013818 DEP 001-2 01/31/26	451.14
		910.49
NJ STATE LEAGUE OF MUNICIPALITIES	11/26 NJSLOM CONF. BOOTH DEPOSIT 03/26	1,750.00
		1,750.00
LaMENDOLA ASSOCIATES, INC.	CONSULTATION SUPPORT FOR 02/26	352.92
		352.92
CONNER STRONG & BUCKELEW	WC UNDERWRITING MGR FEE 03/26	1,850.58
CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE 03/26	8,333.33
		10,183.91
	Total Payments FY 2026	2,281,820.64
	TOTAL PAYMENTS ALL FUND YEARS	\$2,514,000.14

Chairperson

Attest:

Dated

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

Treasurer

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2025 Month Ending: October								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	49,668,730.05	4,978,383.24	37,098,764.06	(2,684,365.58)	594,779.94	3,397,462.65	1,844,290.60	94,898,044.97
RECEIPTS								
Assessments	948,259.84	162,016.23	833,203.75	57,210.07	325,607.77	14,643.35	1,815,559.36	4,156,500.36
Refunds	0.00	0.00	121,737.77	132.76	0.00	0.00	52,532.20	174,402.73
Invest Pymnts	168,347.02	16,873.71	126,703.35	276.48	16,289.23	11,515.34	24,179.64	364,184.77
Invest Adj	2,589.49	259.55	1,948.94	4.25	250.56	177.12	371.92	5,601.83
Subtotal Invest	170,936.51	17,133.26	128,652.29	280.73	16,539.79	11,692.46	24,551.56	369,786.60
TOTAL	1,119,196.35	179,149.49	1,083,593.81	57,623.56	350,647.56	26,335.81	2,634,013.12	5,450,559.69
EXPENSES								
Claims Transfers	8,671.15	0.00	207,943.94	0.00	0.00	0.00	1,007,701.36	1,224,316.45
Expenses	0.00	0.00	0.00	0.00	601,022.02	0.00	0.00	601,022.02
Other *	3,947.00	0.00	11,252.28	0.00	7,260.64	0.00	0.00	22,459.92
TOTAL	12,618.15	0.00	219,196.22	0.00	608,282.66	0.00	1,007,701.36	1,847,798.39
END BALANCE	50,775,308.24	5,157,532.73	37,963,161.65	(2,626,742.02)	337,144.84	3,423,798.46	3,470,602.36	98,500,806.27

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2025						
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	10,969,890.75	282,814.83	8,245,155.44	(909,270.50)	(759,683.17)	230,971.44	5,097,586.49	23,157,465.27
RECEIPTS								
Assessments	948,259.84	162,016.23	833,203.75	57,210.07	325,607.77	14,643.35	1,815,559.36	4,156,500.36
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	37,181.31	958.57	27,946.10	0.00	0.00	782.85	17,277.74	84,146.57
Invest Adj	571.92	14.74	429.86	0.00	0.00	12.04	265.76	1,294.32
Subtotal Invest	37,753.23	973.31	28,375.96	0.00	0.00	794.89	17,543.50	85,440.89
Other *	0.00	0.00	0.00	0.00	8,500.00	0.00	0.00	8,500.00
TOTAL	986,013.07	162,989.54	861,579.71	57,210.07	334,107.77	15,438.24	1,833,102.86	4,250,441.25
EXPENSES								0.00
Claims Transfers	0.00	0.00	57,791.46	0.00	0.00	0.00	961,061.86	1,018,853.32
Expenses	0.00	0.00	0.00	0.00	601,022.02	0.00	0.00	601,022.02
Other *	0.00	0.00	0.00	0.00	7,260.64	0.00	0.00	7,260.64
TOTAL	0.00	0.00	57,791.46	0.00	608,282.66	0.00	961,061.86	1,627,135.98
END BALANCE	11,955,903.81	445,804.37	9,048,943.69	(852,060.43)	(1,033,858.06)	246,409.68	5,969,627.49	25,780,770.54

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2024						
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	19,703,413.28	2,022,497.86	13,288,735.70	(68,301.93)	1,350,489.55	508,734.86	2,036,321.59	38,841,890.91
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	66,782.68	6,855.05	45,040.79	0.00	4,577.34	1,724.30	6,901.90	131,882.06
Invest Adj	1,027.24	105.44	692.81	0.00	70.41	26.52	106.16	2,028.58
Subtotal Invest	67,809.92	6,960.49	45,733.60	0.00	4,647.75	1,750.82	7,008.06	133,910.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	67,809.92	6,960.49	45,733.60	0.00	4,647.75	1,750.82	7,008.06	133,910.64
EXPENSES								
Claims Transfers	0.00	0.00	9,657.49	0.00	0.00	0.00	46,639.50	56,296.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	9,657.49	0.00	0.00	0.00	46,639.50	56,296.99
END BALANCE	19,771,223.20	2,029,458.35	13,324,811.81	(68,301.93)	1,355,137.30	510,485.68	1,996,690.15	38,919,504.56

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2023						
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	13,421,047.32	1,276,094.01	7,309,973.42	(1,643,460.72)	59,154.81	384,790.08	(1,718,736.00)	19,088,862.92
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	52,532.20	52,532.20
Invest Pymnts	45,489.25	4,325.19	24,776.40	0.00	200.50	1,304.21	0.00	76,095.55
Invest Adj	699.71	66.53	381.11	0.00	3.08	20.06	0.00	1,170.49
Subtotal Invest	46,188.96	4,391.72	25,157.51	0.00	203.58	1,324.27	0.00	77,266.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	46,188.96	4,391.72	25,157.51	0.00	203.58	1,324.27	52,532.20	129,798.24
EXPENSES								
Claims Transfers	0.00	0.00	36,105.12	0.00	0.00	0.00	0.00	36,105.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	3,947.00	0.00	11,252.28	0.00	0.00	0.00	0.00	15,199.28
TOTAL	3,947.00	0.00	47,357.40	0.00	0.00	0.00	0.00	51,304.40
END BALANCE	13,463,289.28	1,280,485.73	7,287,773.53	(1,643,460.72)	59,358.39	386,114.35	(1,666,203.80)	19,167,356.76
	-5727.79				-1651.21		7379	

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2022						
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	3,600,192.31	1,214,084.34	7,651,181.42	(144,905.07)	172,275.90	379,360.78	(679,699.08)	12,192,490.60
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	6,238.63	132.76	0.00	0.00	0.00	6,371.39
Invest Pymnts	12,202.48	4,115.01	25,932.89	0.00	583.91	1,285.80	0.00	44,120.09
Invest Adj	187.70	63.30	398.90	0.00	8.98	19.78	0.00	678.66
Subtotal Invest	12,390.18	4,178.31	26,331.79	0.00	592.89	1,305.58	0.00	44,798.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12,390.18	4,178.31	32,570.42	132.76	592.89	1,305.58	0.00	51,170.14
EXPENSES								
Claims Transfers	1,652.54	0.00	45,502.44	0.00	0.00	0.00	0.00	47,154.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,652.54	0.00	45,502.44	0.00	0.00	0.00	0.00	47,154.98
END BALANCE	3,610,929.95	1,218,262.65	7,638,249.40	(144,772.31)	172,868.79	380,666.36	(679,699.08)	12,196,505.76

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2021							
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	1,974,186.39	182,892.20	887,228.81	81,572.65	77,030.40	1,893,605.49	(2,891,182.40)	2,205,333.54
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	6,691.30	619.89	3,007.17	276.48	261.09	6,418.18	0.00	17,274.11
Invest Adj	102.92	9.54	46.26	4.25	4.02	98.72	0.00	265.71
Subtotal Invest	6,794.22	629.43	3,053.43	280.73	265.11	6,516.90	0.00	17,539.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	741,370.00	741,370.00
TOTAL	6,794.22	629.43	3,053.43	280.73	265.11	6,516.90	741,370.00	758,909.82
EXPENSES								
Claims Transfers	7,018.61	0.00	35,654.40	0.00	0.00	0.00	0.00	42,673.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,018.61	0.00	35,654.40	0.00	0.00	0.00	0.00	42,673.01
END BALANCE	1,973,962.00	183,521.63	854,627.84	81,853.38	77,295.51	1,900,122.39	(2,149,812.40)	2,921,570.35

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	Closed FY							
Month Ending:	October							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	(3,451,476.58)	0.00	0.00	(3,451,476.58)
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	(3,451,476.58)	0.00	0.00	(3,451,476.58)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	1988 WC									
Month Ending:	October									
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL		
OPEN BALANCE	0.00	0.00	(283,510.72)	0.00	0.00	0.00	0.00	0.00	(283,510.72)	
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	115,499.14	0.00	0.00	0.00	0.00	0.00	115,499.14	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	115,499.14	0.00	0.00	0.00	0.00	0.00	115,499.14	
EXPENSES										
Claims Transfers	0.00	0.00	23,233.03	0.00	0.00	0.00	0.00	0.00	23,233.03	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	23,233.03	0.00	0.00	0.00	0.00	0.00	23,233.03	
END BALANCE	0.00	0.00	(191,244.61)	0.00	0.00	0.00	0.00	0.00	(191,244.61)	

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Surplus Trigger									
Month Ending:	October									
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL		
OPEN BALANCE	0.00	0.00	0.00	0.00	3,146,989.03	0.00	0.00	3,146,989.03		
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Invest Pymnts	0.00	0.00	0.00	0.00	10,666.39	0.00	0.00	10,666.39		
Invest Adj	0.00	0.00	0.00	0.00	164.07	0.00	0.00	164.07		
Subtotal Invest	0.00	0.00	0.00	0.00	10,830.46	0.00	0.00	10,830.46		
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
TOTAL	0.00	0.00	0.00	0.00	10,830.46	0.00	0.00	10,830.46		
0										
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
END BALANCE	0.00	0.00	0.00	0.00	3,157,819.49	0.00	0.00	3,157,819.49		

Month	October
Current Fund Year	2025

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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025 Month Ending: November								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	50,775,308.24	5,157,532.73	37,963,161.65	(2,626,742.02)	337,144.84	3,423,798.46	3,470,602.36	98,500,806.27
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,000.00	0.00	(38,768.32)	0.00	0.00	0.00	256,207.36	222,439.04
Invest Pymnts	205,608.73	20,884.83	154,501.85	331.46	19,528.06	13,864.28	32,258.68	446,977.89
Invest Adj	2,490.61	252.99	1,871.53	4.02	236.55	167.94	390.76	5,414.40
Subtotal Invest	208,099.34	21,137.82	156,373.38	335.48	19,764.61	14,032.22	32,649.44	452,392.29
Other *	(5,000.00)	0.00	0.00	0.00	0.00	0.00	823,144.00	818,144.00
 TOTAL	 208,099.34	 21,137.82	 117,605.06	 335.48	 19,764.61	 14,032.22	 1,112,000.80	 1,492,975.33
EXPENSES								
Claims Transfers	42.00	0.00	170,182.84	0.00	0.00	0.00	469,356.85	639,581.69
Expenses	0.00	0.00	0.00	0.00	565,270.32	0.00	0.00	565,270.32
Other *	0.00	0.00	12,018.92	0.00	23,920.81	0.00	0.00	35,939.73
TOTAL	42.00	0.00	182,201.76	0.00	589,191.13	0.00	469,356.85	1,240,791.74
END BALANCE	50,983,365.58	5,178,670.55	37,898,564.95	(2,626,406.54)	(232,281.68)	3,437,830.68	4,113,246.31	98,752,989.86

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2025						
Month Ending:	November							
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property
								TOTAL
OPEN BALANCE		11,955,903.81	445,804.37	9,048,943.69	(852,060.43)	(1,033,858.06)	246,409.68	5,969,627.49
RECEIPTS								
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	2,975.00
Invest Pymnts		48,414.05	1,805.23	36,642.65	0.00	0.00	997.81	24,173.31
Invest Adj		586.46	21.87	443.86	0.00	0.00	12.09	292.82
Subtotal Invest		49,000.51	1,827.10	37,086.51	0.00	0.00	1,009.90	24,466.13
Other *		0.00	0.00	0.00	0.00	0.00	0.00	62,500.00
TOTAL		49,000.51	1,827.10	37,086.51	0.00	0.00	1,009.90	89,941.13
EXPENSES								0.00
Claims Transfers		0.00	0.00	4,636.00	0.00	0.00	0.00	422,781.19
Expenses		0.00	0.00	0.00	0.00	565,270.32	0.00	0.00
Other *		0.00	0.00	0.00	0.00	23,920.81	0.00	0.00
TOTAL		0.00	0.00	4,636.00	0.00	589,191.13	0.00	422,781.19
END BALANCE		12,004,904.32	447,631.47	9,081,394.20	(852,060.43)	(1,623,049.19)	247,419.58	5,636,787.43

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR		2024						
Month Ending:	November							
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property
								TOTAL
OPEN BALANCE		19,771,223.20	2,029,458.35	13,324,811.81	(68,301.93)	1,355,137.30	510,485.68	1,996,690.15
RECEIPTS								
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	170,524.60
Invest Pymnts		80,061.28	8,218.06	53,957.28	0.00	5,487.47	2,067.15	8,085.37
Invest Adj		969.81	99.55	653.60	0.00	66.47	25.04	97.94
Subtotal Invest		81,031.09	8,317.61	54,610.88	0.00	5,553.94	2,092.19	8,183.31
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		81,031.09	8,317.61	54,610.88	0.00	5,553.94	2,092.19	178,707.91
EXPENSES								
Claims Transfers		0.00	0.00	10,132.17	0.00	0.00	0.00	0.00
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	10,132.17	0.00	0.00	0.00	0.00
END BALANCE		19,852,254.29	2,037,775.96	13,369,290.52	(68,301.93)	1,360,691.24	512,577.87	2,175,398.06

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2023							
Month Ending:	November								
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE		13,463,289.28	1,280,485.73	7,287,773.53	(1,643,460.72)	59,358.39	386,114.35	(1,666,203.80)	19,167,356.76
RECEIPTS									
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00	0.00	0.00	(11,514.21)	(11,514.21)
	Invest Pymnts	54,518.03	5,185.18	29,510.99	0.00	240.36	1,563.53	0.00	91,018.09
	Invest Adj	660.39	62.81	357.48	0.00	2.91	18.94	0.00	1,102.53
	Subtotal Invest	55,178.42	5,247.99	29,868.47	0.00	243.27	1,582.47	0.00	92,120.62
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	55,178.42	5,247.99	29,868.47	0.00	243.27	1,582.47	(11,514.21)	80,606.41
EXPENSES									
	Claims Transfers	0.00	0.00	91,519.51	0.00	0.00	0.00	46,575.66	138,095.17
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other *	0.00	0.00	12,018.92	0.00	0.00	0.00	0.00	12,018.92
	TOTAL	0.00	0.00	103,538.43	0.00	0.00	0.00	46,575.66	150,114.09
END BALANCE		13,518,467.70	1,285,733.72	7,214,103.57	(1,643,460.72)	59,601.66	387,696.82	(1,724,293.67)	19,097,849.08

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2022							
Month Ending:	November								
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE		3,610,929.95	1,218,262.65	7,638,249.40	(144,772.31)	172,868.79	380,666.36	(679,699.08)	12,196,505.76
RECEIPTS									
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00	0.00	0.00	54,852.12	54,852.12
	Invest Pymnts	14,622.04	4,933.21	30,930.21	0.00	700.01	1,541.46	0.00	52,726.93
	Invest Adj	177.12	59.76	374.67	0.00	8.48	18.67	0.00	638.70
	Subtotal Invest	14,799.16	4,992.97	31,304.88	0.00	708.49	1,560.13	0.00	53,365.63
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	14,799.16	4,992.97	31,304.88	0.00	708.49	1,560.13	54,852.12	108,217.75
EXPENSES									
	Claims Transfers	0.00	0.00	38,326.62	0.00	0.00	0.00	0.00	38,326.62
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	38,326.62	0.00	0.00	0.00	0.00	38,326.62
END BALANCE		3,625,729.11	1,223,255.62	7,631,227.66	(144,772.31)	173,577.28	382,226.49	(624,846.96)	12,266,396.89

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2021							
Month Ending:	November							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	1,973,962.00	183,521.63	854,627.84	81,853.38	77,295.51	1,900,122.39	(2,149,812.40)	2,921,570.35
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,000.00	0.00	(38,768.32)	0.00	0.00	0.00	39,369.85	5,601.53
Invest Pymnts	7,993.33	743.15	3,460.72	331.46	313.00	7,694.33	0.00	20,535.99
Invest Adj	96.83	9.00	41.92	4.02	3.79	93.20	0.00	248.76
Subtotal Invest	8,090.16	752.15	3,502.64	335.48	316.79	7,787.53	0.00	20,784.75
Other *	(5,000.00)	0.00	0.00	0.00	0.00	0.00	760,644.00	755,644.00
TOTAL	8,090.16	752.15	(35,265.68)	335.48	316.79	7,787.53	800,013.85	782,030.28
EXPENSES								
Claims Transfers	42.00	0.00	24,375.17	0.00	0.00	0.00	0.00	24,417.17
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42.00	0.00	24,375.17	0.00	0.00	0.00	0.00	24,417.17
END BALANCE	1,982,010.16	184,273.78	794,986.99	82,188.86	77,612.30	1,907,909.92	(1,349,798.55)	3,679,183.46

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	Closed FY							
Month Ending:	November							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	(3,451,476.58)	0.00	0.00	(3,451,476.58)
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	(3,451,476.58)	0.00	0.00	(3,451,476.58)

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		1988 WC							
Month Ending:		November							
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE		0.00	0.00	(191,244.61)	0.00	0.00	0.00	0.00	(191,244.61)
RECEIPTS									
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES									
	Claims Transfers	0.00	0.00	1,193.37	0.00	0.00	0.00	0.00	1,193.37
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	1,193.37	0.00	0.00	0.00	0.00	1,193.37
END BALANCE		0.00	0.00	(192,437.98)	0.00	0.00	0.00	0.00	(192,437.98)

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		Surplus Trigger							
Month Ending:		November							
		Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE		0.00	0.00	0.00	0.00	3,157,819.49	0.00	0.00	3,157,819.49
RECEIPTS									
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Invest Pymnts	0.00	0.00	0.00	0.00	12,787.22	0.00	0.00	12,787.22
	Invest Adj	0.00	0.00	0.00	0.00	154.90	0.00	0.00	154.90
Subtotal Invest		0.00	0.00	0.00	0.00	12,942.12	0.00	0.00	12,942.12
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00	12,942.12	0.00	0.00	12,942.12
	0								
EXPENSES									
	Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE		0.00	0.00	0.00	0.00	3,170,761.61	0.00	0.00	3,170,761.61

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Month
Current Fund Year

November
2025

Policy Year	Coverage	1.	2.	3.	4.	5.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November
2025	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	57,791.46	4,636.00	0.00	62,427.46	62,427.46
	Faith.Perf.	950,000.00	0.00	0.00	950,000.00	950,000.00
	Property	2,990,163.85	422,781.19	2,975.00	3,409,970.04	3,409,970.04
	Total	3,997,955.31	427,417.19	2,975.00	4,422,397.50	4,422,397.50
2024	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,288,231.17	10,132.17	0.00	1,298,363.34	1,298,363.34
	Faith.Perf.	379,620.64	0.00	0.00	379,620.64	379,620.64
	Property	5,731,656.19	0.00	170,524.60	5,561,131.59	5,561,131.59
	Total	7,399,508.00	10,132.17	170,524.60	7,239,115.57	7,239,115.57
2023	Liability	1,251,997.24	0.00	0.00	1,251,997.24	1,251,997.24
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	2,939,573.13	91,519.51	0.00	3,031,092.64	3,030,722.64
	Faith.Perf.	1,883,591.00	0.00	0.00	1,883,591.00	1,883,591.00
	Property	7,121,217.11	46,575.66	(11,514.21)	7,179,306.98	7,179,306.98
	Total	13,196,378.48	138,095.17	(11,514.21)	13,345,987.86	13,345,617.86
2022	Liability	8,575,151.00	0.00	0.00	8,575,151.00	8,575,151.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,793,384.35	38,326.62	0.00	1,831,710.97	1,839,036.40
	Faith.Perf.	334,923.34	0.00	0.00	334,923.34	334,856.96
	Property	7,097,793.28	0.00	54,852.12	7,042,941.16	7,042,941.16
	Total	17,801,251.97	38,326.62	54,852.12	17,784,726.47	17,791,985.52
2021	Liability	12,119,594.71	42.00	5,000.00	12,114,636.71	12,114,636.71
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	3,130,667.91	24,375.17	(38,768.32)	3,193,811.40	3,118,737.35
	Faith.Perf.	144,635.61	0.00	0.00	144,635.61	144,635.61
	Property	15,983,378.60	0.00	39,369.85	15,944,008.75	15,944,610.28
	Total	31,378,276.83	24,417.17	5,601.53	31,397,092.47	31,322,619.95
Closed FY	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Property	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
1988 WC	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	274,836.22	1,193.37	0.00	276,029.59	276,029.59
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	274,836.22	1,193.37	0.00	276,029.59	276,029.59
Surplus Trigger	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
TOTAL		74,048,206.81	639,581.69	222,439.04	74,465,349.46	74,397,765.99

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2025 Month Ending: December								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	50,983,365.58	5,178,670.55	37,898,564.95	(2,626,406.54)	(232,281.68)	3,437,830.68	4,113,246.31	98,752,989.86
RECEIPTS								
Assessments	4,393,633.37	750,680.22	3,860,536.60	265,075.11	1,508,659.45	67,847.98	8,412,148.11	19,258,580.84
Refunds	135,927.15	0.00	91,080.52	66.38	0.00	0.00	7,111,646.66	7,338,720.71
Invest Pymnts	111,585.57	11,334.38	83,368.48	179.88	10,598.06	7,524.27	17,098.27	241,688.91
Invest Adj	1,485.31	150.88	1,109.71	2.39	141.07	100.15	227.60	3,217.11
Subtotal Invest	113,070.88	11,485.26	84,478.19	182.27	10,739.13	7,624.42	17,325.87	244,906.02
Other *	0.00	0.00	0.00	0.00	116,900.92	0.00	0.00	116,900.92
TOTAL	4,642,631.40	762,165.48	4,036,095.31	265,323.76	1,636,299.50	75,472.40	15,541,120.64	26,959,108.49
EXPENSES								
Claims Transfers	456,782.72	0.00	595,275.92	(66.38)	0.00	0.00	2,227,015.51	3,279,007.77
Expenses	0.00	0.00	0.00	0.00	622,129.68	0.00	0.00	622,129.68
Other *	0.00	0.00	5,411.85	0.00	102,311.18	0.00	0.00	107,723.03
TOTAL	456,782.72	0.00	600,687.77	(66.38)	724,440.86	0.00	2,227,015.51	4,008,860.48
END BALANCE	55,169,214.27	5,940,836.03	41,333,972.49	(2,361,016.40)	679,576.96	3,513,303.08	17,427,351.44	121,703,237.87

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2025							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	12,004,904.32	447,631.47	9,081,394.20	(852,060.43)	(1,623,049.19)	247,419.58	5,636,787.43	24,943,027.37
RECEIPTS								
Assessments	4,393,633.37	750,680.22	3,860,536.60	265,075.11	1,508,659.45	67,847.98	8,412,148.11	19,258,580.84
Refunds	0.00	0.00	19,895.32	0.00	0.00	0.00	0.00	19,895.32
Invest Pymnts	26,274.73	979.72	19,876.14	0.00	0.00	541.52	12,337.05	60,009.16
Invest Adj	349.74	13.04	264.57	0.00	0.00	7.21	164.22	798.78
Subtotal Invest	26,624.47	992.76	20,140.71	0.00	0.00	548.73	12,501.27	60,807.94
Other *	0.00	0.00	0.00	0.00	12,500.00	0.00	0.00	12,500.00
TOTAL	4,420,257.84	751,672.98	3,900,572.63	265,075.11	1,521,159.45	68,396.71	8,424,649.38	19,351,784.10
EXPENSES								0.00
Claims Transfers	0.00	0.00	6,006.94	0.00	0.00	0.00	2,207,576.12	2,213,583.06
Expenses	0.00	0.00	0.00	0.00	622,129.68	0.00	0.00	622,129.68
Other *	0.00	0.00	0.00	0.00	7,311.18	0.00	0.00	7,311.18
TOTAL	0.00	0.00	6,006.94	0.00	629,440.86	0.00	2,207,576.12	2,843,023.92
END BALANCE	16,425,162.17	1,199,304.45	12,975,959.89	(586,985.33)	(731,330.61)	315,816.29	11,853,860.69	41,451,787.55

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2024							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	19,852,254.29	2,037,775.96	13,369,290.52	(68,301.93)	1,360,691.24	512,577.87	2,175,398.06	39,239,686.01
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	195,000.00	195,000.00
Invest Pymnts	43,449.96	4,460.01	29,260.91	0.00	2,978.10	1,121.86	4,761.22	86,032.06
Invest Adj	578.36	59.37	389.49	0.00	39.64	14.93	63.38	1,145.17
Subtotal Invest	44,028.32	4,519.38	29,650.40	0.00	3,017.74	1,136.79	4,824.60	87,177.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,028.32	4,519.38	29,650.40	0.00	3,017.74	1,136.79	199,824.60	282,177.23
EXPENSES								
Claims Transfers	0.00	0.00	9,638.72	0.00	0.00	0.00	15,737.86	25,376.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	9,638.72	0.00	0.00	0.00	15,737.86	25,376.58
END BALANCE	19,896,282.61	2,042,295.34	13,389,302.20	(68,301.93)	1,363,708.98	513,714.66	2,359,484.80	39,496,486.66

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2023							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	13,518,467.70	1,285,733.72	7,214,103.57	(1,643,460.72)	59,601.66	387,696.82	(1,724,293.67)	19,097,849.08
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	29,587.41	2,814.04	15,789.26	0.00	130.45	848.54	0.00	49,169.70
Invest Adj	393.84	37.46	210.17	0.00	1.74	11.29	0.00	654.50
Subtotal Invest	29,981.25	2,851.50	15,999.43	0.00	132.19	859.83	0.00	49,824.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,981.25	2,851.50	15,999.43	0.00	132.19	859.83	0.00	49,824.20
EXPENSES								
Claims Transfers	0.00	0.00	35,279.66	0.00	0.00	0.00	2,500.00	37,779.66
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	5,411.85	0.00	0.00	0.00	0.00	5,411.85
TOTAL	0.00	0.00	40,691.51	0.00	0.00	0.00	2,500.00	43,191.51
END BALANCE	13,548,448.95	1,288,585.22	7,189,411.49	(1,643,460.72)	59,733.85	388,556.65	(1,726,793.67)	19,104,481.77

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2022							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	3,625,729.11	1,223,255.62	7,631,227.66	(144,772.31)	173,577.28	382,226.49	(624,846.96)	12,266,396.89
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	135,927.15	0.00	0.00	66.38	0.00	0.00	0.00	135,993.53
Invest Pymnts	7,935.51	2,677.30	16,702.21	0.00	379.90	836.57	0.00	28,531.49
Invest Adj	105.63	35.64	222.32	0.00	5.06	11.14	0.00	379.79
Subtotal Invest	8,041.14	2,712.94	16,924.53	0.00	384.96	847.71	0.00	28,911.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	143,968.29	2,712.94	16,924.53	66.38	384.96	847.71	0.00	164,904.81
EXPENSES								
Claims Transfers	213,700.26	0.00	253,068.28	(66.38)	0.00	0.00	600.00	467,302.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	213,700.26	0.00	253,068.28	(66.38)	0.00	0.00	600.00	467,302.16
END BALANCE	3,555,997.14	1,225,968.56	7,395,083.91	(144,639.55)	173,962.24	383,074.20	(625,446.96)	11,963,999.54

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	2021							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	1,982,010.16	184,273.78	794,986.99	82,188.86	77,612.30	1,907,909.92	(1,349,798.55)	3,679,183.46
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	71,185.20	0.00	0.00	0.00	6,916,646.66	6,987,831.86
Invest Pymnts	4,337.96	403.31	1,739.96	179.88	169.87	4,175.78	0.00	11,006.76
Invest Adj	57.74	5.37	23.16	2.39	2.26	55.58	0.00	146.50
Subtotal Invest	4,395.70	408.68	1,763.12	182.27	172.13	4,231.36	0.00	11,153.26
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,395.70	408.68	72,948.32	182.27	172.13	4,231.36	6,916,646.66	6,998,985.12
EXPENSES								
Claims Transfers	243,082.46	0.00	269,319.50	0.00	0.00	0.00	601.53	513,003.49
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	243,082.46	0.00	269,319.50	0.00	0.00	0.00	601.53	513,003.49
END BALANCE	1,743,323.40	184,682.46	598,615.81	82,371.13	77,784.43	1,912,141.28	5,566,246.58	10,165,165.09

SUMMARY OF CASH TRANSACTIONS								
FUND YEAR	Closed FY							
Month Ending:	December							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	(3,451,476.58)	0.00	0.00	(3,451,476.58)
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	104,400.92	0.00	0.00	104,400.92
TOTAL	0.00	0.00	0.00	0.00	104,400.92	0.00	0.00	104,400.92
EXPENSES								
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	95,000.00	0.00	0.00	95,000.00
TOTAL	0.00	0.00	0.00	0.00	95,000.00	0.00	0.00	95,000.00
END BALANCE	0.00	0.00	0.00	0.00	(3,442,075.66)	0.00	0.00	(3,442,075.66)

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	1988 WC								
Month Ending:	December								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL	
OPEN BALANCE	0.00	0.00	(192,437.98)	0.00	0.00	0.00	0.00	(192,437.98)	
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EXPENSES									
Claims Transfers	0.00	0.00	21,962.82	0.00	0.00	0.00	0.00	21,962.82	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	21,962.82	0.00	0.00	0.00	0.00	21,962.82	
END BALANCE	0.00	0.00	(214,400.80)	0.00	0.00	0.00	0.00	(214,400.80)	

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	Surplus Trigger								
Month Ending:	December								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	TOTAL	
OPEN BALANCE	0.00	0.00	0.00	0.00	3,170,761.61	0.00	0.00	3,170,761.61	
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	6,939.74	0.00	0.00	6,939.74	
Invest Adj	0.00	0.00	0.00	0.00	92.37	0.00	0.00	92.37	
Subtotal Invest	0.00	0.00	0.00	0.00	7,032.11	0.00	0.00	7,032.11	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	7,032.11	0.00	0.00	7,032.11	
0									
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
END BALANCE	0.00	0.00	0.00	0.00	3,177,793.72	0.00	0.00	3,177,793.72	

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Month
Current Fund Year

December
2025

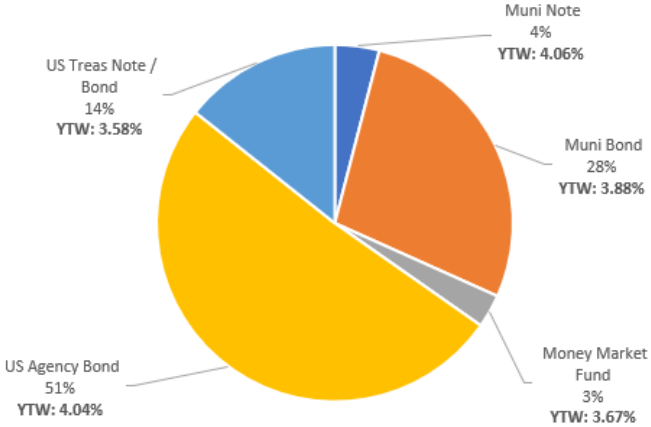
Policy Year	Coverage	1.	2.	3.	4.	5.
		Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December
2025	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	62,427.46	6,006.94	19,895.32	48,539.08	48,539.08
	Faith.Perf.	950,000.00	0.00	0.00	950,000.00	950,000.00
	Property	3,409,970.04	2,207,576.12	0.00	5,617,546.16	5,617,546.16
	Total	4,422,397.50	2,213,583.06	19,895.32	6,616,085.24	6,616,085.24
2024	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,298,363.34	9,638.72	0.00	1,308,002.06	1,308,002.06
	Faith.Perf.	379,620.64	0.00	0.00	379,620.64	379,620.64
	Property	5,561,131.59	15,737.86	195,000.00	5,381,869.45	5,381,869.45
	Total	7,239,115.57	25,376.58	195,000.00	7,069,492.15	7,069,492.15
2023	Liability	1,251,997.24	0.00	0.00	1,251,997.24	1,251,997.24
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	3,031,092.64	35,279.66	0.00	3,066,372.30	3,066,372.30
	Faith.Perf.	1,883,591.00	0.00	0.00	1,883,591.00	1,883,591.00
	Property	7,179,306.98	2,500.00	0.00	7,181,806.98	7,181,806.98
	Total	13,345,987.86	37,779.66	0.00	13,383,767.52	13,383,767.52
2022	Liability	8,575,151.00	213,700.26	135,927.15	8,652,924.11	8,652,924.11
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,831,710.97	253,068.28	0.00	2,084,779.25	2,084,779.25
	Faith.Perf.	334,923.34	(66.38)	66.38	334,790.58	334,790.58
	Property	7,042,941.16	600.00	0.00	7,043,541.16	7,043,541.16
	Total	17,784,726.47	467,302.16	135,993.53	18,116,035.10	18,116,035.10
2021	Liability	12,114,636.71	243,082.46	0.00	12,357,719.17	12,357,719.17
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	3,193,811.40	269,319.50	71,185.20	3,391,945.70	3,370,707.24
	Faith.Perf.	144,635.61	0.00	0.00	144,635.61	144,635.61
	Property	15,944,008.75	601.53	6,916,646.66	9,027,963.62	9,027,963.62
	Total	31,397,092.47	513,003.49	6,987,831.86	24,922,264.10	24,901,025.64
Closed FY	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Property	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
1988 WC	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	276,029.59	21,962.82	0.00	297,992.41	297,992.41
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	276,029.59	21,962.82	0.00	297,992.41	297,992.41
Surplus Trigger	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
TOTAL		74,465,349.46	3,279,007.77	7,338,720.71	70,405,636.52	70,384,398.06

Muni Excess Liability Joint Insurance Fund

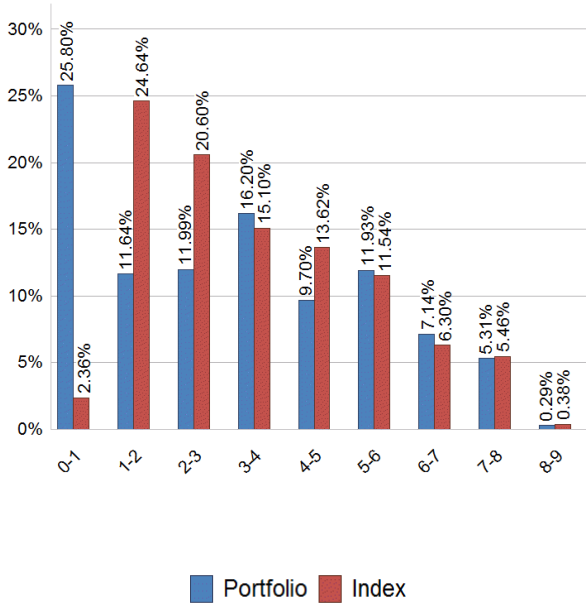
As of 12/31/2025		
Portfolio Total Par	\$	346,955,000
Principal Market Value	\$	331,106,096
Accrued Interest	\$	11,542,994
Market Value Plus Accrued	\$	342,649,090
Total Revenue YTD	\$	13,036,742
NAV	\$	10.6790
Average Maturity (yrs)		3.79
Modified Duration		3.12
Book Yield		2.84%
Yield to Maturity / Call		3.90%
Projected Coupon Income	\$	9,122,501

As of 12/31/2025	QTD	YTD	1YR	Since Inception
MEL (Gross)	1.16%	6.29%	6.29%	4.53%
Bloomberg Govt Intermediate	1.15%	6.50%	6.50%	3.84%

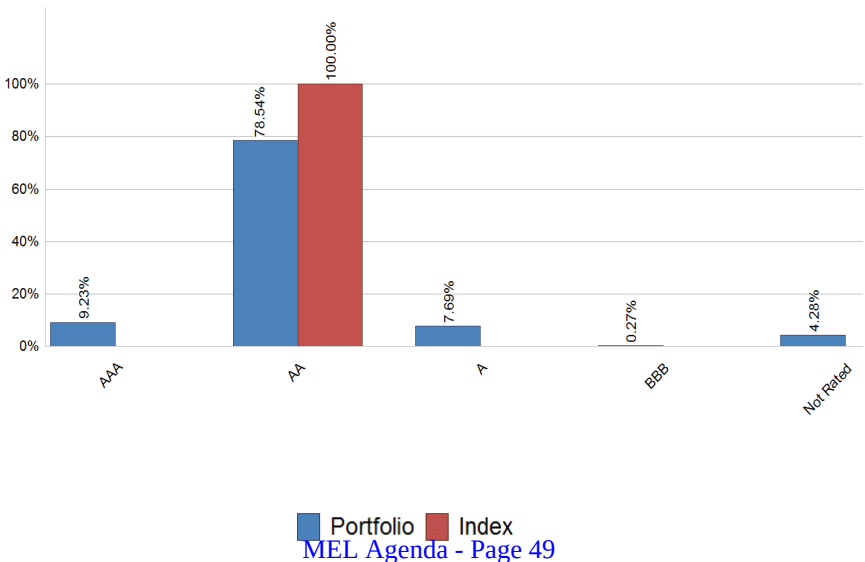
*account funding inception 2/3/23



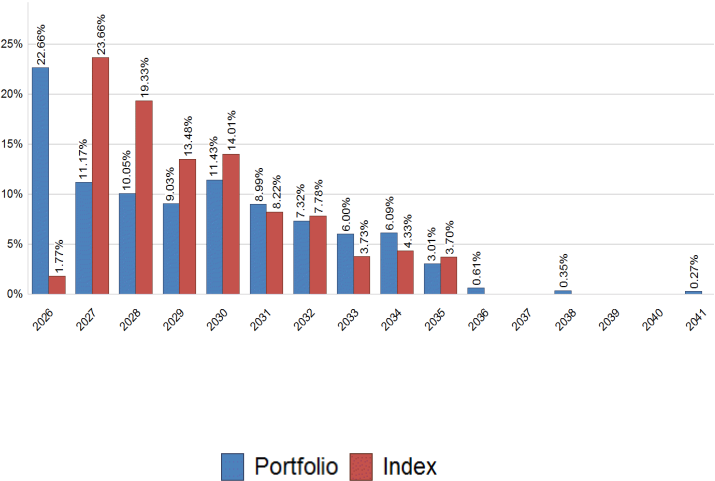
Modified Duration



Rating



Maturity

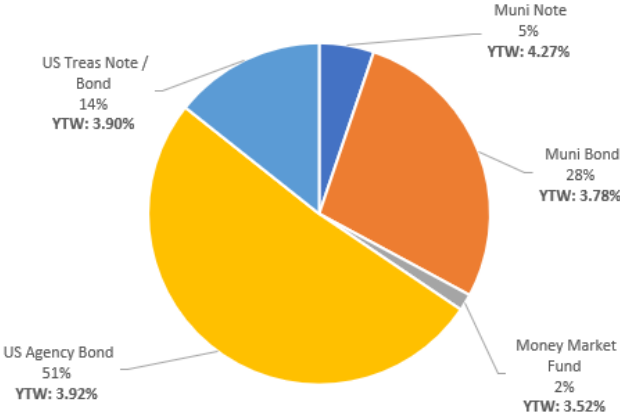


Muni Excess Liability Joint Insurance Fund

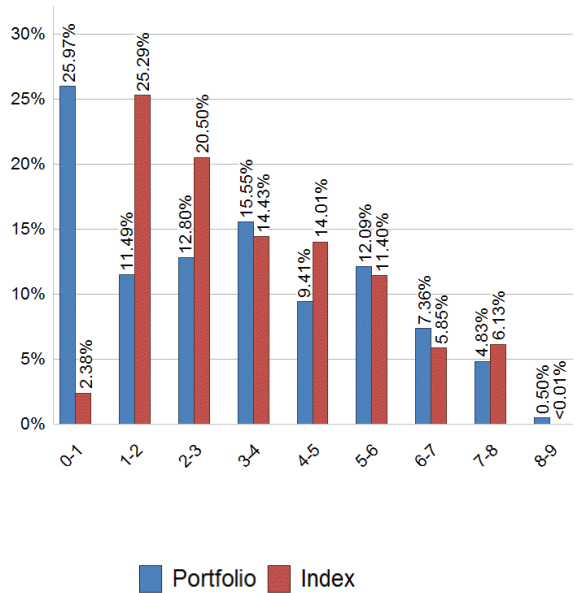
As of 01/31/2026		
Portfolio Total Par	\$	347,472,000
Principal Market Value	\$	336,481,461
Accrued Interest	\$	7,062,011
Market Value Plus Accrued	\$	343,543,472
Total Revenue YTD	\$	1,437,704
NAV	\$	10.7057
Average Maturity (yrs)		3.67
Modified Duration		3.06
Book Yield		2.84%
Yield to Maturity / Call		3.86%
Projected Coupon Income	\$	8,957,551

As of 01/31/2026	QTD	YTD	1YR	Since Inception
MEL (Gross)	0.26%	0.22%	5.97%	4.49%
Bloomberg Govt Intermediate	0.01%	0.01%	5.93%	3.73%

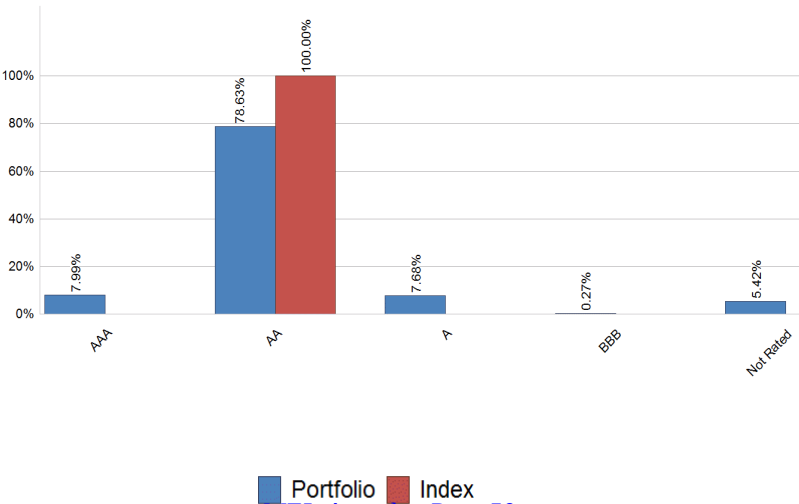
*account funding inception 2/3/23



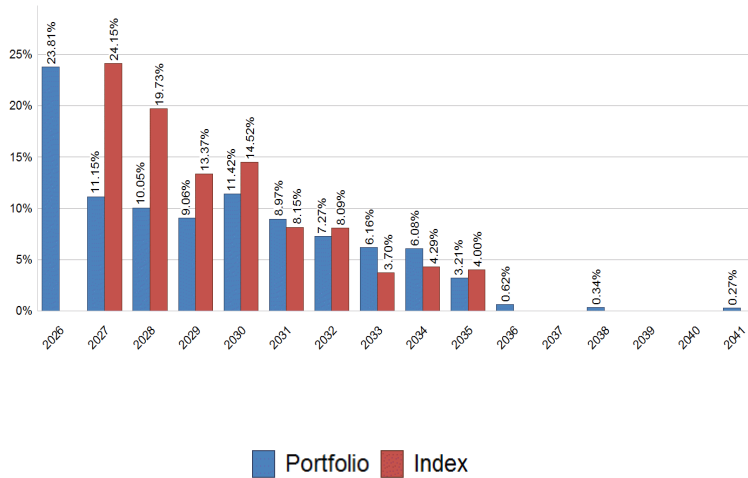
Modified Duration



Rating



Maturity





**MEL JIF
SAVINGS AND PENETRATION SUMMARY**

2026									
	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	258	86	179	79	69%	\$ 388,353.15	\$ 155,437.91	\$ 232,915.24	60%
FEBRUARY	254	80	204	50	80%	\$ 912,212.33	\$ 404,649.86	\$ 507,562.47	56%
TOTALS	512	166	383	129	75%	\$ 1,300,565.48	\$ 560,087.77	\$ 740,477.71	57%

2025									
	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	296	86	220	76	74%	\$ 1,259,381.62	\$ 454,154.41	\$ 805,227.21	64%
FEBRUARY	271	82	208	63	77%	\$ 618,872.96	\$ 341,900.24	\$ 276,972.72	45%
MARCH	242	87	178	64	74%	\$ 1,491,458.03	\$ 482,838.00	\$ 1,008,620.03	68%
APRIL	280	98	212	68	76%	\$ 1,578,926.09	\$ 598,820.83	\$ 980,105.26	62%
MAY	237	87	175	62	74%	\$ 2,635,951.25	\$ 1,478,533.78	\$ 1,157,417.47	44%
JUNE	239	84	182	57	76%	\$ 2,109,898.29	\$ 653,590.18	\$ 1,456,308.11	69%
JULY	416	120	341	75	82%	\$ 2,519,245.21	\$ 770,530.94	\$ 1,748,714.27	69%
AUGUST	219	78	168	51	77%	\$ 614,008.75	\$ 80,786.07	\$ 533,222.68	87%
SEPTEMBER	327	87	264	63	81%	\$ 775,236.31	\$ 201,547.75	\$ 573,688.56	74%
OCTOBER	323	99	243	80	75%	\$ 424,067.22	\$ 186,090.50	\$ 237,976.72	56%
NOVEMBER	243	85	207	36	85%	\$ 297,181.65	\$ 119,648.70	\$ 177,532.95	60%
DECEMBER	271	91	208	63	77%	\$ 1,509,053.88	\$ 377,510.53	\$ 1,131,543.35	75%
TOTALS	3364	1084	2606	758	77%	\$15,833,281.26	\$ 5,745,951.93	\$10,087,329.33	64%



MEL JIF
Charges/Savings by Specialty
January/February 2026

Specialty - In Network	Charges	Approved	Savings	% of Savings	# of Bills
Plastic/Reconstructive Surgery	\$ 261,243.00	\$ 96,174.77	\$ 165,068.23	63%	2
Hospital	\$ 198,848.84	\$ 74,777.61	\$ 124,071.23	62%	6
Physical Therapy/Occupational Therapy	\$ 106,942.88	\$ 23,086.12	\$ 83,856.76	78%	191
Anesthesia/Pain Management	\$ 83,421.49	\$ 28,173.80	\$ 55,247.69	66%	48
Ambulatory Surgery Center	\$ 40,220.64	\$ 25,988.78	\$ 14,231.86	35%	4
Ortho/Neuro	\$ 40,112.00	\$ 13,708.55	\$ 26,403.45	66%	41
Psychiatry	\$ 25,475.02	\$ 20,637.07	\$ 4,837.95	19%	30
Medical Transportation	\$ 21,600.00	\$ 9,045.00	\$ 12,555.00	58%	14
MRI/Radiology	\$ 17,728.16	\$ 3,288.77	\$ 14,439.39	81%	9
Behavioral Health	\$ 7,585.00	\$ 3,677.73	\$ 3,907.27	52%	13
Internal Medicine	\$ 4,141.00	\$ 925.41	\$ 3,215.59	78%	6
Durable Medical Equipment	\$ 3,998.16	\$ 3,198.52	\$ 799.64	20%	1
General Surgery	\$ 3,585.00	\$ 1,151.07	\$ 2,433.93	68%	10
Laboratory Services	\$ 1,064.00	\$ 798.00	\$ 266.00	25%	1
Infectious Disease	\$ 713.00	\$ 371.39	\$ 341.61	48%	2
Hematology	\$ 491.50	\$ 116.05	\$ 375.45	76%	1
Ophthalmology	\$ 420.00	\$ 105.85	\$ 314.15	75%	1
Otolaryngology (ENT)	\$ 405.00	\$ 160.18	\$ 244.82	60%	2
Physical Medicine & Rehabilitation	\$ 300.00	\$ 159.00	\$ 141.00	47%	1
TOTALS	\$ 818,294.69	\$ 305,543.67	\$ 512,751.02	63%	383
Specialty - Out of Network	Charges	Approved	Savings	% of Savings	# of Bills
Hospital	\$ 362,693.78	\$ 181,346.89	\$ 181,346.89	50%	1
Home Health	\$ 29,130.00	\$ 13,600.30	\$ 15,529.70	53%	13
Infusion Therapy	\$ 18,220.00	\$ 9,469.91	\$ 8,750.09	48%	11
Ortho/Neuro	\$ 14,449.56	\$ 6,410.72	\$ 8,038.84	56%	11
Durable Medical Equipment	\$ 13,145.52	\$ 10,676.13	\$ 2,469.39	19%	4
Psychiatry	\$ 12,380.00	\$ 10,590.28	\$ 1,789.72	14%	24
MRI/Radiology	\$ 10,270.05	\$ 7,610.35	\$ 2,659.70	26%	10
Anesthesia/Pain Management	\$ 9,917.00	\$ 7,589.99	\$ 2,327.01	23%	32
Behavioral Health	\$ 7,400.00	\$ 3,114.52	\$ 4,285.48	58%	4
Laboratory Services	\$ 3,228.43	\$ 2,698.56	\$ 529.87	16%	9
Internal Medicine	\$ 702.00	\$ 702.00	\$ -	0%	6
Infectious Disease	\$ 405.00	\$ 405.00	\$ -	0%	2
Physical Medicine & Rehabilitation	\$ 270.00	\$ 270.00	\$ -	0%	1
Urology	\$ 59.45	\$ 59.45	\$ -	0%	1
TOTALS	\$ 482,270.79	\$ 254,544.10	\$ 227,726.69	47%	129

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

OPEN MINUTES

JANUARY 9, 2026

FORSGATE COUNTRY CLUB, MONROE NJ – 10:30AM

Chairman Tomasko called the meeting to order, the Assistant Secretary to read the statement of compliance open public meeting act and the pledge of allegiance was conducted.

Executive Director Hrubash said today's meeting would be the 2026 Reorganization meeting and first asked for a roll call of the outgoing 2025 Fund Commissioners.

ROLL CALL OF 2025 BOARD OF FUND COMMISSIONERS

Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Absent
Greg Franz	Edgewater – South Bergen JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
Megan Champney Kwesela	City of Summit- Suburban Municipal JIF	Present
Meghan Jack	Riverside Twp- Burlco JIF	Present
Adam Brewer	Pequannock Township – Morris JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Michael Razze	Pitman Borough - TRICO JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	East Windsor Twp - Mid-Jersey JIF	Present
Susan Danson	Maple Shade Twp- PMM JIF	Absent
Joseph Criscuolo	East Brunswick – Central JIF	Present
Frank Elenio	Ridgefield - PAIC JIF Representative	Absent
James Pacanowski	Atlantic JIF Representative	Present
Vincent Quatrone	Township of Little Falls – Sub Metro JIF	Absent
Micheal Mevoli	Borough of Brooklawn – Camden JIF	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Adm	PERMA Risk Management Services Joseph Hrubash, Cate Kiernan, Nancy A. Ghani
Attorney	Dorsey & Semrau Fred Semrau, Esq.
Auditor	Nisivoccia LLP Brian Ko
Actuary	The Actuarial Advantage Jamie Shooks
Ex Worker's Comp Claims Administrator	Qual-Lynx Kathy Kissane
Safety Director	JA Montgomery Risk Control Services Paul Shives, Brian Maitland
Treasurer	Matt Laracy
Excess Liability Claims Administrator	CB Claims LLC Christopher Botta, Laura Sable

Excess Property
Claims Administrator

Vanguard
Sarah Mentzer, Brian Gilliam, Erica Harmeyer

Underwriting Manager

Conner Strong & Buckelew
Edward Cooney, Jonathon Tavares

Lobbyist

Pathways
Paul Bent

Managed Care

QualCare
Lisa Gallo

Marketing Consultant

Acrisure
Amy Pieroni, Patti Fahy

ALSO PRESENT:

Jeff Frankenburger, Esq. Dorsey & Semrau
Tom Merchel, Conner Strong & Buckelew
Matt McArow Jr., GJEM Otterstedt Agency
Ezio Altamura GJEM Otterstedt Agency
Chuck Casagrande, Danskin Insurance Agency
John Casagrande, Danskin Insurance Agency
Alison Kelly, Danskin Insurance Agency
David Grubb, Executive Director (Emeritus)
Pauline Kontomanolis, Perma Risk Management Services
Don Sciolaro, Professional Insurance Associates, A World Company
Kamini Patel, Risk Program Administrators
Jennifer Conicella, Perma Risk Management Services
Robyn Walcoff, Perma Risk Management Services
Frank Covelli, Professional Insurance Associates, A World Company

MINUTES: Included in the agenda were the open minutes of November 19, 2025.

MOTION TO APPROVE NOVEMBER 19, 2025 OPEN MINUTES:

Moved:	Commissioner Ulrich
Second:	Commissioner Champney
Vote:	Unanimous – 1 Abstention (Commissioner Jack)

CORRESPONDENCE:

NONE

ELECTION OF CHAIRMAN, SECRETARY, FIVE MEMBER EXECUTIVE COMMITTEE AND EXECUTIVE ALTERNATES. Executive Director Hrubash said the MEL JIF conducts meeting as a Board of Fund Commissioners rather than Executive Committee when quorum of Board is achieved.

NOMINATIONS OPENED FOR CHAIRMAN, SECRETARY, FIVE MEMBER EXECUTIVE COMMITTEE AND SEVEN ALTERNATES.

Nominating Committee Chair Commissioner Ulrich presented the 2026 slate in the following motion:

VERONICA LAUREIGH AS CHAIRWOMAN; ADAM BREWER AS SECRETARY; COMMISSIONER GREG FRANZ, TOM NOLAN, MEGAN CHAMPNEY KWESELAIT, PAUL TOMASKO AND MICHAEL RAZZE AS FIVE MEMBER EXECUTIVE COMMITTEE AND; COMMISSIONERS JOHN CLARKE, BERNARD RUTKOWSKI, MEGHAN JACK, JAMES ULRICH, ROBERT MACFARLAND, JOY TOZZI, KEVIN ABERANT, JOSEPH

**CRISCUOLO, FRANK ELENIO, JAMES PACANOWSKI, GARY JEFFAS AND
MICHEAL MEVOLI TO BE APPOINTED AS REMAINING ALTERNATES FOR
FUND YEAR 2026:**

Moved: Commissioner Ulrich
Second: Commissioner Franz
Vote: Unanimous

Hearing no other nominations

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Moved: Commissioner Ulrich
Second: Commissioner Franz
Vote: Unanimous

FUND ATTORNEY ADMINISTERED OATH OF OFFICE TO THE BOARD OF FUND COMMISSIONERS. Fund Commissioners were asked to sign and submit their oaths to the Fund Attorney for signature.

Fund Attorney and Executive Director Hrubash said it would be appropriate to take a roll call of the 2026 Board of MEL Fund Commissioner

ROLL CALL OF 2026 BOARD OF FUND COMMISSIONERS

Veronica Laureigh, Chairwoman	Township of Lacey – Ocean JIF	Present
Adam Brewer, Secretary	Pequannock Township – Morris JIF	Present
Greg Franz	Edgewater – South Bergen JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Megan Champney Kweselait	City of Summit- Suburban Municipal JIF	Present
Paul Tomasko	Borough of Alpine – Bergen JIF	Present
Michael Razze	Pitman Borough - TRICO JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Absent
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
Meghan Jack	Riverside Twp- Burlco JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	East Windsor Twp - Mid-Jersey JIF	Present
Kevin Aberant	Moorestown Twp- PMM JIF	Present
Joseph Criscuolo	East Brunswick – Central JIF	Present
Frank Elenio	Ridgefield - PAIC JIF Representative	Absent
James Pacanowski	Atlantic JIF Representative	Present
Gary Jeffas	Secaucus Town – Sub Metro JIF	Present
Micheal Mevoli	Borough of Brooklawn – Camden JIF	Present

Commissioner Tomasko said it has been his pleasure to serve as MEL Chair for the past two years allowing for the opportunity to work closely with other Board members and MEL professionals. Commissioner Tomasko said it was his privilege to succeed Commissioner Joy Tozzi and he is now grateful to turn it over to Commissioner Veronica Laureigh. Chairwoman Laureigh thanked the commissioner for his kinds words and said she looked forward to her service. Chairwoman Laureigh welcomed new Commissioners Kevin Aberant and Gary Jeffas to the MEL Board and requested the Executive Director to conduct the 2026 reorganization.

2026 REORGANIZATION

Executive Director Hrubash said the 2026 Reorganization includes two sets of resolutions to be adopted: 1) Reorganizational & Excess Insurance Resolutions and 2) Contracts & Professional Services Resolutions to be approved. Executive Director Hrubash reported on the activity of the MEL sub-committees before proceeding with the two sets of resolutions to be adopted.

CONTRACTS AND PROFESSIONAL SERVICE RESOLUTIONS

Executive Director Hrubash reported the MEL follows procurement processes as guided by the MEL's Qualified Purchasing Agent (QPA) and NJ Local Public Contracts Law.

Executive Director Hrubash said the Management Committee met on December 22nd to review recommendations from the Claims Review Committee concerning 2026 appointments for excess property, workers' compensation and liability claims administrators. In particular, the Management Committee voted to appoint Vanguard to serve as excess property claims administrator effective January 1, 2026 to provide adequate time to begin the transition.

In addition, Executive Director Hrubash said Management Committee reviewed proposals in response to CC#25-02 (Actuary); CC#25-03 (Attorney); CC#25-12 (Legislative Agent); CC#25-14 (Strategic Planning/Communication Consultant) and CC#25-16 (Treasurer) and completed scoring worksheets. Responses for Strategic Planning failed to return addendum acknowledgment and as a result the Fund will be reissuing this RFP.

Executive Director Hrubash said Management Committee also met with the Fund Attorney and QPA and reviewed responses for CC#25-17 (Executive Director); CC#25-18 (Underwriting Manager – Workers' Compensation); CC#25-19 (Underwriting Manager - Property Casualty); CC#25-20 (Safety Director). The Management Committee minutes were included in the agenda for information, and the appointment resolutions reflect the Committee recommendations.

Executive Director Hrubash said the Coverage Committee met December 18, 2026 to review responses for CC#25-15 (Technical Writer); minutes of the meeting were included in the agenda for information. Responses for Technical Writer did not meet the minimum qualifications and as a result, the Fund will be reissuing this RFP.

Executive Director Hrubash said the Claims Committee met on December 10th to review responses to CC#25-05 (Claims Administrator Excess Liability Litigation), CC#25-06 (Claims Administrator Excess Property), CC#25-07 (Claims Administrator Excess Workers Compensation) and CC#25-13 (Managed Care). Minutes of the meeting were included in the agenda and the committee's recommendations are reflected in appointment resolution.

Executive Director Hrubash said the Audit Committee met on December 16th to review responses to CC#25-04 (Auditor); CC#25-10 (Internal Auditor-Financial Review); CC#25-11A (Internal Auditor-Insurance Review). Minutes of the meeting were included in the agenda and the committee's recommendations are reflected in appointment resolutions.

Executive Director Hrubash said the Safety & Education Committee members reviewed and scored responses received to the CC#25-20 (Safety Director); committee's recommendations are reflected in appointment resolutions.

Lastly, Executive Director Hrubash said the QPA prepared the reports outlining the recommendations and scoring results of the evaluation committees; copies of each of these reports were included in the agenda.

2026 REORGANIZATIONAL RESOLUTIONS

RESOLUTION 1-26 AUTHORIZING AWARD OF COMPETITIVE CONTRACTS AND

AWARD SUMMARY: Resolution submitted authorizing the award of competitive contracts for a three-year term commencing on January 1, 2026 and ending on December 31, 2028. Resolution noted the estimate three-year fees and the annual 2026 amount.

Award contracts by position are as follows: Auditor is Nisivoccia LLP, Attorney is Dorsey & Semrau, Excess Liability Claims Administrator is CB Claims LLC, Excess WC Administrator is Qual-Lynx, Excess Property Claims is Vanguard, Qual-Lyn is Managed Care Organization, Matthew Laracy is Treasurer, The Actuarial Advantage is Actuary, Pathways Government

Relations is Lobbyist, Carr, Riggs & Ingram is Internal Auditor-Financial Services, Baker Tilly is Internal Auditor-Insurance Services, PERMA Risk Management Services is Executive Director, Conner Strong & Buckelew is Underwriting Manager-WC, Property and Casualty and J.A. Montgomery is Safety Director.

RESOLUTION 2-26 RESOLUTION AUTHORIZING AN AGREEMENT FOR PROFESSIONAL SERVICES WITH MATTHEW CAVALLO, QUALIFIED PURCHASING AGENT OF LARACY ASSOCIATES LLC.

RESOLUTION 3-26 ESTABLISHING A FISCAL MANAGEMENT PLAN: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; and authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; and certifying Approval Officer for all Fund expenses.

Commissioner Greg Franz was designated as the additional MEL Commissioner signatory under items I, III and IV as authorized to sign checks from the official depository.

RESOLUTION 4-26 ESTABLISHING PUBLIC MEETING PROCEDURES: Resolution submitted to establish that the FUND shall hold public meetings during the year 2026 as follows: That the FUND shall hold public meetings during the year 2026 as follows: Friday March 20, 2026, Monday, June 15, 2026, Monday, September 14, 2026 and Wednesday, October 19, 2026 will be held at 10:30 am at the Forsgate Country Club-Monroe, Twp. NJ. The November 18, 2026 meeting will be held at 12:30PM at the Steel Pier Room - Sheraton Hotel Atlantic City. The 2027 Reorganization is scheduled for Monday January 11, 2027 at 10:30 am. in the Forsgate Country Club, Monroe Twp. NJ.

The MEL Claims Committee will meet at 9:45 am on January 9, 2026, March 20, 2026, June 15, 2026, September 14, 2026, October 19, 2026 and January 11, 2027 at the Forsgate Country Club, Monroe Township, NJ and at 9:30am on May 6, 2026, July 15, 2026 and December 2, 2026 via Teleconference/Zoom.

The MEL Management Committee will meet at 10:00 AM on February 5, 2026, March 5, 2026, April 2, 2026, May 7, 2026, July 14, 2026, August 6, 2026, September 29, 2026, November 5, 2026 and December 22, 2026 via virtual meeting.

The Fund newspapers are the Star Ledger (Newark) and the Courier Post (Cherry Hill) until March 1, 2026. Effective March 1, 2026 the MEL will publish all legal notices on its webpage designated for official notices – www.njmel.org. and said webpage will include a hyperlink to the Secretary of State's legal notices webpage.

RESOLUTION 5-26 ESTABLISHING A FUNDS RECORDS PROGRAM: Resolution submitted to establish a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Secretary.

RESOLUTION 6-26 ESTABLISHING REMOTE MEETING PROCEDURES DURING A DECLARED STATE OF EMERGENCY: Resolution establishing remote meeting procedures for public comment during a declared state of emergency.

RESOLUTION 7-26 DESIGNATION OF OFFICIAL DEPOSITORY OF THE FUND: Resolution establishing TD Bank as the Official Depository.

RESOLUTION 8-26 2026 RISK MANAGEMENT PLAN: The 2026 Risk Management Plan prepared by the MEL Underwriting Manager; MEL Underwriting Manager confirmed the plan has been amended to reflect excess rates and carriers for 2026.

2026 EXCESS INSURANCE RESOLUTIONS

Executive Director reported the MEL Reinsurance Committee met with the Underwriting Manager on December 22nd to review the 2026 renewal results and to consider insurer options on coverage enhancement, modifications on sub-limits, carriers and excess crime coverage. Submitted for information were the committee minutes as well as the Underwriting Manager's 2026 Renewal Overview presentation.

Executive Director Hrubash said based on the discussion held with the MEL Reinsurance Committee, the Underwriting Manager bound the 2026 coverages. Included in the agenda were Resolutions 9-26 to 14-26 representing the awards of Extraordinary Unspecifiable Services for the excess insurance coverages. Executive Director said the agenda document reflected one (1) Resolution 11-26 Excess Coverage-Property and one (1) Resolution 13-26 for Excess Coverage-Liability; however, the actual resolutions to be signed for the record and filed with the minutes will be split-up by each carrier reflect resolutions 11a-26 to 11oo-26 for Excess Coverage-Property and 13a-26 to 13h-26 for Excess Coverage-Liability.

RESOLUTION 9-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH FEDERAL INSURANCE COMPANY (HEREINAFTER "CHUBB") FOR EQUIPMENT BREAKDOWN COVERAGE;

RESOLUTION 10-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH SAFETY NATIONAL WORKER'S COMPENSATION CORP. (HEREINAFTER "SAFETY") FOR EXCESS WORKER'S COMPENSATION INSURANCE;

RESOLUTION 11a-26 to 11oo-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH VARIOUS CARRIERS FOR EXCESS PROPERTY INSURANCE COVERAGE;

RESOLUTION 12-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH ENDURANCE AMERICAN INSURANCE CO. (HEREINAFTER "ENDURANCE") FOR NON-OWNED AIRCRAFT COVERAGE;

RESOLUTUION 13a-26 to 13h-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACTS FOR OPTIONAL EXCESS LIABILITY INSURANCE COVERAGE;

RESOLUTION 14-26 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH UNDERWRITERS AT LLOYD'S (HEREINAFTER "LLOYD'S") FOR EXCESS CRIME COVERAGE;

MOTION TO ADOPT RESOLUTIONS 1-26 to 14-26 REPRESENTING THE 2026 REORGANIZATIONAL RESOLUTIONS AS PRESENTED:

Moved:	Commissioner Mevoli
Second:	Chairman Ulrich
Roll Call Vote:	16 Ayes – 0 Nays

Executive Director Hrubash said Resolutions 15-26 through 18-26 reflected the appointment of Professional Services to be awarded without competitive bids.

RESOLUTION 15-26 AUTHORIZING THE AWARD OF A PROFESSIONAL SERVICES CONTRACT WITHOUT COMPETITIVE BIDDING TO THOMAS J. GERMINARIO, ESQ, TO PERFORM SPECIAL LEGAL COUNSEL SERVICES FOR THE MUNICIPAL

EXCESS LIABILITY JOINT INSURANCE FUND IN CONNECTION WITH LAND USE MATTERS;

RESOLUTION 16-26 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS WITHOUT COMPETITIVE BIDDING TO MATTHEW GIACOBBE, ESQ. TO PROVIDE THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND LEGAL SERVICES;

RESOLUTION 17-26 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS WITHOUT COMPETITIVE BIDDING TO DUGHI, HEWIT & DOMALESWKI, P.C. TO PROVIDE THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND LEGAL SERVICES;

RESOLUTION 18-26 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS TO EAGLE ASSET MANAGEMENT FOR ASSET MANAGER, THE BANK OF NEW YORK FOR CUSTODIAL SERVICES & ACCOUNTING AND NW FINANCIAL AS FINANCIAL ADVISOR.

MOTION TO ADOPT RESOLUTIONS 15-26 TO 18-26 AS PRESENTED:

Moved:	Commissioner Criscuolo
Second:	Commissioner Tomasko
Vote:	16 Ayes – 0 Nays

Lastly, Executive Director Hrubash referred to a memorandum included in the agenda that provided a summary of contracts currently in force, as well as, the 2026 compensation. Those contracts are: Acrisure is Marketing Consultant, Princeton Strategic Communications is Marketing Manager, PJM Consultants is Southern NJ Marketing Consultant, LaMendola Associates is Training Consultant for Manager/Supervisor Training, BIS Safety is the Learning Management System provider, Origami is the Risk Management & Information System provider and Benchmark Analytics is Police Accreditation Study Consultant.

In addition, included in the agenda was a status report submitted by J.A. Montgomery on Phase 2 of the Benchmark Analytics Police Accreditation Study. Safety Director said the next phase of the study will review operations of twenty-five law enforcement agencies - identified based on their low claim activity – to understand why some agencies perform better than others. Executive Director said Safety National, the Fund's Excess Workers' Compensation carrier, has agreed to support the study via a \$75,000 grant issued to the MEL.

COMMITTEE APPOINTMENTS: Included in the agenda was a list of standing committees from 2025 for reference. Fund Commissioners and Risk Management Consultants were encouraged to volunteer on standing committees. In accordance with prior practice, Chairwoman Laureigh will serve as Chair of Management Committee and Secretary Brewer will serve as Chair of Coverage Committee for a two-year term.

Executive Director Hrubash highlighted the following Commissioners that serve as Chair of the following MEL Committees:

Management Committee	Veronica Laureigh
Marketing Committee	Joy Tozzi
Coverage Committee	Adam Brewer
Investment Committee	Adam Brewer
Legislative Committee	Greg Franz
Nominating Committee	Jim Ulrich

Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney Kwesela

Executive Director Hrubash said this portion of the meeting concludes the 2026 Reorganization.

EXECUTIVE DIRECTOR REPORT:

2026 MEMBERSHIP: Executive Director Hrubash said effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

Holmdel – Monmouth JIF
West Orange – Central Jersey JIF

Effective January 1st the following public entities did not renew their affiliated joint insurance funds (JIFs):

Hopewell – Trico JIF
Hamilton - Atlantic JIF
Galloway – Atlantic JIF
Matawan – Monmouth JIF
Dover – Morris JIF
Paramus – NJSI JIF

LEGISLATIVE COMMITTEE: Executive Director Hrubash said this committee last met on November 19, 2025 at 11:00AM; minutes of that meeting were included in the agenda.

RESIDUAL CLAIMS FUND (RCF): Executive Director Hrubash said the RCF scheduled its 2026 Reorganization meeting for Monday January 9, 2026 at 11:30AM in the Forsgate Country Club, Monroe NJ.

CYBER JIF: Executive Director Hrubash said the NJ Cyber JIF conducted its public hearing on the 2025 budget on November 25, 2025 via Zoom; enclosed in agenda was a report on the meeting. Cyber JIF is scheduled to reorganize on January 15, 2026 In addition, the board approved an AI Template – which is now posted to the Cyber JIF “members only” section of the webpage.

Cyber Underwriting Manager has prepared an addendum to the Operation Technology Framework to account for municipalities with utility operations and utility authorities. NJ Cyber JIF recommended a select group of members to review the addendum prior to its release to all membership.

POWER OF COLLABORATION: Included in the agenda was the latest in the series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights that the South Bergen JIF was the 2nd municipal JIF organized in New Jersey and has provided savings of \$296 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

CLAIMS REVIEW COMMITTEE: Committee met to review Payment Authority Requests on December 1, 2025; minutes of these meetings are enclosed separately.

DUE DILIGENCE: Included in the agenda was the Regulatory Compliance Checklist as of 1/5/26 which tracks regulatory and compliance requirements.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reported it was a successful renewal with an overall 1% rate decrease of the entire MEL program resulting in significant savings.

Underwriting Manager highlighted the following coverage enhancements effective January 1, 2026:

- Reduced deductible on Named Windstorm (NWS) - going from a 5% deductible with a \$10million cap to a 2.5% deductible with a \$10million cap
- Increased limits on Flood Non-High Hazard limits from \$75million to \$110million and Flood High Hazard limits from \$50million to \$75million
- Increased excess crime limits of \$4million limit excess of the MEL's \$1 million limit with a \$10 million aggregate
- Increased cyber-crime limits from \$250,000 to \$500,000 in both the primary and excess layers.

Underwriting Manager concluded his report and said a post renewal webinar has been scheduled for January 26, 2026 at 10AM; registration details will be sent to members.

TREASURER:

CONFIRMATION OF PAYMENTS

December 2025	\$579,459.84
December 2025 Supplemental #1	\$42,669.84

RESOLUTION 19-26 FOR JANUARY 2026 VOUCHERS:

January 2026	\$28,741,946.74
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CONFIRMATION OF SEPTEMBER 2025 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

SURPLUS TRIGGER	0.00
1988 WC	26,976.21
CLOSED	0.00
2021	672,992.99
2022	2,148,520.29
2023	51,044.10
2024	11,712.30
2025	398,724.86
TOTAL	\$3,309,970.75

MOTION TO CONFIRM PAYMENTS OF DECEMBER 2025 AS PRESENTED:

Moved:	Commissioner Brewer
Second:	Commissioner Jack
Roll Call Vote:	15 Ayes – 0 Nays

MOTION TO APPROVE JANUARY 2026 BILLS LIST RESOLUTIONS 19-26 AND TO APPROVE TREASURER'S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:

Moved:	Commissioner Brewer
Second:	Commissioner Ulrich
Roll Call Vote:	15 Ayes – 0 Nays

ATTORNEY:

REPORT: Fund Attorney thanked the Board for the reappointment and said it is truly an honor to represent the MEL.

Fund Attorney summarized successful 2025 & upcoming 2026 initiatives as follows:

- In 2025, developed an overall strategy to address stormwater litigation where

- members were eligible for specialized legal and engineering consultation;
- In 2025, formalized a process to address potential conflicts of interest;
- Engaged the services of special legal counsel to defend a sexual molestation claim, which will be heard by the NJ Supreme Court in early 2026; and
- Developed Land Use Training to be conducted in 2026.

MANAGED CARE:

REPORT: A copy of the Savings and Penetration report as of December 2025 was included in the agenda for information. The total billed as of year-end 2025 was \$15,833,281.26 with approved bills of \$5,745,951.93 for a total savings of 64% and network penetration of 72%.

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

CLOSED SESSION:

Fund Attorney requested a brief Executive Session to discuss a contractual matter under Attorney-Client privilege as it related to the bylaw amendment of December 9, 2025.

MOTION TO ENTER INTO EXECUTIVE SESSION TO DISCUSS A CONTRACTUAL MATTER UNDER ATTORNEY-CLIENT PRIVILEGE:

Moved:	Commissioner Tomasko
Second:	Commissioner Jack
Vote:	Unanimous

At 11:00AM all meeting attendees were asked to vacate the meeting room leaving only the MEL Board of Fund Commissioners and the Fund Attorney.

At 11:07AM all meeting attendees were allowed back into the meeting room.

MOTION TO RECOGNIZE DECEMBER 9, 2025 AS THE MEL BYLAW AMENDMENT DATE:

Moved:	Commissioner Jack
Second:	Commissioner Razze
Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Commissioner Tomasko
Second:	Commissioner Jack
Vote:	Unanimous

MEETING ADJOURNED: 11:09AM

NEXT MEETING: March 20, 2026 – 10:30AM
Forsgate Country Club, Monroe NJ.

Nancy A. Ghani, Assisting Secretary

For

SECRETARY

From: [Nancy A Ghani](#)
To: [Donald Sciolaro](#); [Kevin Aberant \(xxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Ezio Altamura](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xx.xx\)](#); [xxxxx@xxxxxxxxxxxxxxxxxx.xx.xx](#); [Paul Bent \(x.xxxx@xxxxxxxx.xx.xx\)](#); [Brian Bigler](#); [Joseph Billy Jr. \(x.xxxxxx@xxxxxx.xx.xx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxxxx.xxxxxx.xx.xx\)](#); [Christopher C. Botta](#); [xxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx](#); [abrewer](#); [clc](#); [John Casagrande \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Champney, Megan](#); [jclarke](#); [Jennifer Conicella](#); [Edward Cooney](#); [Frank Covelli](#); [hallee.cramer](#); [Joseph Criscuolo \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Charles Cuccia \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [sdejessa](#); [George Destafney](#); [Kerin Drumheiser](#); [DUNN, NICOLETTE](#); [Stacey Ehling](#); [xxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [Paul Forlenza](#); [Greg Franz \(xxxxx@xxxxxxxxxx.xx.xx\)](#); [Lisa Gallo \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [Matthew Genna](#); [Grossman, Jeffrey](#); [David N Grubb](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.xx.xx\)](#); [Chris Healey \(chealey@qual-lynx.com\)](#); [Muhammad Hernandez](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Meghan Jack](#); [Gary Jeffas](#); [Bud Jones \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [Kelly Machu \(xxxxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Pauline Kontomanolis](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxxx.xx.xx\)](#); [Heather LaMotta \(xxxxxxxx.xxxxxx@xxx.xxxxxxxxxxx.xx.xx\)](#); [mattlaracy](#); [admin](#); [Jaclyn Lindsey](#); [Bob Macfarland \(x.xxxxxxxxxxx@xxxxxx.xx.xx\)](#); [Brian Maitland](#); [mtmcarow](#); [smccarthy](#); [smcnamara](#); [bmcneilly](#); [Thomas Merchel](#); [Michael F Mevoli](#); [xxxxxxxxxx@xxxxxx.xx.xx](#); [Spiri J. Molfetas - Polaris Galaxy Group/Acisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi_xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Kamini Patel](#); [xxxxxxxx@xxxxxxxxxx.xx.xx](#); [Francine Pipito](#); [Tammy Probst-Smith](#); [Matthew Cavallo - MEL OPA \(xxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Robin Racioppi](#); [Elizabeth Randall \(xxxxxxxxxx@xxx.xx.xx\)](#); [Michael Razze \(xxxxxx.xxxxx@xxxxxx.xx.xx\)](#); [Robin Rengstorff \(xxxxxxxxxx@xxxxxx.xx.xx\)](#); [Carolyn Rinaldi](#); [Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxx.xx.xx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xx.xx\)](#); [Laura Sable \(xxx@xxxxxxxxxx.xx.xx\)](#); [Stephen A Sacco](#); [Danielle Sanders](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul J. Shives](#); [Jamie Shooks](#); [Melissa Smith](#); [BILLSNYDER1952](#); [Bradford Stokes](#); [Jonathon Tavares](#); [paultomasko](#); [Jtozzi](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxxxx.xx.xx\)](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [William Ward](#); [billyoung33](#); [abrewer](#); [Champney, Megan](#); [jclarke](#); [Meghan Jack](#); [Gary Jeffas](#); [admin](#); [smccarthy](#); [bmcneilly](#); [Michael Razze](#); [paultomasko](#); [Jtozzi](#); [casey.wagner](#); [Perma Shared Calendar](#); [Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - March 20, 2026 Meeting

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From: [Nancy A Ghani](#)
To: [Joseph Billy Jr. \(x.xxxxxx@xxxxx.xxx\)](#); [Kevin Aberant \(xxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xxx\)](#); [Brian Bigler; abrewer; Champney, Megan; jclarke; Joseph Criscuolo \(xxxxxxx@xxxxxxxxxxxxxxxxxx.x\)](#); [DUNN, NICOLETTE; xxxxxx@xxxxxxxxxxxxxxxxxx.x](#); [Greg Franz \(xxxxx@xxxxxxxxxxxxxxxx.xxx\)](#); [Meghan Jack; Gary Jeffas; admin; Bob Macfarland \(x.xxxxxxxxx@xxxxx.xxx\)](#); [smccarthy; bmcneilly; Michael F Mevoli; Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxxx.xxx\)](#); [James Pacanowski \(xxxxxxxxx@xxxxxxxxxxxx.xxx\)](#); [Michael Razze; Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Bernie Rutkowski \(xxxxxxxxx@xxxxxxxxxxxxxxxxxxxx.xxx\)](#); [paultomasko; Itozzi; Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxxxx@xxxxxxxx.xxx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxx.xxx\)](#); [casey.wagner; Donald Sciolaro; Ezio Altamura; xxxxx@xxxxxxxxxxxxxxxxxx.x](#); [Paul Bent \(x.xxxx@xxxxxxxx.xxx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxx.xxxxxx.xxx\)](#); [Christopher C. Botta; xxxxx@xxxxxxxxxxxxxxxxxxxx.xxx](#); [clic; John Casagrande \(xxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Jennifer Conicella; Edward Cooney; Frank Covelli; hallee.cramer; Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xxx\)](#); [sdejessa; George Destafney; Kerin Drumheiser; Stacey Ehling; Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xxx\)](#); [Paul Forlenza; Lisa Gallo \(xxxxxx@xxxxxxxx.xxx\)](#); [Matthew Genna; Grossman, Jeffrey; David N Grubb; Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.xxx\)](#); [Chris Healey \(xxxxxx@xxxxxxxx.xxx\)](#); [Muhammad Hernandez; Joseph P Hrubash; Keith Hummel; Bud Jones \(xxxxxx@xxxxxxxx.xxx\)](#); [Kelly Machu \(xxxxxxxx@xxxxxxxxxxxx.xxx\)](#); [alison; Cate Kiernan; kksissane; Pauline Kontomanolis; Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xxx\)](#); [Heather LaMotta \(xxxxxx.xxxxxx@xxx.xxxxxxxxxxx.xx.xx\)](#); [mattlaracy; Jacyln Lindsey; Brian Maitland; mtmcarow; smcnamara; Thomas Merchel; xxxxxxxxxxx@xxxxx.xxx](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Kyle Mrotek; Barbara Murphy; Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Kamini Patel; xxxxxxx@xxxxxxxx.xxx](#); [Francine Pipito; Tammy Probst-Smith; Matthew Cavallo - MEL QPA \(xxxxxxxx@xxxxxxxx.xxx\)](#); [Robin Racioppi; Elizabeth Randall \(xxxxxxxx@xxx.xxx\)](#); [Robin Rengstorff \(xxxxxxxx@xxxxx.xxx\)](#); [Carolyn Rinaldi; Thomas Rogers \(xxxxxx@xxxxxxxx.xxx\)](#); [Laura Sable \(xxx@xxxxxxxx.xxx\)](#); [Stephen A Sacco; Danielle Sanders; Fred Semrau; Susan Sharpe; Paul J. Shives; Jamie Shooks; Melissa Smith; BILLSNYDER1952; Bradford Stokes; Jonathon Tavares; David Vozza; Robyn D. H. Walcoff; Katherine Walters; William Ward; billyyoung33; Perma Shared Calendar; Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - November 18, 2026 Meeting

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From: [Nancy A Ghani](#)
To: [Joseph Billy Jr. \(x.xxxxxx@xxxx.xxx\)](#); [Kevin Aberant \(xxxxxxx@xxxxxxxxxx.xx.xx\)](#); [Diane Ambrosio \(xxxxx@xxxxxxxxxx.xxx\)](#); [Brian Bigler; abrewer; Champney, Megan; jclarke; Joseph Criscuolo \(xxxxxxxxx@xxxxxxxxxxxxxxxxxx.x\)](#); [DUNN, NICOLETTE; xxxxxx@xxxxxxxxxxxxxxxxxx.x](#); [Greg Franz \(xxxxx@xxxxxxxxxxxxxxxxxx.xxx\)](#); [Meghan Jack; Gary Jeffas; admin; Bob Macfarland \(x.xxxxxxxxxxx@xxxx.xxx\)](#); [smccarthy; bmcneilly; Michael F Mevoli; Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxxxxxxxxxx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx\)](#); [Michael Razze; Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxx.xxx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xxx\)](#); [paultomasko; Itozzi; Mr. Mauro Tucci \(xxxxxxxxxxxxxxxxxx@xxxxxxxx.xxx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxx.xxx\)](#); [casey.wagner; Donald Sciolaro; Ezio Altamura; xxxxx@xxxxxxxxxxxxxxxxxx.x](#); [Paul Bent \(x.xxxx@xxxxxxxx.xxx\)](#); [Irfan Bora - Rutgers University \(xxxxx@xxxxxxxxxxxxxxxxxx\)](#); [Christopher C. Botta; xxxxx@xxxxxxxxxxxxxxxxxx.xxx](#); [clic; John Casagrande \(xxxxxxxxxx@xxxxxxxxxxxxxxxxxx.xxx\)](#); [Jennifer Conicella; Edward Cooney; Frank Covelli; hallee.cramer; Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xxx\)](#); [sdejessa; George Destafney; Kerin Drumheiser; Stacey Ehling; Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xxx\)](#); [Paul Forlenza; Lisa Gallo \(xxxxxx@xxxxxxxx.xxx\)](#); [Matthew Genna; Grossman, Jeffrey; David N Grubb; Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.x\)](#); [Chris Healey \(xxxxxxxx@xxxxxxxx.xxx\)](#); [Muhammad Hernandez; Joseph P Hrubash; Keith Hummel; Bud Jones \(xxxxxx@xxxxxxxx.xxx\)](#); [Kelly Machu \(xxxxxxxx@xxxxxxxx.xxx\)](#); [alison; Cate Kiernan; kksissane; Pauline Kontomanolis; Clark LaMendola \(xxxxxxxxxxxxxxxxxx@xxxx.xxx\)](#); [Heather LaMotta \(xxxxxx.xxxxxxx@xxx.xxxxxxxxxxx.xx.xx\)](#); [mattlaracy; Jacyln Lindsey; Brian Maitland; mtmcarow; smcnamara; Thomas Merchel; xxxxxxxxxxx@xxxx.xxx](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxxxx\)](#); [Kyle Mrotek; Barbara Murphy; Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx\)](#); [Kamini Patel; xxxxxxx@xxxxxxxx.x](#); [Francine Pipito; Tammy Probst-Smith; Matthew Cavallo - MEL QPA \(xxxxxxxx@xxxxxxxx.xxx\)](#); [Robin Racioppi; Elizabeth Randall \(xxxxxxxx@xxx.xxx\)](#); [Robin Rengstorff \(xxxxxxxx@xxxx.xxx\)](#); [Carolyn Rinaldi; Thomas Rogers \(xxxxxx@xxxxxxxx.xxx\)](#); [Laura Sable \(xxx@xxxxxxxx.xxx\)](#); [Stephen A Sacco; Danielle Sanders; Fred Semrau; Susan Sharpe; Paul J. Shives; Jamie Shooks; Melissa Smith; BILLSNYDER1952; Bradford Stokes; Jonathon Tavares; David Vozza; Robyn D. H. Walcoff; Katherine Walters; William Ward; billyyoung33; Perma Shared Calendar; Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - October 19, 2026 Meeting

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From: [Nancy A Ghani](#)
To: [Donald Sciolaro](#); [Kevin Aberant \(xxxxxxxx@xxxxxxxx.xx.xx\)](#); [Ezio Altamura](#); [Diane Ambrosio \(xxxx@xxxxxxxxxx.xx\)](#); [xxxx@xxxxxxxxxxxxxxxx.xx](#); [Paul Bent \(x.xxxx@xxxxxxxx.xx\)](#); [Brian Bigler](#); [Joseph Billy Jr. \(x.xxxxxx@xxxxx.xx\)](#); [Irfan Bora - Rutgers University \(xxxx@xxxxxxxx.xxxxxx.xx\)](#); [Christopher C. Botta](#); [xxxxxx@xxxxxxxxxxxxxxxx.xx](#); [abrewer](#); [clc](#); [John Casagrande \(xxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Champney, Megan](#); [jclarke](#); [Jennifer Conicella](#); [Edward Cooney](#); [Frank Covelli](#); [hallee.cramer](#); [Joseph Criscuolo \(xxxxxxxx@xxxxxxxxxx.xx\)](#); [Charles Cuccia \(xxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [Steven Burgess Davis \(xxxxxx@xxxxxxxx.xx\)](#); [sdejessa](#); [George Destafney](#); [Kerin Drumheiser](#); [DUNN, NICOLETTE](#); [Stacey Ehling](#); [xxxxxxxx@xxxxxxxxxxxxxxxx.xx](#); [Ms. Mary Fenui \(xxxxxx@xxxxxxxx.xx\)](#); [Paul Forlenza](#); [Greg Franz \(xxxx@xxxxxxxxxx.xx\)](#); [Lisa Gallo \(xxxxxx@xxxxxxxx.xx\)](#); [Matthew Genna](#); [Grossman, Jeffrey](#); [David N Grubb](#); [Joseph Harvey - Joe Harvey & Associates LLC \(xxxxxxxx@xxxxxxxx.xx\)](#); [Chris Healey \(chealey@qual-lynx.com\)](#); [Muhammad Hernandez](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Meghan Jack](#); [Gary Jeffas](#); [Bud Jones \(xxxxxx@xxxxxxxxxx.xx\)](#); [Kelly Machu \(xxxxxxxx@xxxxxxxxxx.xx\)](#); [alison](#); [Cate Kiernan](#); [kkissane](#); [Pauline Kontomanolis](#); [Clark LaMendola \(xxxxxxxxxxxxxxxx@xxxxx.xx\)](#); [Heather LaMotta \(xxxxxxxx.xxxxxx@xxx.xxxxxxxxx.xx.xx\)](#); [mattlaracy](#); [admin](#); [Jaclyn Lindsey](#); [Bob Macfarland \(x.xxxxxxxxxx@xxxx.xx\)](#); [Brian Maitland](#); [mtmcarow](#); [smccarthy](#); [smcnamara](#); [bmcneilly](#); [Thomas Merchel](#); [Michael F Mevoli](#); [xxxxxxxxxx@xxxxx.xx](#); [Spiro J. Molfetas - Polaris Galaxy Group/Acisure Agency Partner \(xxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Thomas Nolan - Brielle Borough \(xxxxxx@xxxxxxxxxx.xx\)](#); [James Pacanowski \(xxxxxxxxxx@xxxxxxxxxx.xx\)](#); [Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. \(Jodi_xxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxx.xx\)](#); [Kamini Patel; xxxxxxxx@xxxxxxxx.xx](#); [Francine Pipito](#); [Tammy Probst-Smith](#); [Matthew Cavallo - MEL OPA \(xxxxxxxx@xxxxxxxx.xx\)](#); [Robin Racioppi](#); [Elizabeth Randall \(xxxxxxxxxx@xxx.xx\)](#); [Michael Razze \(xxxxxx.xxxxx@xxxxxx.xx\)](#); [Robin Rengstorff \(xxxxxxxxxx@xxxxx.xx\)](#); [Carolyn Rinaldi](#); [Thomas Rodgers \(xxxxxxxx@xxxxxxxxxxxxxxxxxx.xx\)](#); [Thomas Rogers \(xxxxxx@xxxxxxxxxx.xx\)](#); [Bernie Rutkowski \(xxxxxxxxxx@xxxxxxxxxxxxxxxx.xx\)](#); [Laura Sable \(xx@xxxxxxxxxx.xx\)](#); [Stephen A Sacco](#); [Danielle Sanders](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul J. Shives](#); [Jamie Shooks](#); [Melissa Smith](#); [BILLSNYDER1952](#); [Bradford Stokes](#); [Jonathon Tavares](#); [paultomasko](#); [Jtozzi](#); [Mr. Mauro Tucci \(xxxxxxxxxxxxxxxx@xxxxxxxx.xx\)](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxxxx.xx\)](#); [David Vozza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [William Ward](#); [billyyoung33](#); [Perma Shared Calendar](#); [Zareena Majeed](#)
Subject: EXTERNAL- MEL JIF - September 14, 2026 Meeting

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From: [Sandra Cantwell](#) on behalf of [CS.Cal.Perma](#)
To: [Charles Cuccia \(xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx\)](#); [Christopher C. Botta <xxx@xxxxxxxx.xxx>](#); [abrewer](#); [Sandra Cantwell](#); [mchampney](#); [Edward Cooney](#); [Paul Forlenza](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Kelly Machu \(xxxxxxxxx@xxxxxxxxxxx.xxx\)](#); [Zareena Majeed](#); [Barbara Murphy](#); [Kamini Patel](#); [Stephen A Sacco](#); [mschrieke](#); [Fred Semrau](#); [Susan Sharpe](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Robyn D. H. Walcoff](#)
Cc: [Jtozzi](#); [Jim Ulrich - Clark Township \(xx@xxxxxxxx.xxx\)](#)
Subject: EXTERNAL- NJ Cyber JIF - Claims Committee
Attachments: 

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Discuss one PAR for November meeting.

Join Zoom Meeting via link:

<https://permainc.zoom.us/j/97299845600>

Meeting ID: 972 9984 5600

Join Zoom Meeting via telephone

646 931 3860

Meeting ID: 972 9984 5600

One tap mobile

+16469313860,,97299845600# US

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From: [Sandra Cantwell](#) on behalf of [CS.Cal.Perma](#)
To: ["Christopher C. Botta" <@>](#); ["Ezio I. Altamura \(@\)"](#); ["rbays@risk-strategies.com"](#); [abrewer](#); [Sandra Cantwell](#); [dlc](#); ["John Casagrande \(@\)"](#); [mchampney](#); [jclarke](#); [Edward Cooney](#); [fcovelli](#); ["Cramer, Hallee" <@>](#); ["Joseph Criscuolo \(@\)"](#); ["Charles Cuccia \(@\)"](#); ["Susan Danson Maple Shade Twp Manager" <@>](#); ["Sue DeJessa \(@\)"](#); ["DUNN, NICOLETTE" <@>](#); ["b@"](#); [Paul Forlenza](#); ["James Gant \(@\)"](#); ["@"](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); ["Meghan Jack \(@\)"](#); ["Bud Jones \(@\)"](#); [alison](#); [Cate Kiernan](#); [Lindsay Klein](#); [Pauline Kontomanolis](#); [Diane Lapp](#); ["Brian Lau \(@\)"](#); [Jaclyn Lindsey](#); ["Kelly Machu \(@\)"](#); [Brian Maitland](#); ["Matthew T McArow Jr. \(@\)"](#); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); ["James Pacanowski \(@\)"](#); [Kamini Patel](#); ["@"](#); ["Denise Playchak \(@\)"](#); ["Ted Preusch \(@\)"](#); [Tammy Probst-Smith](#); ["Vincent Quatrone <@>"](#); [Robin Racioppi](#); [michael.razze](#); [Robin Rengstorff](#); ["Bernie Rutkowski \(@\)"](#); [Stephen A Sacco](#); [mschrieks](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); ["Jamie Shooks \(@\)"](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); ["Jim Ulrich - Clark Township \(@\)"](#); [Matthew von der Hayden](#); [David Vozza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); ["Joshua Wilson \(@\)"](#); ["Joseph Wolk \(@\)"](#); [billyoung33](#)
Subject: EXTERNAL- NJ Cyber JIF November 26, 2024 Meeting

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Zoom Link:

<https://permainc.zoom.us/j/97285228708>

or by Dial in –

(309) 205 3325 followed by Meeting ID: 972 8522 8708.

One tap mobile

+13092053325,,97285228708#

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From: [Cate Kiernan](#)
To: [Jtozzi](#)
Cc: [Paul Forlenza](#); [Barbara Murphy](#); [Joseph P Hrubash](#); [Bradford Stokes](#); [Stephen A Sacco](#); [David N Grubb](#); [Fred Semrau](#); [Susan Sharpe](#); [Tammy Probst-Smith](#); [Kamini Patel](#); [Barbara Murphy](#); [Kelly Machu](#); [Chuck Hartsoe](#) ([x@x](#))
Subject: EXTERNAL- RE: Cyber JIF Agenda and Confidential Reports
Date: Thursday, September 18, 2025 2:07:18 PM
Attachments: [Supplemental Bills List - Resolution 36-25.pdf](#)

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To: Board of Fund Commissioners
NJ Cyber Risk Management Fund

For today's meeting, attached you will find a supplemental bills list.

Cate Kiernan, ARM

Partner
Senior Account Executive

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 201-518-7031 C 908-625-8440
xxxxx@xxxxxxxxxxx.xxx | permainc.com

From: Cate Kiernan <[x@x](#)>
Sent: Tuesday, September 16, 2025 1:54 PM
To: Jtozzi <[x@x](#)>
Cc: Paul Forlenza <[x@x](#)>; Barbara Murphy <BMurphy@rlmenc.org>; Joseph P Hrubash <[x@x](#)>; Bradford Stokes <[x@x](#)>; Stephen A Sacco <[x@x](#)>; David N Grubb <[x@x](#)>; Fred Semrau <[x@x](#)>; Susan Sharpe <[x@x](#)>; Tammy Probst-Smith <[x@x](#)>; Kamini Patel <[x@x](#)>; Barbara Murphy <[x@x](#)>; Kelly Machu <[x@x](#)>; Chuck Hartsoe <[x@x](#)> ([x@x](#)) <[x@x](#)>
Subject: Cyber JIF Agenda and Confidential Reports

To: Cyber JIF Fund Commissioners (bcc)

Attached is the agenda for the Cyber September 18, 2025 meeting. This email is for Fund Commissioners only since we are attaching 2 confidential items.

At the last meeting, there was a request to consider changing the Cyber JIF meeting time and/or date.

Based on not conflicting with affiliated JIF meeting times, below are some options for consideration. Please review & be prepared to discuss further at Thursday's meeting.

Possible times to reschedule:

- 1:00 or 1:30 on third Thursday
- AM – on Fourth Tuesday
- PM on First Thursday
- PM on Second Tuesday
- 3:00 on Fourth Thursday

In 2025, JIF met monthly except February, April, August & December

To participate in meeting:

Please choose 1 Option to join:

1. Zoom Link: <https://permainc.zoom.us/j/97285228708>
2. Dial-In: 309 205 3325 Meeting ID: 972 8522 8708
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Cate Kiernan, ARM

Partner

Senior Account Executive

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

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**NEW JERSEY CYBER RISK MANAGEMENT FUND
BILLS LIST**

Resolution No. 36-25

SUPPLEMENTAL SEPTEMBER 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the New Jersey Municipal Environmental Risk Management 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

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
0000002085	XCITIUM, INC	PHISHING TRAINING - INVOICE 84521	128,616.75
0000002085	XCITIUM, INC	EXTERNAL VULNERABILITY - INVOICE 84521	81,151.20
			209,767.95
		Total Payments FY 2025	209,767.95
		TOTAL PAYMENTS ALL FUND YEARS	209,767.95

Chairperson

Attest:

Dated: _____

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

Treasurer

From: [Joseph P Hrubash](#)
To: [James Ulrich](#)
Cc: [Greg Franz](#); [@x](#); [Cate Kiernan](#)
Subject: EXTERNAL- RE: EXTERNAL- 2026 MEL Officers
Date: Tuesday, September 30, 2025 11:06:38 AM

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Thank you

Joseph P Hrubash

Senior Partner
PERMA Risk Management Practice Leader

PERMA Risk Management Services

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P 973-659-6577 C 973-715-3783
xxxxxxx@xxxxxxx.xxx | permainc.com

From: James Ulrich <[@x](#)>
Sent: Tuesday, September 30, 2025 11:01 AM
To: Joseph P Hrubash <[@x](#)>
Cc: Greg Franz <[@x](#)>; [@x](#); Cate Kiernan <[@x](#)>; Joseph P Hrubash <[@x](#)>
Subject: Re: EXTERNAL- 2026 MEL Officers

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Joe I'm in agreement with Veronica Laureigh as Chair and Adam Brewer as Secretary.

Thanks

Jim

On Sep 30, 2025, at 10:43 AM, Joseph P Hrubash <[xxxxxxx@xxxxxxx.xxx](#)> wrote:

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You all make up the MEL nominating committee. The Chair and I met, and the Chair asked me to reach out to you. The Chair is recommending that we nominate Veronica Laureigh and Adam Brewer as Chair and Secretary, respectively. However, this is contingent on the status of current Secretary John Clarke. John will be letting us know if he can serve next once his employment situation is resolved. We expect to know shortly.

Please me let me know if you are ok with Chair's recommendations.

Joe

Joseph P Hrubash

Senior Partner

PERMA Risk Management Practice Leader

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P [973-659-6577](tel:973-659-6577) C [973-715-3783](tel:973-715-3783)

xx@permainc.com | permainc.com

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From: [Joseph P Hrubash](#)
To: [James Ulrich](#)
Cc: [Greg Franz](#); [@x](#); [Cate Kiernan](#)
Subject: EXTERNAL- Re: EXTERNAL- 2026 MEL Officers
Date: Friday, October 3, 2025 1:06:23 PM

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Hi Greg are you good with this?

Thanks

Joe
Sent from my iPhone

Joseph P Hrubash

Senior Partner
PERMA Risk Management Practice Leader

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 973-659-6577 C 973-715-3783
xxxxxxx@xxxxxxx.xxx | permainc.com

On Sep 30, 2025, at 11:01 AM, James Ulrich <[@x](#)> wrote:

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Joe I'm in agreement with Veronica Laureigh as Chair and Adam Brewer as Secretary.

Thanks
Jim

On Sep 30, 2025, at 10:43 AM, Joseph P Hrubash <[@x](#)> wrote:

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

You all make up the MEL nominating committee. The Chair and I met, and the Chair asked me to reach out to you. The Chair is recommending that we nominate Veronica Laureigh and Adam Brewer as Chair and Secretary, respectively. However, this is contingent on the status of current Secretary John Clarke. John

will be letting us know if he can serve next once his employment situation is resolved. We expect to know shortly.

Please let me know if you are ok with Chair's recommendations.

Joe

Joseph P Hrubash

Senior Partner

PERMA Risk Management Practice Leader

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 973-659-6577 C 973-715-3783

xxxxxxx@xxxxxxx.xxx | permainc.com

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From: [Nancy A Ghani](#)
To: [jclarke](#); [James Ulrich](#); [abrewer](#)
Subject: EXTERNAL- RE: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates
Date: Thursday, October 24, 2024 4:07:44 PM
Attachments: [image001.png](#)
[image002.png](#)

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Afternoon gentlemen,

Thank you all for times. Based on the responses, this meeting will be Wednesday November 6th at 9AM. Please hold this date/time until I send out a calendar invite.

Thank you,
Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

xxxxxx@xxxxxxxx.xxx | [permainc.com](#)

From: John Clarke <xxxxxxx@xxxxxxxxxxxxxxxxxxx>

Sent: Wednesday, October 23, 2024 4:15 PM

To: James Ulrich <xx@xxxxxxxx.xxx>; Nancy A Ghani <xxxxxx@xxxxxxxx.xxx>

Cc: abrewer <xxxxxxx@xxxxxx.xxx>

Subject: Re: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

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Nancy,

All dates and times work for me..

John

John Clarke

Interim Executive Director, Princeton Housing Authority

xxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx

609-924-3448 Office

609-924-1663 Fax



www.princetonhousing.org

From: James Ulrich <xx@xxxxxxxxxxx.xxx>

Sent: Wednesday, October 23, 2024 8:55 AM

To: Nancy A Ghani; John Clarke

Cc: abrewer

Subject: ** External Sender ** RE: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

Nancy

Monday 11/4 is no good, Wednesday 11/6 and Thursday 11/7 suggested times are good.

Thanks

Jim

James F. Ulrich

Business Administrator

Township of Clark, NJ

732-388-3600

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From: Nancy A Ghani <xxxxxx@xxxxxxxx.xxx>

Sent: Wednesday, October 23, 2024 8:32 AM

To: jclarke <xxxxxx@xxxxxxxxxxxxxxxxxxx.xxx>

Cc: James Ulrich <xx@xxxxxxxx.xxx>; abrewer <xxxxxx@xxxxxx.xxx>

Subject: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

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Good morning John,

As MEL Coverage Committee Chair, I'm requesting your availability for a MEL Coverage Committee in early November via Zoom/Teams. Jim and Adam you serve on this committee as well and I'm cc'ing you to give you a heads up and requesting your availability as well.

Please let me know your availability on the below three dates/times; where there is a range of time indicate the best hour, AM/PM, etc.

- Monday 11/4 – 1pm to 4:30pm
- Wed 11/6 – 9am – 10am; 3-4pm
- Thurs 11/7 – 10:30am to 2:30pm

Once you respond then I'll send an email to the full committee (see below).

Thank you,

Nancy

COVERAGE COMMITTEE

Chair Secretary)	John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	Vacancy; to be filled if needed.
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	To be filled if needed.
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaianne
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi

Risk Management Consultant	Amy Pieroni
Risk Management Consultant	Tom Merchel
Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

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From: [John Clarke](#)
To: [James Ulrich](#); [Nancy A Ghani](#)
Cc: [abrewer](#)
Subject: EXTERNAL- Re: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates
Date: Wednesday, October 23, 2024 4:15:25 PM
Attachments: [image001.png](#)
[image002.png](#)

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Nancy,

All dates and times work for me..

John

John Clarke
Interim Executive Director, Princeton Housing Authority
xxxxxxx@xxxxxxxxxxxxxxxxxxx.xxx
609-924-3448 Office
609-924-1663 Fax



www.princetonhousing.org

From: James Ulrich <xx@xxxxxxxx.xxx>
Sent: Wednesday, October 23, 2024 8:55 AM
To: Nancy A Ghani; John Clarke
Cc: abrewer
Subject: ** External Sender ** RE: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

Nancy

Monday 11/4 is no good, Wednesday 11/6 and Thursday 11/7 suggested times are good.

Thanks
Jim

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Nancy A Ghani <xxxxxxx@xxxxxxxxx.xxx>
Sent: Wednesday, October 23, 2024 8:32 AM
To: jclarke <xxxxxxxxxxxxxxxxxxxxxxx.xxx>
Cc: James Ulrich <xx@xxxxxxxxx.xxx>; abrewer <xxxxxxx@xxxxxx.xxx>
Subject: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

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Good morning John,

As MEL Coverage Committee Chair, I'm requesting your availability for a MEL Coverage Committee in early November via Zoom/Teams. Jim and Adam you serve on this committee as well and I'm cc'ing you to give you a heads up and requesting your availability as well.

Please let me know your availability on the below three dates/times; where there is a range of time indicate the best hour, AM/PM, etc.

- Monday 11/4 – 1pm to 4:30pm
- Wed 11/6 – 9am – 10am; 3-4pm
- Thurs 11/7 – 10:30am to 2:30pm

Once you respond then I'll send an email to the full committee (see below).

Thank you,
Nancy

COVERAGE COMMITTEE

Chair
Secretary)

John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL

Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	Vacancy; to be filled if needed.
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	To be filled if needed.
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaianne
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi
Risk Management Consultant	Amy Pieroni
Risk Management Consultant	Tom Merchel
Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

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From: [Nancy A Ghani](#)
To: [James Ulrich](#)
Subject: EXTERNAL- RE: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November
Date: Tuesday, October 28, 2025 4:45:00 PM
Attachments: [image001.png](#)
[image002.png](#)

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Thank you! I hope to have this scheduled by Friday and will let everyone know by then.

Nancy A Ghani

Vice President, Account Executive PERMA

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Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

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From: James Ulrich <[@](#)>

Sent: Tuesday, October 28, 2025 3:11 PM

To: Nancy A Ghani <[@](#)>

Subject: RE: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November

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Nancy see below

- Thursday November 6th 1:30 pm to 4pm (Voting Day)
- Friday November 7th 1pm to 4pm
- Monday November 10th 11 to noon, 1pm to 3pm
- Wednesday November 12th 2pm to 3pm

Thanks

Jim

James F. Ulrich

Business Administrator

Township of Clark, NJ

732-388-3600

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From: Nancy A Ghani <@xx>

Sent: Tuesday, October 28, 2025 2:51 PM

Cc: jclarke <@xx>; James Ulrich <@xx>; abrewer <@xx>; Joseph P Hrubash <@xx>; Cate Kiernan <@xx>; Stephen A Sacco <@xx>; Bradford Stokes <@xx>; Paul Forlenza <@xx>; Kamini Patel <@xx>; Barbara Murphy <@xx>; Kelly Anne Machu <@xx>; chuck.hartsoe <@xx>; billyyoung33 <@xx>; Edward Cooney <@xx>; Jonathon Tavares <@xx>; Fred Semrau <@xx>; Susan Sharpe <@xx>; Sue DeJessa <@xx>; Tammy Probst-Smith <@xx>

Subject: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November

Importance: High

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Select members of the MEL Coverage Committee

Via BCC – Committee Chair, Board Members, all JIF Executive Directors, Underwriting Manager & Attorney

Good afternoon,

There is a need to schedule a virtual MEL Coverage Committee before the MEL meets next on November 19th; purpose is for the Fund Attorney to discuss the Request for Proposal (RFP) for Underwriting Manager.

Please let me know by this Friday your availability on these dates/times; assume an hour discussion and where is a span of time indicate AM/PM is ok.

- Thursday November 6th 10AM to 11AM, 1pm to 4pm (Voting Day)
- Friday November 7th 1pm to 4pm
- Monday November 10th 10:30AM to noon, 1pm to 4pm
- Wednesday November 12th 11AM to noon, 1pm to 3pm

Once I hear back from the majority, then I'll confirm the date/time and send a notice to the full committee (see below).

Thank you,
Nancy

MEL Coverage Committee Members - MEL Chair sits ex officio on all MEL Committees

Committee Chair	John Clarke, PHA JIF
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	<i>Vacancy; can be filled if needed.</i>
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	<i>Vacancy; to be determined if needed.</i>
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Underwriting Manager	Edward Cooney/Jonathon Tavares
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
JIF Executive Director	PEGAS
PERMA Claims Manager	Robyn Walcoff
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
Risk Management Consultants	
Frank Covelli/Don Sciolaro	
Charles Casagrande, John Casagrande, Alison Kelly	
Peter DiGiambattista, Jr	
Ezio Altamura/Mathew T. McArow	
David Vozza	
Helen Goodwin/Danielle Colaianne	
Debra Ginetto	
Robin Racioppi	
Amy Pieroni	
Tom Merchel	
Art Caughlan	
Gerard Quinn	
Hallee Cramer/Renee Bays	

Nancy A Ghani

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From: [Edward Cooney](#)
To: [James Ulrich](#)
Subject: EXTERNAL- RE: EXTERNAL- RE: MEL Coverage Committee Meeting
Date: Tuesday, November 11, 2025 1:09:25 PM
Attachments: [image001.png](#)
[image002.png](#)

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[REDACTED]

[REDACTED]

[REDACTED]



Edward Cooney, MBA, CCIC

Partner
Managing Account Executive



9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 973-659-6424

xxxxxxx@xxxxxxxxxxxxx.xxx | connerstrong.com



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From: James Ulrich <xx@xxxxxxxx.xxx>

Sent: Tuesday, November 11, 2025 12:20 PM

To: Edward Cooney <xxxxxxx@xxxxxxxxxxxxx.xxx>

Subject: Re: EXTERNAL- RE: MEL Coverage Committee Meeting

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[REDACTED]

James F. Ulrich

Business Administrator
Township of Clark, NJ
732-388-3600

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- Get [SOCIAL](#) with Clark
- Get answers to your [questions here](#)



From: Edward Cooney <xxxxxxxx@xxxxxxxxxxxxxxx.xxx>

Sent: Tuesday, November 11, 2025 10:59 AM

To: Nancy A Ghani <xxxxxxx@xxxxxxxxxxx>; ealtamura <xxxxxxxxxxx@xxxxxxxxxxxxxxx>; rbays@risk-strategies.com <xxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Christopher C. Botta <xxx@xxxxxxxxxxx>; clc <xxx@xxxxxxxxxxxxxxxxxxxxxxx>; John Casagrande (xxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx) <xxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Art Caughlan <xxx@xxxxxxxxxxxxxxxxxxxxxxx>; dcolaianni <xxxxxxxxxxx@xxx>; fcovelli <xxxxxxxx@xxxxxx>; hallee.cramer <hallee.cramer@risk-strategies.com>; Donald Sciolaro <xxxxxxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Chris Roselli <xxxxxx.xxxxxxx@xxxxxxxxxxx>; Paul Forlenza <xxxxxxxxxxxxxxxx@xxxxxxxxxxx>; Frank Covelli <xxxxxxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Sue DeJessa (xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx) <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Peter DiGiambattista Jr. (xxxxxx@xxxxxx.xxxx) <xxxxxx@xxxxxx.xxxx>; penn80tw <xxxxxxxx@xxx.xxxx>; xxxxxxxx@xxx.xxxx <xxxxxxxx@xxx.xxxx>; Joseph P Hrubash <xxxxxxxx@xxxxxxxxxxx>; Keith Hummel <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Kelly Machu (xxxxxxxx@xxxxxxxxxxxxxxx) <xxxxxxxx@xxxxxxxxxxxxxxx>; alison <alison@danskin-agency.com>; Cate Kiernan <xxxxxx@xxxxxxxxxxx>; kksissane <xxxxxxxx@xxxxxxxxxxxxxxx>; mtmcarow <xxxxxxxx@xxxxxxxxxxxxxxx>; Thomas Merchel <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Kyle Mrotek <xxxxxxxx@xxxxxxxxxxx>; Barbara Murphy <xxxxxxxx@xxxxxxxxxxx>; Kamini Patel <xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx>; xxxxxxxx@xxxxxxxxxxx <xxxxxxxx@xxxxxxxxxxx>; Gerard K. Quinn (xxxxxx@xxxxxxxxxxxxxxxxxxxxxxx) <xxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Robin Racioppi <x.xxxxxxx@xxxxxx>; croselli <croselli@qual-lynx.com>; prosky <xxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Stephen A Sacco <xxxxxx@xxxxxxxxxxx>; Donald Sciolaro <xxxxxxxx@xxxxxx>; Fred Semrau <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Susan Sharpe <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Paul J. Shives <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; xxxxxxxx@xxxxxxxxxxx <xxxxxx@xxxxxxxxxxx>; Bradford Stokes <xxxxxx@xxxxxxxxxxx>; Jonathon Tavares <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Jason Thorpe <xxxxxxxx@xxxxxxxxxxx>; David Voza <xxxx@xxxxxx>; Robyn D. H. Walcoff <xxxxxxxx@xxxxxxxxxxx>; billyyoung33 <xxxxxxxxxxxxxxxx@xxxxxxxxxxx>

Cc: abrewer <xxxxxxxx@xxxxxxxxxxx>; jclarke <xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxx>; Brian McNeilly

(xxxxxxxx@xxxxxxxxxxx.xxx) <xxxxxxxx@xxxxxxxxxxx.xxx>; Paul Tomasko <xxxxxxxx@xxx.xxx>; James Ulrich <xx@xxxxxxxxxxx.xxx>

Subject: EXTERNAL- RE: MEL Coverage Committee Meeting

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[Redacted]

[Redacted]

[Redacted]

[Redacted]



Edward Cooney, MBA, CCIC
Partner
Managing Account Executive

9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 973-659-6424
xxxxxxxx@xxxxxxxxxxx.xxconnerstrong.com





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-----Original Appointment-----

From: Nancy A Ghani <xxxxxx@xxxxxxxxxxx>
Sent: Friday, October 31, 2025 3:24 PM
To: Nancy A Ghani; ealtamura; xxxxx@xxxxxxxxxxxxxxxxxxx; Christopher C. Botta; abrewer; clc; John Casagrande (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Art Caughlan; jclarke; dcolaianni; Edward Cooney; fcovelli; hallee.cramer; Steven Burgess Davis (xxxxxx@xxxxxxxxxxx); Sue DeJessa (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Peter DiGiambattista Jr. (xxxxx@xxxxxxxxxxx); Paul Forlenza; penn80tw; xxxxxx@xxx.xxx; Grossman, Jeffrey; Joseph P Hrubash; Keith Hummel; Kelly Machu (xxxxxxxx@xxxxxxxxxxx); alison; Cate Kiernan; kkissane; mtmcarow; Brian McNeilly (xxxxxxxx@xxxxxxxxxxx); Thomas Merchel; Kyle Mrotek; Barbara Murphy; Kamini Patel; xxxxxxxx@xxxxxxxxxxx; Denise Plavchak (xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx); Tammy Probst-Smith; Gerard K. Quinn (xxxxxx@xxxxxxxxxxxxxxxxxxx); Robin Racioppi; croselli; prosky; Stephen A Sacco; Donald Sciolaro; Fred Semrau; Susan Sharpe; Paul J. Shives; xxxxxx@xxxxxxxxxxx; Bradford Stokes; Jonathon Tavares; Jason Thorpe; Paul Tomasko; Jim Ulrich - Clark Township (xx@xxxxxxxxxxx); David Voza; Robyn D. H. Walcoff; billyyoung33; Perma Shared Calendar

Cc: Donald Sciolaro; Chris Roselli; Paul Forlenza; Frank Covelli

Subject: MEL Coverage Committee Meeting

When: Thursday, November 6, 2025 1:00 PM-2:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: Select 1 Option: 1)Zoom link - <https://permainc.zoom.us/j/93171173019>; 2)Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019; 3)One-tap Mobile - +13126266799,,93171173019#

Attached is the agenda for today's meeting.

A meeting of the MEL Coverage Committee has been scheduled for Thursday November 6, 2025 at 1PM via Zoom.

To access the meeting please select one (1) option:

1. Zoom link - <https://permainc.zoom.us/j/93171173019>
2. Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019
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MEL Coverage Committee Members - MEL Chair sits ex officio on all MEL Committees

Committee Chair	John Clarke, PHA JIF
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	<i>Vacancy; can be filled if needed.</i>
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	<i>Vacancy; to be determined if needed.</i>
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Underwriting Manager	Edward Cooney/Jonathon Tavares
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
JIF Executive Director	PEGAS
PERMA Claims Manager	Robyn Walcoff
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
Risk Management Consultants	
Frank Covelli/Don Sciolaro	
Charles Casagrande, John Casagrande, Alison Kelly	
Peter DiGiambattista, Jr	
Ezio Altamura/Mathew T. McArow	
David Voza	
Helen Goodwin/Danielle Colaianne	
Debra Ginetto	

Robin Racioppi
Amy Pieroni
Tom Merchel
Art Caughlan
Gerard Quinn
Hallee Cramer/Renee Bays

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From: [Reichert, John \[DOBI\]](#)
To: [Barbara Murphy](#)
Cc: [Chong, Carolina \[DOBI\]](#); [Leach, William \[DOBI\]](#); [@x](#); [@x](#); [@xxx](#); [@x](#); [@x](#)
Subject: EXTERNAL- RE: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF
Date: Wednesday, February 19, 2025 12:42:03 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Ms. Murphy,

The Department has reviewed your response. The Department maintains that the Fund is not in compliance with the New Jersey's statutes. We believe the documents required on the website are essential to the residents within the jurisdiction of the Fund. Please note, the primary purpose of N.J.S.A. 40A:10-38.14 is **"to provide increased public access to the joint insurance fund's operations and activities."**

Therefore, explain the rationale why each document required to be published on the website is not relevant to the residents within the jurisdiction of the Fund and has not been included on the Fund's website.

Additionally, we request the Executive Committee to reconsider its determination in lieu of the purpose of N.J.S.A. 40A:10-38.14.
Please provide your response by March 15, 2025.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee
Office of Solvency Regulation
xxxx.xxxxxxxx@xxxx.xx.xxx

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From: Barbara Murphy <xxxxxxx@xxxxxx.xxx>
Sent: Thursday, January 30, 2025 5:04 PM
To: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>
Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI]

<xxxxxxx.xxxxx@xxxx.xx.xxx>

Subject: [EXTERNAL] JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Hi,

The executive committee members addressed and reaffirmed their position on the documents at their Executive Committee Meeting held on January 1, 2020 "that the fund commissioners had not deemed the documents listed in Item e. of N.J.S.A. 40A:10-38.14 as relevant". The Fund is and remains compliant with the rules and regulations promulgated by the Commissioner.

Regards,
Barbara

From: Reichert, John [DOBI] <xxxx.xxxxxxxx@xxxx.xx.xxx>

Sent: Wednesday, December 18, 2024 1:46 PM

To: Barbara Murphy <xxxxxxx@xxxxxx.xxx>

Cc: Chong, Carolina [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>; Leach, William [DOBI] <xxxxxxx.xxxxx@xxxx.xx.xxx>

Subject: JIF Website Requirements for New Jersey Municipal Self Insurer's JIF

Good afternoon Ms. Murphy,

New Jersey Municipal Self Insurer's JIF is not in compliance with the New Jersey's statutes. The following items are still missing on New Jersey Municipal Self Insurer's JIF's website:

1. Bylaws
2. Risk Management Plan
3. Cash Investment Plan

N.J.S.A. 40A:10-38.14(e) requires joint insurance fund to post to their website "the joint insurance fund's official policy statements, bylaws, risk management plan and cash investment policy plan ... to the interests of the residents within the jurisdiction of the fund members;"

In accordance with N.J.S.A. 40A:10-44, failure to comply with the rules and regulations promulgated by the Commissioner of Insurance may necessitate the "Commissioner of Insurance ... to suspend or terminate the authority of any joint insurance, or to assume control of the insurance fund, or to direct or take any action he may deem necessary"

Please have the above listed items available in the JIF's website by January 1, 2025, or the matter maybe referred to the Department's Enforcement Office.

Thank you.

John Reichert, MBA

Insurance Examiner Trainee
Office of Solvency Regulation

xxxx.xxxxxxxx@xxxx.xx.xxx

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From: [John Clarke](#)
To: [Nancy A Ghani](#); [James Ulrich](#); [abrewer](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [Edward Cooney](#); [Jonathon Tavares](#)
Subject: EXTERNAL- Re: MEL Coverage Committee - Change from 11/6 to 11/7? Please advise
Date: Friday, October 25, 2024 3:00:38 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Nancy,

Both times on 11/7 work for me..

Regards,

John

John Clarke
Interim Executive Director, Princeton Housing Authority
xxxxxxx@xxxxxxxxxxxxxxx.xxx
609-924-3448 Office
609-924-1663 Fax



www.princetonhousing.org

From: Nancy A Ghani <xxxxxxx@xxxxxxxxxxx.xxx>
Sent: Friday, October 25, 2024 12:08 PM
To: John Clarke; James Ulrich; abrewer; Joseph P Hrubash; Cate Kiernan; Paul Forlenza; Kamini Patel; Barbara Murphy; Edward Cooney; Jonathon Tavares
Subject: ** External Sender ** MEL Coverage Committee - Change from 11/6 to 11/7? Please advise

Good afternoon,

I set up the MEL Coverage Committee meeting for 11/6 at 9am based on your availability as Committee Chair, two Board-members, Underwriting Manager and Local JIF Executive Directors.

After I sent the invite, a member of the committee (RMC) called to say that this meeting comes right after the big election night at 9am and could considerations be made to change the meeting.

The election didn't occur to me in setting the meeting and I'm asking this group if you would like to change the meeting. If so, the other date that was open was Thursday 11/7/24 at either 11am-12pm or 1pm-2pm.

Thank you,
Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

xxxxxx@xxxxxxxxxxx | permainc.com

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Special Note for Enrollment Transactions: If Conner Strong and Buckelew assists with any enrollment or eligibility processing, the plan sponsor should monitor the insurance provider(s)/vendor(s) records to confirm that the proper changes have been made. Conner Strong and Buckelew is not in any way responsible for the accuracy of any eligibility or enrollment processing and handling such transactions is done as a professional courtesy.

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the

information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [Nancy A Ghani](#)
To: [jclarke](#); [James Ulrich](#); [abrewer](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [Edward Cooney](#); [Jonathon Tavares](#)
Subject: EXTERNAL- RE: MEL Coverage Committee - Change from 11/6 to 11/7? Please advise
Date: Monday, October 28, 2024 10:00:06 AM

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Good morning,

Thank you for your responses. The meeting will be changed to Thursday 11/7/24 from 11am-12pm.

Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

xxxxxx@xxxxxxxx.xxx | permainc.com

From: Nancy A Ghani <@>

Sent: Friday, October 25, 2024 12:09 PM

To: jclarke <@>; James Ulrich <@>; abrewer <@>; Joseph P Hrubash <@>; Cate Kiernan <@>; Paul Forlenza <@>; Kamini Patel <@>; Barbara Murphy <@>; Edward Cooney <@>; Jonathon Tavares <@>

Subject: MEL Coverage Committee - Change from 11/6 to 11/7? Please advise

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Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

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From: [Edward Cooney](#)
To: [Nancy A Ghani](#); [ealtamura](#); [xxxxx@xxxxxxxxxxxxxxxxxxx](#); [Christopher C. Botta](#); [clc](#); [John Casagrande](#) ([xxxxxxxxxx@xxxxxxxxxxxxxxxxxxx](#)); [Art Caughlan](#); [dcolaianni](#); [fcovelli](#); [hallee.cramer](#); [Donald Sciolaro](#); [Chris Roselli](#); [Paul Forlenza](#); [Frank Covelli](#); [Sue DeJessa](#) ([xxxxxxxxxx@xxxxxxxxxxxxxxxxxxx](#)); [Peter DiGiambattista Jr.](#) ([xxxxx@xxxxxx.xxx](#)); [penn80tw](#); [xxxxxxxx@xxx.xxx](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Kelly Machu](#) ([xxxxxxxxxx@xxxxxxxxxxx.xxx](#)); [alison](#); [Cate Kiernan](#); [kkissane](#); [mtmcarow](#); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [Kamini Patel](#); [xxxxxxxx@xxxxxxxxxxx](#); [Gerard K. Quinn](#) ([xxxxxx@xxxxxxxxxxxxxxxxxxx](#)); [Robin Racioppi](#); [croselli](#); [prosky](#); [Stephen A Sacco](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Paul J. Shives](#); [xxxxxxxx@xxxxxxxxxxx](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jason Thorpe](#); [David Voza](#); [Robyn D. H. Walcoff](#); [billyoung33](#)
Cc: [abrewer](#); [jclarke](#); [Brian McNeilly](#) ([xxxxxxxxxx@xxxxxxxxxxx](#)); [Paul Tomasko](#); [Jim Ulrich - Clark Township](#) ([xx@xxxxxxxxxxx](#))
Subject: EXTERNAL- RE: MEL Coverage Committee Meeting
Date: Tuesday, November 11, 2025 11:00:07 AM
Attachments: [REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Edward Cooney, MBA, CCIC
Partner
Managing Account Executive

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P 973-659-6424
[xxxxxxx@xxxxxxxxxxxxxxxxxxx](#) | [connerstrong.com](#)





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-----Original Appointment-----

From: Nancy A Ghani <[n@x](#)>
Sent: Friday, October 31, 2025 3:24 PM
To: Nancy A Ghani; [ealtamura](#); [Christopher C. Botta](#); [abrewer](#); [clc](#); [John Casagrande](#) ([n@x](#)); [Art Caughlan](#); [jclarke](#); [dcolaianni](#); [Edward Cooney](#); [fcovelli](#); [hallee.cramer](#); [Steven Burgess Davis](#) ([n@x](#)); [Sue DeJessa](#) ([n@x](#)); [Peter DiGiambattista Jr.](#) ([n@x](#)); [Paul Forlenza](#); [penn80tw](#); [hgoodw](#) ([n@x](#)); [Grossman, Jeffrey](#); [Joseph P Hrubash](#); [Keith Hummel](#); [Kelly Machu](#) ([n@x](#)); [alison](#); [Cate Kiernan](#); [kkissane](#); [mtmcarow](#); [Brian McNeilly](#)

(~~@x~~) Thomas Merchel; Kyle Mrotek; Barbara Murphy; Kamini Patel;
 (~~@x~~) Denise Plavchak
 (~~@x~~) Tammy Probst-Smith; Gerard K. Quinn (~~@x~~) Robin Racioppi; croselli; prosky; Stephen A Sacco;
 Donald Sciolaro; Fred Semrau; Susan Sharpe; Paul J. Shives; msperry@quintonnj.com;
 Bradford Stokes; Jonathon Tavares; Jason Thorpe; Paul Tomasko; Jim Ulrich - Clark
 Township (~~@x~~) David Vozza; Robyn D. H. Walcoff; billyyoung33; Perma
 Shared Calendar
Cc: Donald Sciolaro; Chris Roselli; Paul Forlenza; Frank Covelli
Subject: MEL Coverage Committee Meeting
When: Thursday, November 6, 2025 1:00 PM-2:00 PM (UTC-05:00) Eastern Time (US &
 Canada).
Where: Select 1 Option: 1)Zoom link - <https://permainc.zoom.us/j/93171173019>; 2)Dial-in –
 312-626-6799 followed by Meeting ID 931 7117 3019; 3)One-tap Mobile -
 +13126266799,,93171173019#

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 2025 at 1PM via Zoom.

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JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
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From: Sandra Cantwell
To: Tammy Probst-Smith; CS.Cal.Perma; Ezio I. Altamura <@>; <@>; Christopher C. Botta <@>; abrewer; clc; John Casagrande <jcasagrande@danskin-agency.com>; mchampney; jclarke; Edward Cooney; fcovelli; Cramer, Hallee <hallee.cramer@risk-strategies.com>; Joseph Criscuolo <@>; Charles Cuccia <@>; Susan Danson Maple Shade Twp Manager <@>; Sue DeJessa; DUNN, NICOLETTE <@>; <@>; Paul Forlenza; James Gant <@>; <@>; David N Grubb; chuck.hartsoe; Joseph P Hrubash; Meghan Jack <@>; Bud Jones <@>; alison; Cate Kiernan; Lindsey Klein <@>; Pauline Kontomanolis; Diane Lapp; Brian Lau <@>; Jaclyn Lindsey; Brian Maitland; <@>; Matthew T McArow Jr. <@>; Thomas Merchel; Kyle Mrotek; Barbara Murphy; James Pacanowski <@>; Kamini Patel; <@>; Denise Plavchak <Denise @>; Ted Preusch <@>; Vincent Quatrone <@>; Robin Racioppi; michael.razze; Robin Rengstorff; Bernie Rutkowski <@>; Stephen A Sacco; mschrieks; Donald Sciolaro; Fred Semrau; Susan Sharpe; Jamie Shooks <@>; Bradford Stokes; Jonathon Tavares; Jtozzi; Jim Ulrich - Clark Township <@>; Matthew von der Hayden; David Voza; casey.wagner; Robyn D. H. Walcoff; Katherine Walters; Joseph Wolk <@>; billyyoung33
Subject: EXTERNAL- RE: NJ Cyber JIF
Date: Thursday, October 17, 2024 3:00:05 PM

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Correct!!
3 is claims, should be short

Sandra Cantwell
Account Manager

PERMA Risk Management Services
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 201-518-7038 F 862-703-7861
xxxxxxxx@xxxxxxxx.xxx | permainc.com

From: Tammy Probst-Smith <@>
Sent: Thursday, October 17, 2024 2:59 PM
To: CS.Cal.Perma <@>; Ezio I. Altamura <ealtamura@otterstedt.com>
<@>; <@> Christopher C. Botta
<@> <@>; abrewer <@>; Sandra Cantwell
<@>; clc <@>; John Casagrande
<@> <@>; mchampney
<@>; jclarke <@>; Edward Cooney
<@>; fcovelli <@>; Cramer, Hallee <hallee.cramer@risk-strategies.com> <@>; Joseph Criscuolo
<@> <@>; Charles Cuccia
<@> <@>; Susan Danson Maple
Shade Twp Manager <@> <@>; Sue DeJessa
<@>; DUNN, NICOLETTE <NICOLETTE.DUNN@twp.woodbridge.nj.us>
<@>; <@> Paul_Forlenza
<@>; James Gant <Jgant@redbanknj.org>
<@>; <@> David N Grubb <daveg@permainc.com>;
chuck.hartsoe <@>; Joseph P Hrubash <jhrubash@permainc.com>;

Meghan Jack <@>; Bud Jones
<@>; alison <alison@danskin-agency.com>; Cate
Kiernan <@>; Lindsey Klein <@>;
Pauline Kontomanolis <@>; Diane Lapp <dlapp@manchestertwp.com>; Brian
Lau <@>; Jaclyn Lindsey
<@>; Brian Maitland <@>;
<@>; Matthew T McArow Jr. <mtmcarow@otterstedt.com>
<@>; Thomas Merchel <@>; Kyle Mrotek
<@>; Barbara Murphy <@>; James Pacanowski
<@>; <@>; Kamini Patel
<@>; <@>; Denise Playchak
<@>
<@>; Ted Preusch <administra@>
<@>; Vincent Quatrone <@> <vqu@>;
Robin Racioppi <@>; michael.razze <michael.razze@pitman.org>; Robin
Rengstorff <@>; Bernie Rutkowski <brutkowski@tomsrivermua.org>
<@>; Stephen A Sacco <@>; mschrieks
<@>; Donald Sciolaro <@>; Fred Semrau
<@>; Susan Sharpe <@>; Jamie Shooks
<@> <@>; Bradford Stokes <bstokes@permainc.com>;
Jonathon Tavares <@>; Jtozzi <Jtozzi@east-windsor.nj.us>; Jim Ulrich -
Clark Township <@> <@>; Matthew von der Hayden
<@>; David Voza <@>; casey.wagner
<@>; Robyn D. H. Walcoff <rwalcoff@permainc.com>; Katherine
Walters <@>; Joseph Wolk <@>
<@>; billyyoung33 <@>

Subject: RE: NJ Cyber JIF

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Sent: Tuesday, October 15, 2024 5:10 PM

To: CS.Cal.Perma; Ezio I. Altamura <@>>; <@>;

Christopher C. Botta <@>>; abrewer; Sandra Cantwell; clc; John Casagrande

<@>>; mchampney; jclarke; Edward Cooney; fcovelli; Cramer, Hallee

<@>>; Joseph Criscuolo <@>>; Charles

Cuccia <@>>; Susan Danson Maple Shade Twp Manager

<@>>; Sue DeJessa; DUNN, NICOLETTE

<@>>; <@>>; Paul_Forlenza; James

Gant <@>>; <@>>; David N Grubb; chuck.hartsoe; Joseph P

Hrubash; Meghan Jack <@>>; Bud Jones <@>>; alison; Cate

Kiernan; Lindsey Klein <@xx>; Pauline Kontomanolis; Diane Lapp; Brian Lau
<@xx>; Jaclyn Lindsey; Brian Maitland; @xx>;
Matthew T McArow Jr. <@xx>; Thomas Merchel; Kyle Mrotek; Barbara
Murphy; James Pacanowski <@xx>; Kamini Patel; @xx>;
Denise Plavchak <@xx>; Ted Preusch
<@xx>; Tammy Probst-Smith; Vincent Quatrone <@xx>;
Robin Racioppi; michael.razze; Robin Rengstorff; Bernie Rutkowski
<@xx>; Stephen A Sacco; mschrieks; Donald Sciolaro; Fred Semrau; Susan
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D. H. Walcoff; Katherine Walters; Joseph Wolk <@xx>; billyyoung33

Subject: NJ Cyber JIF

When: Thursday, October 17, 2024 3:30 PM-4:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: remote

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2. Dial in - +1 309 205 3325 Meeting ID: 972 8522 8708
3. One tap mobile +13092053325,,97285228708#

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

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From: [Tammy Probst-Smith](#)
To: [CS.Cal.Perma](#); [Ezio I. Altamura <@>](#); [@](#); [Christopher C. Botta <@>](#); [abrewer](#); [Sandra Cantwell](#); [clc](#); [John Casagrande <@>](#); [mchampney](#); [jclarke](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee <@>](#); [Joseph Criscuolo <@>](#); [Charles Cuccia <@>](#); [Susan Danson Maple Shade Twp Manager <@>](#); [Sue DeJessa](#); [DUNN, NICOLETTE <@>](#); [@](#); [Paul Forlenza](#); [James Gant <@>](#); [@](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); [Meghan Jack <@>](#); [Bud Jones <@>](#); [alison](#); [Cate Kiernan](#); [Lindsey Klein <@>](#); [Pauline Kontomanolis](#); [Diane Lapp](#); [Brian Lau <@>](#); [Jaclyn Lindsey](#); [Brian Maitland](#); [@](#); [Matthew T McArow Jr. <@>](#); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [James Pacanowski <@>](#); [Kamini Patel](#); [@](#); [Denise Plavchak <Denise @>](#); [Ted Preusch <@>](#); [Vincent Quatrone <@>](#); [Robin Racioppi](#); [michael.razze](#); [Robin Rengstorff](#); [Bernie Rutkowski <@>](#); [Stephen A Sacco](#); [mschrieks](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Jamie Shooks <@>](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); [Jim Ulrich - Clark Township <@>](#); [Matthew von der Hayden](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [Joseph Wolk <@>](#); [billyoung33](#)
Subject: EXTERNAL- RE: NJ Cyber JIF
Date: Thursday, October 17, 2024 2:58:43 PM

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-----Original Appointment-----

From: CS.Cal.Perma <@>
Sent: Tuesday, October 15, 2024 5:10 PM
To: CS.Cal.Perma; Ezio I. Altamura <@>; [rbays@risk-strategies.com](#); [Christopher C. Botta <@>](#); [abrewer](#); [Sandra Cantwell](#); [clc](#); [John Casagrande <@>](#); [mchampney](#); [jclarke](#); [Edward Cooney](#); [fcovelli](#); [Cramer, Hallee <@>](#); [@](#); [Joseph Criscuolo <jcriscuolo@eastbrunswick.org>](#); [Charles Cuccia <@>](#); [Susan Danson Maple Shade Twp Manager <@>](#); [Sue DeJessa](#); [DUNN, NICOLETTE <@>](#); [@](#); [Paul Forlenza](#); [James Gant <@>](#); [@](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); [Meghan Jack <@>](#); [Bud Jones <bjones@nisivoccia.com>](#); [alison](#); [Cate Kiernan](#); [Lindsey Klein <@>](#); [Pauline Kontomanolis](#); [Diane Lapp](#); [Brian Lau <@>](#); [Jaclyn Lindsey](#); [Brian Maitland](#); [mmartin@hopewelltwtpfire.org](#); [Matthew T McArow Jr. <@>](#); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [James Pacanowski <@>](#); [Kamini Patel](#); [ap@](#); [Denise Plavchak <@>](#); [Ted Preusch <@>](#); [Tammy Probst-Smith](#); [Vincent Quatrone <vqua@>](#); [Robin Racioppi](#); [michael.razze](#); [Robin Rengstorff](#); [Bernie Rutkowski <@>](#); [Stephen A Sacco](#); [mschrieks](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Jamie Shooks <@>](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); [Jim Ulrich - Clark Township <@>](#); [Matthew von der Hayden](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [Joseph Wolk <@>](#); [billyoung33](#)
Subject: NJ Cyber JIF
When: Thursday, October 17, 2024 3:30 PM-4:00 PM (UTC-05:00) Eastern Time (US & Canada).
Where: remote

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1. Zoom Link - <https://permainc.zoom.us/j/97285228708>
2. Dial in - +1 309 205 3325 Meeting ID: 972 8522 8708
3. One tap mobile +13092053325,,97285228708#

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From: Tammy Probst-Smith
To: Sandra Cantwell; CS.Cal.Perma; Ezio I. Altamura <@>; <@>; Christopher C. Botta <@>; abrewer; clc; John Casagrande <jcasagrande@danskin-agency.com>; mchampney; jclarke; Edward Cooney; fcovelli; Cramer, Hallee <hallee.cramer@risk-strategies.com>; Joseph Criscuolo <@>; Charles Cuccia <@>; Susan Danson Maple Shade Twp Manager <@>; Sue DeJessa; DUNN, NICOLETTE <@>; <@>; Paul Forlenza; James Gant <@>; <@>; David N Grubb; chuck.hartsoe; Joseph P Hrubash; Meghan Jack <@>; Bud Jones <@>; alison; Cate Kiernan; Lindsey Klein <@>; Pauline Kontomanolis; Diane Lapp; Brian Lau <@>; Jaclyn Lindsey; Brian Maitland; <@>; Matthew T McArow Jr. <@>; Thomas Merchel; Kyle Mrotek; Barbara Murphy; James Pacanowski <@>; Kamini Patel; <@>; Denise Plavchak <@>; Ted Preusch <@>; Vincent Quatrone <@>; Robin Racioppi; michael.razze; Robin Rengstorff; Bernie Rutkowski <@>; Stephen A Sacco; mschrieks; Donald Sciolaro; Fred Semrau; Susan Sharpe; Jamie Shooks <@>; Bradford Stokes; Jonathon Tavares; Jtozzi; Jim Ulrich - Clark Township <@>; Matthew von der Hayden; David Voza; casey.wagner; Robyn D. H. Walcoff; Katherine Walters; Joseph Wolk <@>; billyoung33
Subject: EXTERNAL- RE: NJ Cyber JIF
Date: Thursday, October 17, 2024 3:07:26 PM

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OK! Thanks! Just wanted to make sure I didn't screw something up :)

From: Sandra Cantwell <@>
Sent: Thursday, October 17, 2024 3:00 PM
To: Tammy Probst-Smith <@>; CS.Cal.Perma <PermaCal@permainc.com>; Ezio I. Altamura <@> <@>; rbays@risk-strategies.com; Christopher C. Botta <@> <@>; abrewer <@>; clc <@>; John Casagrande <jcasagrande@danskin-agency.com> <@>; mchampney <mchampney@cityofsummit.org>; jclarke <@>; Edward Cooney <ecooney@connerstrong.com>; fcovelli <@>; Cramer, Hallee <@> <hallee.cramer@risk-strategies.com>; Joseph Criscuolo <@> <jcrisc@>; Charles Cuccia <@> <CCuccia@JIFTreasuryServices.com>; Susan Danson Maple Shade Twp Manager <@> <twpmgr@mapleshade.com>; Sue DeJessa <@>; DUNN, NICOLETTE <@> <@>; <@> <@>; Paul_Forlenza <Paul_Forlenza@RiskProgramAdministrators.com>; James Gant <@> <@>; jgasparini@fairfieldnj.org; David N Grubb <@>; chuck.hartsoe <@>; Joseph P Hrubash <@>; Meghan Jack <@> <mjack@riversidetwp.org>; Bud Jones <@> <@>; alison <alison@danskin-agency.com>; Cate Kiernan <@>; Lindsey Klein <lklein@acrisure.com> <@>; Pauline Kontomanolis <@>; Diane Lapp <@>; Brian Lau <@> <@>; Jaclyn Lindsey <@> <@>; Brian Maitland <@>; <@> <@> Matthew T McArow Jr. <@> <@>; Thomas Merchel <@>; Kyle Mrotek <@>; Barbara Murphy

<@xx; James Pacanowski <@xx
<@xx; Kamini Patel <@xx;
@xx Denise Plavchak <Denise_Plavchak@RiskProgramAdministrators.com>
<@xx; Ted Preusch <administra@xx
<@xx; Vincent Quatrone <@xx <vqu@xx;
Robin Racioppi <@xx; michael.razze <michael.razze@pitman.org>; Robin
Rengstorff <@xx; Bernie Rutkowski <brutkowski@tomsrivermua.org>
<@xx; Stephen A Sacco <@xx; mschrieke
<@xx; Donald Sciolaro <@xx; Fred Semrau
<@xx; Susan Sharpe <@xx; Jamie Shooks
<@xx <@xx; Bradford Stokes <bstokes@permainc.com>;
Jonathon Tavares <@xx; Jtozzi <Jtozzi@east-windsor.nj.us>; Jim Ulrich -
Clark Township <@xx <@xx; Matthew von der Hayden
<@xx; David Voza <@xx; casey.wagner
<@xx>; Robyn D. H. Walcoff <rwalcoff@permainc.com>; Katherine
Walters <@xx; Joseph Wolk <@xx
<@xx; billyyoung33 <@xx

Subject: RE: NJ Cyber JIF

Correct!!

3 is claims, should be short

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 F 862-703-7861

@xx | permainc.com

From: Tammy Probst-Smith <@xx>

Sent: Thursday, October 17, 2024 2:59 PM

To: CS.Cal.Perma <@xx>; Ezio I. Altamura <@xx>

<@xx>; @xx; Christopher C. Botta

<@xx> <@xx>; abrewer <@xx>; Sandra Cantwell

<@xx>; clc <@xx>; John Casagrande

<@xx> <@xx>; mchampney

<@xx>; jclarke <@xx>; Edward Cooney

<@xx>; fcovelli <@xx>; Cramer, Hallee <hallee.cramer@risk-strategies.com> <@xx>; Joseph Criscuolo

<@xx> <@xx>; Charles Cuccia

<@xx> <@xx>; Susan Danson Maple

Shade Twp Manager <@xx> <@xx>; Sue DeJessa

<@xx>; DUNN, NICOLETTE <@xx>

<@xx>; @xx; Paul_Forlenza

<@xx>; James Gant <@xx>

<@xx>; @xx; David N Grubb <@xx>;

chuck.hartsoe <[REDACTED]>; Joseph P Hrubash <[REDACTED]>;
Meghan Jack <[REDACTED]> <[REDACTED]>; Bud Jones
<[REDACTED]> <[REDACTED]>; alison <[REDACTED]>; Cate
Kiernan <[REDACTED]>; Lindsey Klein <[REDACTED]> <[REDACTED]>;
Pauline Kontomanolis <[REDACTED]>; Diane Lapp <[REDACTED]>; Brian
Lau <[REDACTED]> <[REDACTED]>; Jaclyn Lindsey
<[REDACTED]>; Brian Maitland <[REDACTED]>;
[REDACTED]; Matthew T McArow Jr. <[REDACTED]>
<[REDACTED]>; Thomas Merchel <[REDACTED]>; Kyle Mrotek
<[REDACTED]>; Barbara Murphy <[REDACTED]>; James Pacanowski
<[REDACTED]> <[REDACTED]>; Kamini Patel
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Robin Racioppi <[REDACTED]>; michael.razze <[REDACTED]>; Robin
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<[REDACTED]> <[REDACTED]>; Bradford Stokes <[REDACTED]>;
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<[REDACTED]>; Robyn D. H. Walcoff <[REDACTED]>; Katherine
Walters <[REDACTED]>; Joseph Wolk <[REDACTED]>
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<[REDACTED]>; Sue DeJessa; DUNN, NICOLETTE
<[REDACTED]>; [REDACTED]; Paul_Forlenza; James
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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

AGENDA & REPORTS
WEDNESDAY OCTOBER 16, 2024
10:30AM
FORSGATE COUNTRY CLUB
375 FORSGATE DRIVE
MONROE, NJ

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

In accordance with the Open Public Meetings Act, adequate notice of this meeting was provided by (1) sending notice herewith to the Star Ledger and Courier Post; (2) sending notice of this meeting to the member joint insurance funds; and (3) posting this notice of this meeting on the public bulletin boards of the member joint insurance funds.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AGENDA
MEETING: WEDNESDAY OCTOBER 16, 2024
10:30AM
FORSGATE COUNTRY CLUB
MONROE TWP, NJ

☐ **MEETING CALLED TO ORDER - OPEN NOTICE READ**

☐ **ROLL CALL OF FUND COMMISSIONERS**

☐ **APPROVAL OF MINUTES**

September 9, 2024 Open Minutes.....Appendix I

September 9, 2024 Closed Minutes *To be distributed to Board members only.*

☐ **CORRESPONDENCE:** None

REPORTS

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA, Risk Management Services**

Executive Director's Report Page 1

2025 Proposed Budget & Rate Table..... Page 5

Claims Committee 9/9/24 minutes*Confidential & distributed to Board members only.*

☐ **UNDERWRITING MANAGER – Ed Cooney, Conner Strong & Buckelew**

2025 Renewal Memorandum.....Page 23

☐ **TREASURER – Matthew Laracy**

Treasurer's Summary Report Page 23

Confirmation of Payments – September 2024 Supplemental #1 Page 24

Resolution 39-24 October 2024 Bills list Page 25

Treasurer's reports – August 2024 Page 27

Joint Cash Management & Investment Program (JCMI) Report as of August 2024 Page 33

☐ **WC & PR CLAIMS – Qual-Lynx**

.Report Verbal

☐ **EXCESS LIABILITY CLAIMS – CB Claims, LLC**

.Report Verbal

☐ **ATTORNEY - Fred Semrau, Esquire**

.Report Verbal

☐ **MANAGED CARE - QualCare**

.Report as of August 2024 Page 36

☐ **CLOSED SESSION: RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL - SAFETY AND PROPERTY OF PUBLIC – LITIGATION**

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

☐ **MEETING ADJOURNED**



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday October 16, 2024
To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund
From: Joseph Hrubash, MEL Executive Director
Subject: Executive Director's Report

☐ **Management Committee:** Committee met on October 7, 2024 to review a draft 2025 budget. In addition, the Underwriting Manager reviewed the status of 2025 excess renewals the Fund Attorney provided an update on the TD banking contract. Enclosed are the meeting minutes for information.

- **2025 Renewal:** Included as part of the Underwriting Manager's report is the 2025 renewal overview. In addition, the MEL Underwriting Manager conducted a webinar on October 8th for all members and risk management consultants which will be posted to the MEL website www.njmel.org.
- **Draft 2025 MEL Budget:** Enclosed is the draft 2025 budget and rate table. The draft budget reflects rate changes as well as exposure changes updated during the annual underwriting process – reflecting an increase of 7.7%. Draft budget reflects municipal member JIFs only.

As part of the budget review, Management Committee also reviewed the enclosed fee adjustment request from Qual-lynx to strengthen the adjustment for the MEL's property retention – which includes all catastrophic claims (CAT claims) from first dollar. Baker Tilly (Internal Auditor) has indicated its claims review on property claims will include a number of recommendations to address inadequacies.

Also enclosed is the Underwriting Manager's memorandum, along with the quote, for excess crime coverage.

- **TD Banking Contract:** Fund Attorney has continued his negotiations with TD Bank on its limit on liability and has made progress. He will provide a verbal update.

☐ **Motion to accept the recommendations of the MEL Management Committee and introduce the 2025 Rate Table and schedule a public hearing for Wednesday November 20, 2024 at 12:30PM at the Sheraton Hotel in Atlantic City, NJ.**

☐ **Legislative Committee:** Committee met on September 27, 2024; enclosed are the minutes of that meeting. Committee is scheduled to meet next on November 20, 2024 at 11:00AM at the Sheraton Hotel, Atlantic City.

☐ **Safety & Education Committee:** Committee is scheduled to meet next on October 25, 2024 at 10:30AM.

- ❑ **Coverage Committee:** A meeting of this committee will be scheduled for late October/early November.
- ❑ **Marketing Committee:** This committee last met on June 17, 2024; copies of the meeting minutes were included in the last agenda for information.
- ❑ **Claims Committee:** This committee last met on September 9, 2024 and expects to meet prior to this meeting; minutes of these meetings are sent to the full MEL Board separately from the agenda.
- ❑ **Residual Claims Fund (RCF):** Enclosed is a copy of Commissioner Champney-Kweselait's report on the RCF September 9, 2024 meeting.
- ❑ **Cyber JIF:** Enclosed is a copy of the Cyber JIF report from the September 19, 2024 meeting. Cyber JIF will meet on October 17, 2024 to introduce the 2025 budget.
- ❑ **Flood Legislation – MEL Letter to Governor Murphy:** Enclosed for review you will find letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of Amons v Haddonfield. In addition, MEL Fund Attorney has provided enclosed talking points regarding legislation amendments for flooding issues.
- ❑ **JIF Membership Renewals:** Atlantic, Trico, Burlco, Mid-Jersey, NJSI and PAIC JIFs are set to renew their 3-year membership with the MEL on 1/1/2025. Renewal documents were sent out on 6/27/24 and the office has received three out of the six membership renewal documents. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.
- ❑ **Due Diligence:** Regulatory Compliance Checklist – as of 10/10/24
- ❑ **Next Meeting:** The next meeting of the MEL JIF is scheduled for Wednesday November 20, 2024 at 12:30PM at the Sheraton Hotel-Steel Pier Room in Atlantic City, NJ.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
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MINUTES

Management Committee Minutes

October 7, 2024

3:00PM – via Zoom Audio/Video

Attendance:

Paul Tomasko, Bergen JIF, MEL Chairman
Adam Brewer, Morris JIF, MEL Commissioner
Greg Franz, South Bergen JIF, MEL Commissioner
Joy Tozzi, Mid-Jersey JIF, MEL Commissioner
Megan Champney-Kwesilait, RCF Chairwoman
Joseph Criscuolo, RCF Secretary
Fred Semrau, Esq., MEL Fund Attorney
Sue Sharpe, Esq., Dorsey & Semrau
Joseph Hrubash, PERMA, MEL Executive Director
Cate Kiernan, PERMA, MEL Deputy Executive Director
Dave Grubb, PERMA, Executive Director
Steve Sacco, PERMA Executive Director
Brad Stokes, PERMA Executive Director
Pauline Kontomanolis, PERMA Chief Accounting Officer
Robyn Walcoff, PERMA
Ed Cooney, MEL Underwriting Manager
Chris Botta, Esq., Excess Liability Claims Administrator
Paul Forlenza, RPA, MEL Reinsurance Manager/Producer
Kamini Patel, RPA, MEL Reinsurance Manager/Producer
Chuck Hartsoe, PEGAS, Executive Director
Willard Young, PEGAS, Executive Director
Barbara Murphy, Risk & Loss Managers, Executive Director
Kyle Mrotek, The Actuarial Advantage, MEL Actuary
Matt Laracy, MEL Treasurer
Clark LaMendola, Strategic Planning Consultant
Nancy A. Ghani, PERMA Account Executive

The purpose for the meeting is: 2025 Renewal Discussion and Preliminary 2025 MEL Budget and Update on Banking Contract.

2025 Renewal: Underwriting Manager distributed and reviewed a brief renewal overview, noting he is expecting positive results on the property rate – although we are still in the middle of hurricane season; liability development might be slowing but claims are still settling higher than expected and we continue to see the impact of sexual molestation claims and are seeing an increase in auto liability severity. The MEL Underwriting Manager conducted webinar on October 8th for all members and risk management consultants. Presentation is being posted to the MEL webpage.

Draft 2025 MEL Budget: Attached is a draft 2025 budget which now updated for rate changes as well as exposure changes updated during the annual underwriting process – reflecting an increase of 7.7%. Budget reflects 2% increases for Fund Professionals. Chairman Tomasko suggested we ask professionals to accept less. Mr. Grubb said the JIFs have generally agreed to moderate increases that track to cost of living so that we don't fall behind & then have to make significant increases.

As part of the budget review, Qual-lynx submitted a request for a fee adjustment to allow them to strengthen the claims handling for the MEL's property retention – which includes all catastrophic claims (cat claims) from first dollar. Baker Tilly (Internal Auditor) has indicated its claims review on property claims will include a number of recommendations to address inadequacies.

Excess Crime: In response to recent claims experience, Underwriting Manager was asked to seek quotes for excess crime. Committee reviewed the Underwriting Manager's memorandum, along with the quote, for excess crime coverage and recommends the Fund purchase. Quote is \$1,000,000 for \$1,000,000 excess of the JIF/MEL limit of \$1,000,000 with a \$5,000,000 shared aggregate.

TD Banking Contract: Fund Attorney said he continued his negotiations with TD Bank on its limit on liability. TD Bank has now agreed to provide a \$1,000,000 limit for the "ancillary claims" that had attempted to limit to \$10,000.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2025 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2024 RATES	2025 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	4,099,923	3,878,429	(221,494)	-5.4%
2	1.5MIL Ex 500K	8,107,428	8,353,329	245,901	3.0%
3	3MIL ex 2MIL	2,265,824	2,646,722	380,898	16.8%
4	Excess WC	12,249,274	12,549,121	299,847	2.4%
5	Excess Property/Equip Breakdown Claims	9,891,764	11,296,286	1,404,522	14.2%
6	POL/EPL Land Use	1,100,976	1,114,770	13,794	1.3%
7	Aggregate Excess LFC	15,782	16,546	764	4.8%
8	JIF Faithful Performance Bond (Incl XS Crime for FY2025)	210,948	1,107,224	896,276	424.9%
9	Surety Bond	324,503	326,126	1,623	0.5%
10	Sub Total	38,266,422	41,288,553	3,022,131	7.9%
11	PREMIUMS				
12	Optional Excess Liability	3,738,681	3,897,996	159,315	4.3%
13	Optional Excess POL/EPL	2,185,907	2,237,560	51,653	2.4%
14	Excess WC	3,662,326	3,998,376	336,050	9.2%
15	Excess Property/Equip Breakdown	20,226,523	22,278,957	2,052,434	10.1%
16					
17	Loss Fund Contingency	233,669	236,866	3,197	1.4%
18	Sub Total	30,047,106	32,649,755	2,602,649	8.7%
19	Total Claims & Premiums	68,313,528	73,938,308	5,624,780	8.2%
20					
21	II. EXPENSES				
22	Claims Adjustment	1,137,684	1,160,438	22,754	2.0%
23	Property Adjustment	183,790	187,466	3,676	2.0%
24	Administration	1,445,461	1,474,370	28,909	2.0%
25	Claims Supervision	510,000	520,200	10,200	2.0%
26	Actuary	55,332	56,439	1,107	2.0%
27	Attorney	49,797	50,793	996	2.0%
28	Deputy Attorney	1,662	1,695	33	2.0%
29	Attorney-OPRA	18,746	19,121	375	2.0%
30	Auditor	31,732	32,367	635	2.0%
31	Treasurer	28,055	28,616	561	2.0%
32	Underwriting Manager	63,875	65,153	1,278	2.0%
33	Reinsurance Manager	337,280	344,026	6,746	2.0%
34	Safety and Education Committee	112,664	114,917	2,253	2.0%
35	Computer Services	155,421	158,529	3,108	2.0%
36	Legislative Committee	29,742	30,337	595	2.0%
37	Internal Audit Committee	65,156	66,459	1,303	2.0%
38	Strategic Planning Committee	32,578	33,230	652	2.0%
39	Coverage Committee	43,152	44,015	863	2.0%
40	Communications Committee	134,102	136,784	2,682	2.0%
41	Expense Contingency	237,993	237,993	-	0.0%
42	Subtotal	4,674,222	4,762,947	88,725	1.9%
43					
44	MEL Safety Institute	1,149,071	1,161,574	12,503	1.1%
45	Total Appropriations	74,136,821	79,862,829	5,726,008	7.7%

MEL RATE TABLES - Municipalities

CLAIMS & EXPENSES					
Attachment Key	Line of Coverage	Layer	RATING BASE	2025	2025 Minimums
200	Liability Claims To 500K	300 x 200	Population	1.6666	
250		250 x 250		1.2433	
300		200 x 300		0.9013	
350		150 x 350		0.6197	
400		100 x 400		0.3825	
500		0 x 500		0.0000	
500	Liability Claims 1.5MIL Ex 500K	1,500 x 500	Population	1.6914	2307
750		1,250 x 750		1.5496	
1000		1,000 x 1,000		1.4229	
1500		500 x 1,500		1.1901	
2000	Liability Claims 3MIL ex 2MIL	3,000 x 2,000	Population	0.5497	1025
SPECIAL EXPOSURES					
		WATER UTILITY	Payroll	0.0112	
		ELECTRIC UTILITY(1)	Payroll to 1MIL	0.0195	
		ELECTRIC UTILITY(2)	Payroll over 1MIL	0.0020	
<u>Allocation to Liability Claims</u>					
	Liability Claims To 500K			67.85%	
	Liability Claims 1.5MIL Ex 500K			32.15%	
SEASONAL SURCHARGE					
ATL	Allocation to Liability Claims is by % of Total		<u>Liability Assessment</u>		
MON			Liability Claims	6.00%	
CNTRL			Optional Excess Liability	6.00%	
OCE				6.00%	
200	Workers Comp Claims to 2Mil	1,800 x 200	Payroll	0.006238	
250		1,750 x 250		0.005016	
300		1,700 x 300		0.004098	
350		1,650 x 350		0.003400	
400		1,600 x 400		0.002865	
450		1,550 x 450		0.002434	
500		1,500 x 500		0.002081	
600		1,400 x 600		0.001539	
700		1,300 x 700		0.001160	
750		1,250 x 750		0.001019	
1250		750 x 1,250		0.000377	
2000			0.000000		
100	Property Claims to 250K	150K x 100K	TIV	0.0304	
150		100K x 150K		0.0157	
200		50K x 200K		0.0064	
250	Property Claims 500K x 250K	250K x 250K	TIV	0.0161	
500	Property Claims 500K x 500K	500K x 500K	TIV	0.0108	
1000	Property Claims 1.5MIL x 1MIL	1.5MIL x 1MIL	TIV	0.0119	
POLEPL Land Use			Population	0.2191	
Aggregate Excess LFC					
		Suburban Municipal JIF		16545	
JIF Faithful Performance Bond			FT EE	6.3405	
Surety Bond				<u>Base Limit</u>	<u>Optional Limit</u>
0				500	234
3001				500	234
6001				500	234
10001				1000	468
15001			Population	1000	468
20001				1250	585
30001				1500	702
40001				2000	936
50001				2750	1287
Loss Fund Contingency					
			Population	0.0450	
Loss Fund Contingency OTHER			Total Loss Fund Assmt	0.0392	
MEL Safety Institute			FT Ees	32.99	
Expense Contingency			% of Assessment	0.0933	
PREMIUMS				2024 Certified Rate	
Optional Excess Liability					
2		2 MIL EX 5 MIL	Population	0.2505	0.2572
5		5 MIL EX 5 MIL		0.5050	0.5185
10		10 MIL EX 5 MIL		0.7555	0.7757 1159.70449
15		15 MIL EX 5 MIL		0.8940	0.9179 1933.837126
		Standard Aggregate (requires 15 Optional)			
			% of base premium		43%
Optional Excess POL/EPL					
1		1MIL Ex 2MIL	Population	0.1544	0.1559 781.9582987
2		2MIL Ex 2MIL		0.2556	0.2581 1294.922943
3		3MIL Ex 2MIL		0.3288	0.3321 1665.258393
4		4MIL Ex 2MIL		0.3880	0.3919 1965.53038
8		8MIL Ex 2MIL		0.7433	0.7507 3765.911166
Excess Crime		1MIL Ex 1MIL	FT Ees	26.55	
Workers Comp Premium			Payroll	0.001098	0.0011524
Property Premiums					
		Excess Property	TIV	0.1196	0.12195
		Excess Flood - \$25m x \$50 m		0.0106	0.01079
		Excess Flood - \$25m x \$75m		0.0000	0.00000

From: Kathleen Kissane <kathleen.kissane@qual-lynx.com>
Sent: Friday, October 4, 2024 11:26 AM
To: Robyn D. H. Walcoff <rwalcoff@permainc.com>; Jennifer Conicella <jconicella@permainc.com>
Subject: MEL Property Supervisor Position

External Email - This email has come from outside of our company. Think before you click links or open attachments!

Through PERMA, the MEL requested a fee proposal from Qual-Lynx for a Property Supervisor position managing the MEL Excess Property program. This position would also provide oversight to the local JIFs that report to the MEL. To facilitate this position, Qual-Lynx would require a fee of \$250,000 for the position. Please advise if you require any additional information.

Kathleen M. Kissane
Assistant Vice President, Account Management
Qual-Lynx
100 Decadon Drive
Egg Harbor Township, NJ 08234
609-833-2178 Direct Dial Number
609-653-2928 (Facsimile)
609-457-3752 (Cell)
kathleen.kissane@qual-lynx.com

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From: Edward Cooney <ecooney@connerstrong.com>
Sent: Wednesday, September 25, 2024 2:22 PM
To: Joseph P Hrubash <jhrubash@permainc.com>; Cate Kiernan <catek@permainc.com>
Cc: Jonathon Tavares <jtavares@connerstrong.com>; Rachel Perry <rperry@connerstrong.com>
Subject: MEL: Excess Crime

Joe / Cate,

We officially have a quotation for Excess Crime, as follows.

Quick Overview

- Insurer: Lloyd's of London (Surplus)
- Contract: Reinsurance of MEL form on Lloyd's Market Reform contract
- Term: Annual
- Limit: \$1m Per Loss / \$5m Annual Aggregate
- Excess of: MEL Crime Policy, Coverage Parts 1, 2 and 3 (\$1m limit for each Coverage Part)
- Premium: \$950,250.00

The underwriters are very concerned with multiple losses per year, hence the premium. We believe more limits are attainable, but would like to start here to understand the MEL's interest in the additional limits.

As previously mentioned when only quoting Excess Social Engineering, the cost was about half of the current pricing for all Crime.

Regards,
Ed



Edward Cooney, MBA, CCIC

Partner

Senior Account Executive, Underwriting Manager Public Entity Practice



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Municipal Excess Liability Residual Claims Fund

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September 9, 2024

Memo to: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: Commissioner Champney-Kwesilait

Re: RCF September 2024 Meeting

2023 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2023 Budget, which reflected the transfer of the Fund Year 2019 claims from the local JIFs as of 12/31/23. Enclosed as part of this report is the Amended 2023 Budget.

2025 Budget: The Board of Fund Commissioners reviewed the proposed 2025 Budget. Under the conditions of the Fund, the 2025 expenses cannot be directly charged to an expense line established in the 2024 budget.

Executive Director recommended the amount of \$720,000 be returned to the members from 2023 Fund Year Contingency Account and the Board adopted Resolution 21-24 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2025 Budget and to schedule the Public Hearing at the October 16, 2024 meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2025 Budget.

RCF Fund Secretary: With the resignation of the Fund Secretary Steve Rovell in June, the Board passed a motion to elect Commissioner Criscuolo as Fund Secretary to finish the term, ending December 2025.

2024 Fiscal Management Plan Amendments: The Board adopted Resolution 22-24 to approve three amendments to the Fund 2024 Fiscal Management Plan. (1) Ameri-Health, the TPA for the Camden JIF, has been purchased by Claims Resolution Corporation (CRC) and therefore the Ameri-Health signatories are to be replaced by two signatories from CRC; (2) Adding TD Bank as an authorized bank in recognition of transitioning banking services; (3) adding the new Fund Secretary as a signatory.

Fund Auditor Competitive Contract: The Board passed a motion to release a Competitive Contract RFP in September for Fund Auditor to replace Jim Cerullo from Wielktoz & Company, LLC who retired in June.

2023 Audit Filing. The RCF 2023 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 in the Fund's newspaper.

Membership Renewals: Membership renewal documents were sent to member JIFs on August 30, 2024 for RCF membership renewal as of January 1, 2025. The Fund Attorney reviewed the renewal documents and made minor updates. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

Claims Committee: The Claims Review Committee met on June 7, July 18, and September 5, 2024. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 16, 2024 at the Forsgate Country Club.

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	\$ CHANGE
APPROPRIATIONS				
MEL	321,675	12,715,423	13,037,098	12,715,423
BMEL	0	0	0	0
ATLANTIC	50,538	2,363,350	2,413,888	2,363,350
BERGEN	14,118	1,642,291	1,656,409	1,642,291
BURLCO	21,140	711,346	732,486	711,346
CAMDEN	24,307	1,656,018	1,680,325	1,656,018
MONMOUTH	27,878	1,377,406	1,405,284	1,377,406
MORRIS	21,212	2,312,447	2,333,659	2,312,447
NJUA	17,417	436,648	454,065	436,648
OCEAN	51,256	1,404,519	1,455,775	1,404,519
PMM	8,763	331,130	339,894	331,130
SOUTH BERGEN	22,669	1,787,104	1,809,772	1,787,104
SUBURBAN METRO	22,070	759,579	781,649	759,579
TRICO	31,655	1,590,641	1,622,296	1,590,641
SUBURBAN MUNICIPAL	3,575	756,026	759,601	756,026
CENTRAL JERSEY (incl. Run-in Receivable)	44,404	1,224,111	1,268,515	1,224,111
NJPHA	16,824	609,954	626,778	609,954
TOTAL	699,500	31,677,992	32,377,492	31,677,992

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	
APPROPRIATIONS				
CLAIMS	0	30,927,992	30,927,992	30,927,992
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	750,000	750,000	750,000
SUBTOTAL LOSS FUND	15,000	31,677,992	31,692,992	31,677,992
EXPENSES				
ADMINISTRATOR	218,441		218,441	0
DEPUTY ADMINISTRATOR	74,306		74,306	0
ATTORNEY	45,223		45,223	0
CLAIMS SUPERVISION & AUDIT	65,374		65,374	0
TREASURER	42,459		42,459	0
AUDITOR	25,081		25,081	0
ACTUARY	44,777		44,777	0
MISCELLANEOUS	26,316		26,316	0
SUBTOTAL	541,977	0	541,977	0
EXPENSE CONTINGENCY	142,523		142,523	0
TOTAL BUDGET	684,500	31,677,992	32,362,492	31,677,992

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2025 PROPOSED BUDGET				
	2024 ANNUALIZED BUDGET	2025 PROPOSED BUDGET	\$	%
			CHANGE	CHANGE
APPROPRIATIONS				

CLAIMS	0	0	0	
Run-in Claim Receivable	72,500	35,000	(37,500)	-52%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	72,500	35,000	(37,500)	-52%
EXPENSES				
ADMINISTRATOR	222,810	227,266	4,456	2%
DEPUTY ADMINISTRATOR	75,792	77,308	1,516	2%
ATTORNEY	46,127	47,050	923	2%
CLAIMS SUPERVISION & AUDIT	66,681	68,015	1,334	2%
TREASURER	43,308	44,174	866	2%
AUDITOR	25,583	26,095	512	2%
ACTUARY	45,673	46,586	913	2%
MISCELLANEOUS	26,842	27,379	537	2%
SUBTOTAL	552,816	563,873	11,057	2%
EXPENSE CONTINGENCY	147,184	152,127	4,943	3%
TOTAL BUDGET	700,000	716,000	16,000	2%



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: September 19, 2024

To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: PERMA Risk Management Services

Banking Services: In March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024. The NJ Cyber JIF followed the MEL's lead and in May 2024, adopted a resolution to award banking services to TD Bank. Subsequent to the appointment, while finalizing contract details it was determined that TD Bank insisted on a "Limitation of Liability clause and a Disclaimer of Warranties" clause (LLDW) within the contract. Fund Attorney, representing the MEL, said he discussed the matter with various levels of management at TD Bank without success. Fund Attorney further noted that incumbent also requested these limitations in its response to proposal suggesting that this may now be industry standard. Fund Attorney reported that the MEL has decided to move forward with TD Bank, but will continue efforts to determine if any other banks would provide the needed services without imposing the stated limitations. The Board of Fund Commissioners, after being briefed on the contract developments agreed to also move forward with TD Bank and accepted the proposed language of the cash management master agreement as presented.

Fiscal Management Plan: Following the Banking Services resolution, the NJ Cyber 2024 Fiscal Management Plan was updated by resolution to reflect TD Bank as an authorized depository.

Cybersecurity Consulting Service CCRFP: Following last month's meeting, the Fund issued a Competitive Contracting RFP for Cybersecurity Consulting. The Fund received 10 proposals of which three were disqualified. A resolution was adopted to reject the vendors that were disqualified as they did not meet state requirements. The Fund office will distribute the responses and rater sheets to the Operations Committee for evaluation.

Claims Review Committee: The Claims Review Committee met on September 13th to review Payment Authority Requests, Claims Activity and Committee Structure. The Board of Fund Commissioners approved the PARs as recommended by the Committee. The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 2 alternates. A resolution will be presented at next month's meeting to memorialize the change in committee structure.

Operations Committee: The Operations Committee met on September 13th and reviewed a request from D2 Cybersecurity for additional compensation for administrative costs associated with reaching out to members to engage in training and vulnerability scanning – that did not otherwise formally "opt out" and has not started the training. The additional compensation is well within the contract amount-not-to-exceed. The Board of Fund Commissioners approved the expenditure.

The Committee reviewed preliminary responses to the IT Shared Services survey to identify those members that may provide IT services to other public entities. Based on the 110 members that responded initially, the Committee recommended and the Board of Fund Commissioners authorized the Underwriting Manager

begin a marketing process for Tech E&O coverage options. The Executive Director's office will also issue a reminder to complete the survey to obtain additional feedback.

The composition of the committee was also discussed, and a motion was passed to designate 3 Committee members and 4 alternates. A resolution will be presented at next month's meeting to memorialize the change in committee structure.

Next meeting: The NJ Cyber JIF next meeting is scheduled for October 17, 2024 at 3:30 PM via audio / video teleconference.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Governor Philip D. Murphy
State House
Trenton, New Jersey

August 26, 2024

Re: Government Responsibility for floods

Dear Governor:

This will bring to your attention an emerging issue that has the potential of bankrupting many New Jersey municipalities and severely impacting counties, authorities and the State itself.

Facts: In the recent jury decision in Amons v Haddonfield, a jury awarded \$21.5 million in damages against the municipality because flooding damaged four houses during a 2019 microburst. A pipe under a PATCO train line proved inadequate to handle the excessive run-off. While no one was even injured, and the property damage was only \$700,000 in total, the Amons case is the largest award ever against a New Jersey municipality under Title 59. Needless to say, the municipality is appealing.

It is impossible to project the potential exposure against government if this case holds. Imagine the liabilities during a hurricane or other major weather event. Municipalities are either self-insured or members of self-insurance pools known as Joint Insurance Funds (JIFs).

If this case becomes the precedent, no insurer will provide excess coverage to government. This will leave local governments and their JIFs on their own to pay these claims. Counties, authorities, and the State itself have the same exposure. The homeowners in the Amons case could have purchased flood insurance but decided not to.

Public Policy: This case raises a public policy question about the liability of public entities for flood damages to private property in an era where storms are becoming more frequent and severe. When the legislature adopted the Tort Claims Act, it wrote in NJSA 59:1-2 that:

“The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity.

On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.”

The current weather immunity provision is limited. Specifically, NJSA 59:4-7 provides that, “neither a public employee nor a public entity is liable for an injury caused solely by the effect on the use of streets and highways of weather conditions.” The word “solely” effectively nullifies the immunity because there are almost always other allegations. Further, the immunity is limited to streets and highways.

Therefore, we propose a new section:

59:4-11. Stormwater Drainage.

Neither a public employee nor a public entity is liable for failure to provide a stormwater drainage system or, if a stormwater drainage is provided, for failure to provide sufficient stormwater drainage.

Fifty years ago, when Title 59 was drafted, no one considered the impact of climate change. Effectively, the Amons decision makes government the flood insurer of last resort. We cannot wait until the next Superstorm Sandy makes government responsible for uninsured flood losses.

We would greatly appreciate the opportunity to talk to appropriate staff concerning this issue.

Sincerely,

David N. Grubb
Executive Director (Emeritus)

Joseph Hrubash
Executive Director

TO: Flood Legislation Group

FROM: Fred Semrau, Esq.

DATE: September 25, 2024

SUBJECT: Talking Points Regarding Legislation Amendments for Flooding Issues

Overview: Significant weather events now occur more frequently and regularly overwhelm public stormwater systems. The legislature originally intended for public entities to have immunity under the Tort Claims Act (Title 59) in these situations. However, the courts have eroded Title 59 immunities creating an unprecedented legal exposure for public entities. If recent decisions hold, local governments will not have the financial resources to pay for these claims.

1. Why is stormwater flooding now an issue?

ANSWER: Recently the Borough of Haddonfield was hit with a jury award of \$21.5 million. The town, despite spending over \$1.2 million for stormwater improvements, experienced severe flooding from an isolated 200-year storm that damaged four homes having a combined value of approximately \$1 million. Most of the \$21.5 million award was for non-economic damages in the amount of \$16.5 million. The homeowners did not purchase flood insurance. This was the largest claim ever against a New Jersey municipality even though no one was even injured.

2. Who will pay these claims?

ANSWER: Taxpayers. New Jersey governmental entities are either self-insured or belong to self-insurance pools (a.k.a. Joint Insurance Funds). Local governments simply do not have the resources to cover this exposure and without state and federal assistance may have to seek bankruptcy.

3. Is this an isolated event?

ANSWER: No. While “flooding” claims have been rare and relatively inexpensive before this year, the Haddonfield decision has already triggered similar lawsuits and will escalate as the word spreads. We are especially concerned about what would happen if a major event such as Super Storm Sandy hits the State.

4. Can this issue wait until Haddonfield finishes its appeals?

ANSWER: No. Appeals may take years. Meanwhile the number of similar lawsuits continue to increase and there is the ever-present risk of a major storm event.

5. Is this just a municipal problem?

ANSWER: No. Counties, government agencies, authorities, and the State itself have similar exposures.

6. Are public entities already protected under Title 59 from liability for bad weather?

ANSWER: Effectively No. N.J.S.A. 59:4-7 provides immunity for injuries caused solely by the effect of weather conditions on the use of streets and highways. This immunity has been effectively nullified because there is almost always an allegation that some other factor contributed to the loss.

7. What new language is being proposed?

ANSWER: The proposed amendments are a simple change that clarifies that public entities are not responsible for weather, stormwater, and flooding, and that under condemnation, like in other states, damages by way of public taking do not include pain and suffering, and emotional distress, for loss of property.

8. Is this change consistent with the intent of Title 59?

ANSWER: Yes. When the legislature adopted the Tort Claims Act, it wrote in N.J.S.A. 59:1-2 that:

“The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity. On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.”

9. Is the current state of the law unduly burdensome on public entities?

ANSWER: Yes. Effectively, the courts are making local government the flood insurer of last resort.

10. Will this legislation harm individual homeowners damaged by floods?

ANSWER. No. Homeowners should have adequate insurance, including flood insurance for their properties. The local taxpayers should not carry the burden for homeowners who fail to purchase insurance.

11. What is the “ask” here?

ANSWER: This is a request for a small amendment to confirm existing law under Title 59 and to avoid an enormous, financial, catastrophic impact on State, county and local government. It is a small ask with a significant and essential impact.

Municipal Excess Liability Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2024 as of 10/10/24

<u>Item</u>	<u>Filing Status</u>
☐ 2024 Budget	Filed
☐ Risk Management Plan	Filed
☐ Cash Management Plan	Filed
☐ Reinsurance Policies	Filed by QPA
☐ Fund Officers & Commissioners	Filed
☐ 12/31/23 Unaudited Financials	Filed
☐ 6/30/23 Unaudited Financials	Filed
☐ Annual Audit	Filed
☐ Ethics Filings	All individuals have filed by the deadline.
☐ Budget Changes	4 th quarter
☐ Transfers	N/A
☐ Dividends	N/A
☐ Additional Assessments	Billed in 4 th Quarter
☐ Professional Changes	None
☐ Officer Changes	None
☐ Risk Management Plan Changes	None
☐ Bylaw Amendments	None
☐ New Members (JIFs)	None
☐ Withdrawals (JIFs)	None
☐ JIF Membership Renewals	Jan 2024; 2 Renewals- All Received
☐ Contracts – Compliance Chart	Review is ongoing; updated upon receipt:

	2024 Contract Addendum Received	Insurance	Fidelity	E&O	Surety
Professionals					
1 Actuary	✓	✓		✓	
2 Alternate Counsel	✓	☐		✓	
3 Attorney	✓	✓		✓	
4 Ex Liability Claims	✓	✓	✓	✓	✓
5 Auditor	Distributed & awaiting signature.	✓		✓	
6 Executive Director	✓	✓	✓	✓	
7 Internal Auditor - Finance	Original contract includes all fees for contract life.	✓		✓	
8 Lobbyist	✓	✓		✓	
9 Managed Care	✓	✓		✓	
10 Excess WC	✓	✓	✓	✓	✓
11 Excess Property	✓	✓	✓	✓	✓
12 POL/EPL Run-Out Claims Admin.	✓	✓	☐		
13 Producer	✓	✓		✓	
14 Safety Director/Trainer	✓	✓		✓	
15 Strategic Planner/Comm. Consultant	Distributed & awaiting signature.			✓	
16 Technical Writer				✓	
17 Treasurer	✓		✓		
18 Underwriting Manager	✓	✓		✓	
19 Qualified Purchasing Agent	✓				
20 Internal Auditor - Insurance	Original contract includes all fees for contract life.	☐		✓	
21 Graphic Designer	To be distributed				
22 Website Manager	Appointed annually				
23 Mgrs/Super. Training Consult.	Awaiting Signature				
24 Learning Management System	✓	✓			
25 Marketing Manager	To be distributed	✓			
26 Marketing Consultant	Original contract includes all fees for contract life.	✓			
27 Risk Mgmt. Info System	✓				
28 Marketing Consultant (South)	To be distributed				
☐ Indicates that requirement has recently expired and requires renewal by Fund Professional.					
◆ Indicates contract is being drafted/reviewed for final copy.					

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2025 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. Specific to the MEL, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

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 the past 12 months. 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, but it is still at a very predictable rate. 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 &
BUCKLEW

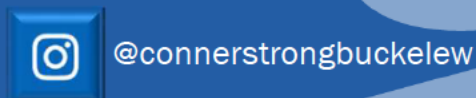
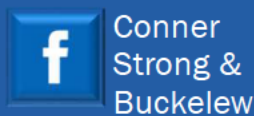
Other Reminders

- ✓ **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 \$1m, but can offer up to \$2m after underwriting review.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

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**Treasurer's Summary Report
October 16, 2024 Meeting**

1. Confirmation of Payments	Pages	Amount
September 2024 Supplemental #1	24	\$87,308.77
2. Resolution 39-24		
Bills List for	Pages	Amount
October 2024	25-26	\$534,786.03
3. Confirmation of Transfers to Claims Accounts		
Month of	Pages	Amount
August 2024	32	\$1,418,485.76
4. Joint Cash Management & Investment (JCMI)		
August 2024	33	

MOTION TO CONFIRM PAYMENTS OF SEPTEMBER 2024 SUPPLEMENTAL #1, APPROVE RESOLUTION 39-24 OCTOBER 2024 BILLS LIST AND CONFIRM THE CLAIMS ACCOUNTS AS PRESENTED.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

SUPPLEMENTAL BILLS LIST

CONFIRMATION OF PAYMENTS

SEPTEMBER 2024

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BAKER TILLY ADVISORY GROUP, LP	PROP.WC& MC AUDITS 4/24-5/24 BT2823335	17,450.00 17,450.00
	Total Payments FY 2023	17,450.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI NJ SCHOOLS INS. GROUP 7/24	33,333.33 33,333.33
DORSEY & SEMRAU	MEL SPECIAL LIT. INV 21600 07/24-08/24	9,612.87 9,612.87
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF. SERVICES-MATTER 19354 FOR 08/24	1,170.00
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF SERVICES- MATTER 18866 FOR 08/24	4,290.00
DUGHI, HEWIT & DOMALWESKI, P.C.	PROF SERVICES FOR 8/24-19303-102346	7,878.00 13,338.00
PRINCETON PUBLIC AFFAIRS GROUP INC.	RETAINER FOR 9/24 INV 23905	5,000.00 5,000.00
NJ ADVANCE MEDIA	ACCT 51031 AD 10902240 8/19/24	28.38 28.38
FORSgate COUNTRY CLUB	MEL/RCF/EJIF MEETING- FCC14983 09/24	2,870.00 2,870.00
LOWER TOWNSHIP	REIMB. POLICE RE-ACCREDITATION 3/24	1,000.00 1,000.00
LaMENDOLA ASSOCIATES, INC.	CONSULTATION FEES FOR 08/24	4,676.19 4,676.19
	Total Payments FY 2024	69,858.77
	TOTAL PAYMENTS ALL FUND YEARS	\$87,308.77

Chairperson

Attest:

Dated:

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

Treasurer

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 39-24

OCTOBER 2024

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Municipal Excess Liability 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 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BAKER TILLY ADVISORY GROUP, LP	PROPERTY AUDIT 6/23/24-8/31/24	5,000.00
		5,000.00
	Total Payments FY 2023	5,000.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	MANAGED CARE 10/24	48,331.14
		48,331.14
QUAL-LYNX	XS WC TPA 10/24	58,216.11
QUAL-LYNX	COMP ACCESS FEES 10/24	1,560.60
QUAL-LYNX	TPA PROPERTY 10/24	16,725.91
		76,502.62
BIS SAFETY SOFTWARE USA INC	MONTHLY FEES 8/24	5,510.90
		5,510.90
CB CLAIMS LLC	XS TPA Q3 2024	5,125.09
CB CLAIMS LLC	DISBURSEMENTS 9/24	90.00
CB CLAIMS LLC	TPA 9/24	38,791.09
		44,006.18
J. A. MONTGOMERY RISK CONTROL	MSK ADMIN 10/24	118,581.68
J. A. MONTGOMERY RISK CONTROL	MEL LEADERSHIP ACADEMY AWARDS 9.20.24	60.00
J. A. MONTGOMERY RISK CONTROL	BERGEN CO TRAINING AUG & SEPT 2024	2,308.00
J. A. MONTGOMERY RISK CONTROL	FLAGGER WORKBOOKS 10.3.24	1,800.00
		122,749.68
PERMA	POSTAGE 9/24	228.17
PERMA	ADMINISTRATOR FEE 10/24	163,887.78
PERMA	POSTAGE 8/24	102.00
		164,217.95
LARACY ASSOCIATES LLC	TREASURER 10/24	2,314.91
		2,314.91
DORSEY & SEMRAU	MEL SPECIAL LITIGATION 9/24	18,045.16
		18,045.16
NEWTECH SERVICES, INC.	INV 58212 WEBSITE SERVICES 9/24	169.50
		169.50
THE ACTUARIAL ADVANTAGE	ACTUARY 10/24	4,611.00
		4,611.00
JOSEPH M HARVEY	SHREDDING SUPERSTORM SANDY FILES 20224	24.70
		24.70
LARACY ASSOCIATES LLC	QPA 10/24	2,000.00
		2,000.00

GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122517- ORD 10620219 10/3/24	42.90
GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122517- ORD 10617986 10/1/24	44.72
		87.62
ACCESS	INV 11082357 DEPT 001 8/31/24	435.21
ACCESS	INV 11082356 DEPT 001-2 8/31/24	425.32
		860.53
ARTHUR J. GALLAGHER LLC dba	REINSURANCE MGR 10/24	28,106.58
		28,106.58
LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING 9/24	2,418.00
LaMENDOLA ASSOCIATES, INC.	CONSULTANT 9/24	2,823.36
		5,241.36
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 10/24	7,006.20
		7,006.20
	Total Payments FY 2024	529,786.03
	TOTAL PAYMENTS ALL FUND YEARS	\$534,786.03

Chairperson

Attest:

Dated:

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

Treasurer

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2024 Month Ending: August									
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	42,407,443.79	5,327,429.66	27,183,936.64	(819,531.68)	9,116,477.76	4,615,320.30	(11,880,722.08)	0.00	75,950,354.39
RECEIPTS									
Assessments	1,514,103.04	277,327.77	1,238,867.98	20,413.90	552,410.53	32,101.54	2,005,531.35	0.00	5,640,756.11
Refunds	0.00	0.00	5,120.00	0.00	0.00	0.00	35,608.22	0.00	40,728.22
Invest Pymnts	317,433.12	39,877.49	204,908.73	3,428.17	68,239.70	34,547.13	0.00	0.00	668,434.34
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	317,433.12	39,877.49	204,908.73	3,428.17	68,239.70	34,547.13	0.00	0.00	668,434.34
Other *	0.00	0.00	0.00	0.00	450,000.00	0.00	0.00	0.00	450,000.00
TOTAL	1,831,536.16	317,205.26	1,448,896.71	23,842.07	1,070,650.23	66,648.67	2,041,139.57	0.00	6,799,918.67
EXPENSES									
Claims Transfers	749,773.63	0.00	183,093.12	0.00	0.00	0.00	485,619.01	0.00	1,418,485.76
Expenses	0.00	0.00	48,331.14	0.00	848,210.20	0.00	552,589.00	0.00	1,449,130.34
Other *	0.00	0.00	19,972.82	0.00	0.00	0.00	0.00	0.00	19,972.82
TOTAL	749,773.63	0.00	251,397.08	0.00	848,210.20	0.00	1,038,208.01	0.00	2,887,588.92
END BALANCE	43,489,206.32	5,644,634.93	28,381,436.27	(795,689.62)	9,338,917.79	4,681,968.97	(10,877,790.52)	0.00	79,862,684.14

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2024							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	11,509,837.07	1,709,170.06	8,291,827.66	202,727.02	412,923.32	330,589.10	(2,360,268.46)	0.00	20,096,805.76
RECEIPTS									
Assessments	1,514,103.04	277,327.77	1,238,867.98	20,413.90	552,410.53	32,101.54	2,005,531.35	0.00	5,640,756.11
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	86,154.77	12,793.68	62,066.95	1,517.48	3,090.86	2,474.56	0.00	0.00	168,098.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	86,154.77	12,793.68	62,066.95	1,517.48	3,090.86	2,474.56	0.00	0.00	168,098.30
Other *	0.00	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00	200,000.00
TOTAL	1,600,257.81	290,121.45	1,300,934.93	21,931.38	755,501.39	34,576.10	2,005,531.35	0.00	6,008,854.41
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	47,993.35	0.00	47,993.35
Expenses	0.00	0.00	48,331.14	0.00	630,665.02	0.00	552,589.00	0.00	1,231,585.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	48,331.14	0.00	630,665.02	0.00	600,582.35	0.00	1,279,578.51
END BALANCE	13,110,094.88	1,999,291.51	9,544,431.45	224,658.40	537,759.68	365,165.20	(955,319.46)	0.00	24,826,081.66

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2023							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	14,602,031.32	1,214,340.55	8,171,333.00	(1,143,493.81)	1,817.83	390,725.86	(824,337.57)	0.00	22,412,417.18
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	109,300.82	9,089.72	61,165.01	0.00	13.61	2,924.71	0.00	0.00	182,493.87
EXPENSES									
Claims Transfers	0.00	0.00	11,948.66	0.00	0.00	0.00	356,829.13	0.00	368,777.79
Expenses	0.00	0.00	0.00	0.00	13,925.04	0.00	0.00	0.00	13,925.04
Other *	0.00	0.00	19,972.82	0.00	0.00	0.00	0.00	0.00	19,972.82
TOTAL	0.00	0.00	31,921.48	0.00	13,925.04	0.00	356,829.13	0.00	402,675.65
END BALANCE	14,711,332.14	1,223,430.27	8,200,576.53	(1,143,493.81)	(12,093.60)	393,650.57	(1,181,166.70)	0.00	22,192,235.40

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2022							
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	9,598,780.99	1,155,470.49	8,053,222.83	(134,023.38)	165,790.30	361,045.92	(507,275.04)	0.00	18,693,012.11
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	71,849.91	8,649.06	60,280.92	0.00	1,240.99	2,702.54	0.00	0.00	144,723.42
EXPENSES									
Claims Transfers	0.00	0.00	44,709.02	0.00	0.00	0.00	73,860.78	0.00	118,569.80
Expenses	0.00	0.00	0.00	0.00	1,114.00	0.00	0.00	0.00	1,114.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	44,709.02	0.00	1,114.00	0.00	73,860.78	0.00	119,683.80
END BALANCE	9,670,630.90	1,164,119.55	8,068,794.73	(134,023.38)	165,917.29	363,748.46	(581,135.82)	0.00	18,718,051.73

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR		2021							
Month Ending:		August							
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	5,913,124.35	174,062.48	996,796.50	77,634.47	74,037.52	1,802,185.51	(6,839,523.68)	0.00	2,198,317.15
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	35,608.22	0.00	35,608.22
Invest Pymnts	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	0.00	0.00	67,651.09
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	0.00	0.00	67,651.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,261.60	1,302.91	7,461.34	581.12	554.19	13,489.93	35,608.22	0.00	103,259.31
EXPENSES									
Claims Transfers	981.95	0.00	16,619.78	0.00	0.00	0.00	6,935.75	0.00	24,537.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	981.95	0.00	16,619.78	0.00	0.00	0.00	6,935.75	0.00	24,537.48
END BALANCE	5,956,404.00	175,365.39	987,638.06	78,215.59	74,591.71	1,815,675.44	(6,810,851.21)	0.00	2,277,038.98

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	2020								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	783,670.06	1,074,386.08	1,861,580.06	177,624.02	204,737.39	1,730,773.91	(1,349,317.33)	0.00	4,483,454.19
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,866.02	8,042.12	13,934.51	1,329.57	1,532.52	12,955.39	0.00	0.00	43,660.13
EXPENSES									
Claims Transfers	748,791.68	0.00	86,200.63	0.00	0.00	0.00	0.00	0.00	834,992.31
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	748,791.68	0.00	86,200.63	0.00	0.00	0.00	0.00	0.00	834,992.31
END BALANCE	40,744.40	1,082,428.20	1,789,313.94	178,953.59	206,269.91	1,743,729.30	(1,349,317.33)	0.00	3,692,122.01

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	Closed FY								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	5,262,113.47	0.00	0.00	0.00	5,262,113.47
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	39,388.58	0.00	0.00	0.00	39,388.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	39,388.58	0.00	0.00	0.00	39,388.58
Other *	0.00	0.00	0.00	0.00	250,000.00	0.00	0.00	0.00	250,000.00
TOTAL	0.00	0.00	0.00	0.00	289,388.58	0.00	0.00	0.00	289,388.58
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	202,506.14	0.00	0.00	0.00	202,506.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	202,506.14	0.00	0.00	0.00	202,506.14
END BALANCE	0.00	0.00	0.00	0.00	5,348,995.91	0.00	0.00	0.00	5,348,995.91

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	1988 WC								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	(190,823.41)	0.00	0.00	0.00	0.00	0.00	(190,823.41)
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	5,120.00	0.00	0.00	0.00	0.00	0.00	5,120.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	5,120.00	0.00	0.00	0.00	0.00	0.00	5,120.00
EXPENSES									
Claims Transfers	0.00	0.00	23,615.03	0.00	0.00	0.00	0.00	0.00	23,615.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	23,615.03	0.00	0.00	0.00	0.00	0.00	23,615.03
END BALANCE	0.00	0.00	(209,318.44)	0.00	0.00	0.00	0.00	0.00	(209,318.44)

SUMMARY OF CASH TRANSACTIONS									
FUND YEAR	Surplus Trigger								
Month Ending:	August								
	Liability	Public Officials	Worker's Comp	Faith.Perf.	Admin	Cont	Property	Clearing	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	2,995,057.94	0.00	0.00	0.00	2,995,057.94
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	22,418.95	0.00	0.00	0.00	22,418.95
0									
EXPENSES									
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	3,017,476.89	0.00	0.00	0.00	3,017,476.89

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Month
Current Fund Year

August
2024

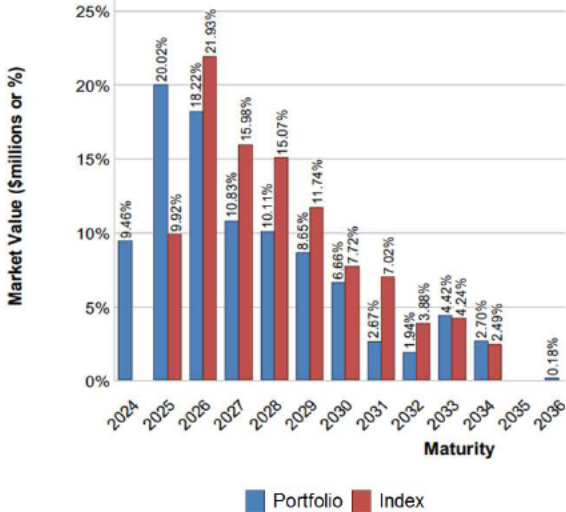
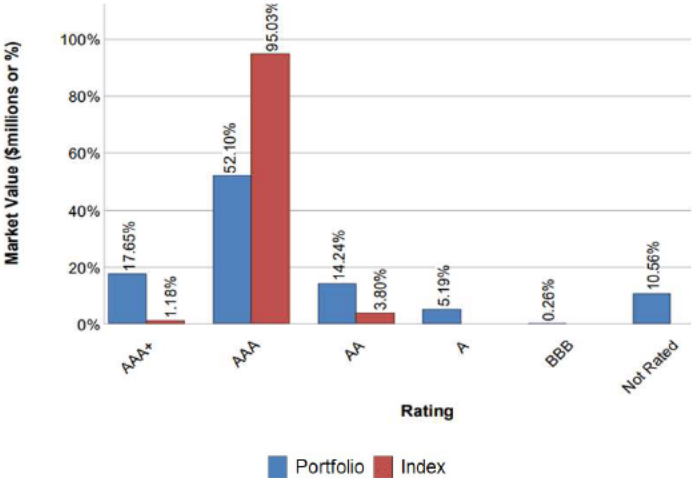
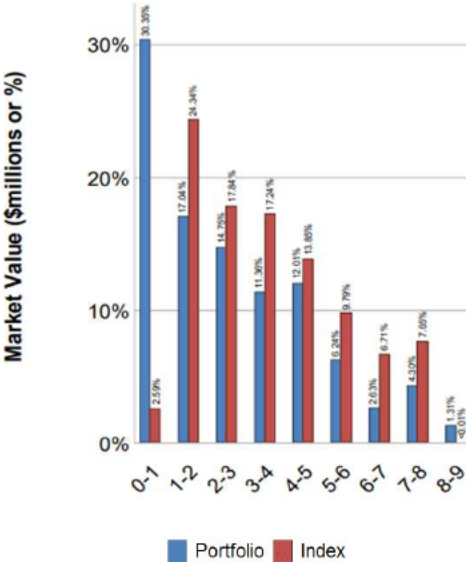
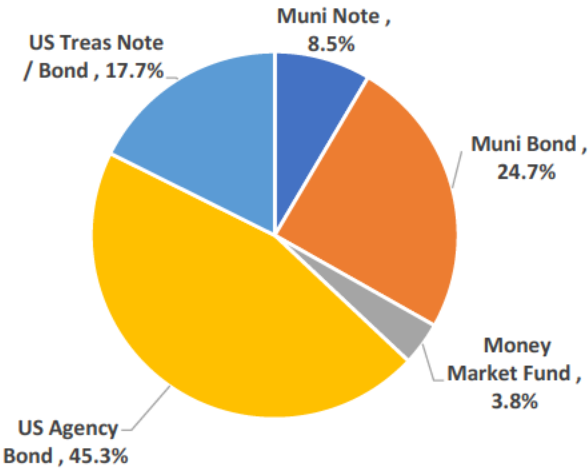
Policy Year	Coverage	1.	2.	3.	4.	5.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August
2024	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	7,500.00	0.00	0.00	7,500.00	7,500.00
	Property	811,531.23	47,993.35	0.00	859,524.58	859,524.58
	Total	819,031.23	47,993.35	0.00	867,024.58	867,024.58
2023	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,851,835.24	11,948.66	0.00	1,863,783.90	1,863,413.90
	Faith.Perf.	1,383,591.00	0.00	0.00	1,383,591.00	1,383,591.00
	Property	5,947,586.91	356,829.13	0.00	6,304,416.04	6,304,416.04
	Total	9,183,013.15	368,777.79	0.00	9,551,790.94	9,551,420.94
2022	Liability	2,195,911.73	0.00	0.00	2,195,911.73	2,195,911.73
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	959,298.59	44,709.02	0.00	1,004,007.61	1,004,007.61
	Faith.Perf.	331,497.47	0.00	0.00	331,497.47	331,497.47
	Property	6,909,929.97	73,860.78	0.00	6,983,790.75	6,983,790.75
	Total	10,396,637.76	118,569.80	0.00	10,515,207.56	10,515,207.56
2021	Liability	6,439,804.22	981.95	0.00	6,440,786.17	6,440,786.17
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	1,658,302.30	16,619.78	0.00	1,674,922.08	1,674,922.08
	Faith.Perf.	144,635.61	0.00	0.00	144,635.61	144,635.61
	Property	14,938,758.88	6,935.75	35,608.22	14,910,086.41	16,404,149.02
	Total	23,181,501.01	24,537.48	35,608.22	23,170,430.27	24,664,492.88
2020	Liability	6,796,215.77	748,791.68	0.00	7,545,007.45	7,276,623.12
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	6,522,908.67	86,200.63	0.00	6,609,109.30	6,609,129.46
	Faith.Perf.	51,378.21	0.00	0.00	51,378.21	51,378.21
	Property	5,741,398.45	0.00	0.00	5,741,398.45	5,751,629.71
	Total	19,111,901.10	834,992.31	0.00	19,946,893.41	19,688,760.50
Closed FY	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Property	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
1988 WC	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	11,735,789.05	23,615.03	5,120.00	11,754,284.08	11,760,252.93
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	11,735,789.05	23,615.03	5,120.00	11,754,284.08	11,760,252.93
Surplus Trigger	Liability	0.00	0.00	0.00	0.00	0.00
	Public Officials	0.00	0.00	0.00	0.00	0.00
	Worker's Comp	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Faith.Perf.	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00
TOTAL		74,427,873.30	1,418,485.76	40,728.22	75,805,630.84	77,047,159.39

Muni Excess Liability Joint Insurance Fund

As of 8/31/2024	
Portfolio Total Par	\$ 352,124,000
Principal Market Value	\$ 325,373,140
Accrued Interest	\$ 14,717,456
Market Value Plus Accrued	\$ 340,090,595
Total Revenue YTD	\$ 11,007,785
NAV	\$ 10.0372
Average Maturity (yrs)	3.12
Modified Duration	2.62
Book Yield	2.50%
Yield to Maturity / Call	4.36%
Projected Coupon Income	\$ 7,130,543

As of 8/31/2024	QTD	Since Inception
MEL (Gross)	2.24%	4.26%
BB Govt Intermediate	2.93%	3.88%

*account funding inception 2/3/23





**MEL JIF
SAVINGS AND PENETRATION SUMMARY**

2024									
	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	278	90	203	75	73%	\$ 894,591.53	\$ 361,412.27	\$ 533,179.26	60%
FEBRUARY	210	77	152	58	72%	\$ 489,598.64	\$ 180,180.76	\$ 309,417.88	63%
MARCH	219	85	149	70	68%	\$ 1,016,642.06	\$ 295,002.61	\$ 721,639.45	71%
APRIL	292	81	215	77	74%	\$ 432,543.12	\$ 250,770.64	\$ 181,772.48	42%
MAY	156	41	93	63	60%	\$ 923,756.60	\$ 375,400.92	\$ 548,355.68	59%
JUNE	6	3	1	5	17%	\$ 185,333.10	\$ 70,638.60	\$ 114,694.50	62%
JULY	22	12	21	1	95%	\$ 28,356.30	\$ 8,539.76	\$ 19,816.54	70%
AUGUST	337	73	220	117	65%	\$ 653,957.67	\$ 313,034.29	\$ 340,923.38	52%
SEPTEMBER	330	85	212	118	64%	\$ 808,603.34	\$ 227,346.62	\$ 581,256.72	72%
TOTALS	1850	547	1266	584	68%	\$ 5,433,382.36	\$ 2,082,326.47	\$ 3,351,055.89	62%

2023

	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	223	66	183	40	82%	\$ 623,856.08	\$ 253,856.08	\$ 370,000.00	59%
FEBRUARY	291	100	243	48	84%	\$ 642,347.58	\$ 199,303.59	\$ 443,043.99	69%
MARCH	409	99	291	118	71%	\$ 501,913.23	\$ 234,683.02	\$ 267,230.21	53%
APRIL	238	71	187	51	79%	\$ 271,130.97	\$ 119,035.08	\$ 152,095.89	56%
MAY	401	105	318	83	79%	\$ 1,481,913.29	\$ 393,491.11	\$ 1,088,422.18	73%
JUNE	313	85	255	58	81%	\$ 1,470,293.03	\$ 610,796.01	\$ 859,497.02	58%
JULY	353	79	304	49	86%	\$ 654,819.62	\$ 349,210.95	\$ 305,608.67	47%
AUGUST	454	92	382	72	84%	\$ 422,176.84	\$ 203,092.57	\$ 219,084.27	52%
SEPT	400	108	258	142	65%	\$ 635,767.56	\$ 223,188.88	\$ 412,578.68	65%
OCT	293	108	197	96	67%	\$ 383,201.41	\$ 136,197.77	\$ 247,003.64	64%
NOV	238	91	160	78	67%	\$ 465,091.68	\$ 302,602.39	\$ 162,489.29	35%
DEC	203	81	128	75	63%	\$ 344,424.76	\$ 79,961.05	\$ 264,463.71	77%
TOTALS	3816	1085	2906	910	76%	\$ 7,896,936.05	\$ 3,105,418.50	\$ 4,791,517.55	61%

2022

	Number of Bills	# of Claimant's	# Bills In Network	# of Bills Out of Network	% Of Network Utilization	Charges	Approved	Savings	% Of Savings from Charges
JANUARY	196	68	173	23	88%	\$ 1,170,306.41	\$ 352,930.89	\$ 817,375.52	70%
FEBRUARY	232	81	163	69	70%	\$ 275,638.27	\$ 86,720.95	\$ 188,917.32	69%
MARCH	369	93	290	79	79%	\$ 1,923,246.42	\$ 518,015.84	\$ 1,405,230.58	73%
APRIL	243	76	180	63	74%	\$ 782,354.37	\$ 293,503.04	\$ 488,851.33	62%
MAY	260	82	207	53	80%	\$ 431,498.16	\$ 214,804.95	\$ 216,693.21	50%
JUNE	264	89	198	66	75%	\$ 620,965.57	\$ 183,873.90	\$ 437,091.67	70%
JULY	191	75	124	67	65%	\$ 887,035.39	\$ 181,337.88	\$ 705,697.51	80%
AUGUST	326	87	252	74	77%	\$ 732,515.06	\$ 292,096.24	\$ 440,418.82	60%
SEPT	216	83	157	59	73%	\$ 560,855.35	\$ 157,522.16	\$ 403,333.19	72%
OCT	330	86	272	58	82%	\$ 1,418,877.59	\$ 719,719.61	\$ 699,157.98	49%
NOV	243	76	190	53	78%	\$ 742,095.52	\$ 353,125.30	\$ 388,970.22	52%
DEC	248	69	188	60	76%	\$ 298,714.07	\$ 165,900.11	\$ 132,813.96	44%
TOTALS	3118	965	2394	724	77%	\$ 9,844,102.18	\$ 3,519,550.87	\$ 6,324,551.31	64%



MEL JIF
Charges/Savings by Specialty
September 2024

Specialty - In Network	Charges	Approved	Savings	% of Savings	# of Bills
Ortho/Neuro	\$ 324,686.20	\$ 49,764.42	\$ 274,921.78	85%	35
Anesthesia/Pain Management	\$ 205,152.00	\$ 27,126.21	\$ 178,025.79	87%	54
Hospital	\$ 62,621.11	\$ 48,850.17	\$ 13,770.94	22%	6
Ambulatory Surgery Center	\$ 53,667.42	\$ 9,127.00	\$ 44,540.42	83%	3
Physical therapy/Occupational therapy	\$ 24,981.70	\$ 5,077.40	\$ 19,904.30	80%	51
Physical Medicine & Rehabilitation	\$ 10,336.00	\$ 4,786.44	\$ 5,549.56	54%	7
Psychiatry	\$ 9,515.00	\$ 7,582.46	\$ 1,932.54	20%	13
Behavioral Health	\$ 8,402.00	\$ 3,864.93	\$ 4,537.07	54%	22
MRI/Radiology	\$ 8,381.00	\$ 2,066.27	\$ 6,314.73	75%	10
Medical Transportation	\$ 5,706.00	\$ 5,680.29	\$ 25.71	0%	1
Durable Medical Equipment	\$ 1,850.00	\$ 540.00	\$ 1,310.00	71%	1
Emergency Medicine	\$ 959.00	\$ 215.36	\$ 743.64	78%	2
Cardiovascular Surgery	\$ 820.00	\$ 208.22	\$ 611.78	75%	3
Infectious Disease	\$ 695.00	\$ 321.27	\$ 373.73	54%	2
Other Physician Fees	\$ 335.00	\$ 128.70	\$ 206.30	62%	1
Pulmonary Medicine	\$ 300.00	\$ 63.22	\$ 236.78	79%	1
TOTALS	\$ 718,407.43	\$ 165,402.36	\$ 553,005.07	77%	212
Specialty - Out of Network	Charges	Approved	Savings	% of Savings	# of Bills
Ambulatory Surgery Center	\$ 20,380.00	\$ 20,380.00	\$ -	0%	1
Behavioral Health	\$ 19,015.00	\$ 19,015.00	\$ -	0%	71
Hospital	\$ 12,128.00	\$ 890.14	\$ 11,237.86	93%	2
Other Physician Fees	\$ 9,780.00	\$ 4,910.35	\$ 4,869.65	50%	1
Ortho/Neuro	\$ 8,899.03	\$ 5,105.84	\$ 3,793.19	43%	13
Psychiatry	\$ 8,250.00	\$ 5,850.00	\$ 2,400.00	29%	12
Anesthesia/Pain Management	\$ 7,034.00	\$ 1,596.22	\$ 5,437.78	77%	8
General Practice	\$ 2,569.98	\$ 2,273.95	\$ 296.03	12%	3
MRI/Radiology	\$ 946.00	\$ 946.00	\$ -	0%	3
Laboratory Services	\$ 443.10	\$ 376.67	\$ 66.43	15%	1
Inpatient Rehabilitation	\$ 345.80	\$ 199.02	\$ 146.78	42%	1
Ophthalmology	\$ 300.00	\$ 300.00	\$ -	0%	1
Infectious Disease	\$ 105.00	\$ 101.07	\$ 3.93	4%	1
TOTALS	\$ 90,195.91	\$ 61,944.26	\$ 28,251.65	31%	118

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

OPEN MINUTES

SEPTEMBER 9, 2024 – 10:30AM

FORSGATE COUNTRY CLUB -MONROE, NJ

Chairman Tomasko called the meeting to order and asked the Assistant Secretary to read the statement of compliance open public meeting act.

ROLL CALL OF 2024 BOARD OF FUND COMMISSIONERS

Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Absent
Greg Franz	Edgewater – South Bergen JIF	Present
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Bernard Rutkowski	NJUA JIF – Toms River MUA	Absent
Brian Bigler – Alternate Commissioner	NJUA JIF – Secaucus MUA	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
Megan Champney-Kweselait	City of Summit- Suburban Municipal JIF	Present
Megan Jack	Riverside Twp- Burlco JIF	Present
Adam Brewer	Pequannock Township – Morris JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Michael Razze	Pitman Borough - TRICO JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	Township of Robbinsville - Mid-Jersey JIF	Present
Susan Danson	Maple Shade Twp- PMM JIF	Present
Joseph Criscuolo	East Brunswick Twp – Central JIF	Present
Frank Elenio	Ridgefield Borough - PAIC JIF	Absent
James Pacanowski	Ventnor City - Atlantic JIF	Present
Vincent Quatrone	Little Falls – Suburban Metro	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Adm	PERMA Risk Management Services Joseph Hrubash, Cate Kiernan, Nancy A. Ghani
Attorney	Dorsey & Semrau Fred Semrau, Esq.
Producer	Risk Program Administrators Paul Forlenza, Kamini Patel
Actuary	The Actuarial Advantage Kyle Mrotek
Underwriting Manager	Conner Strong & Buckelew Edward Cooney, Jonathon Tavares
Ex Worker's Comp Claims Administrator	Qual-Lynx Kathy Kissane, Chris Healey
Safety Director	JA Montgomery Risk Control Services Paul Shives
Treasurer	Matt Laracy
Excess Liability Claims Administrator	CB Claims LLC Christopher Botta

Lobbyist

Pathways

Paul Bent

Marketing Consultant

Acrisure

Amy Pieroni

Southern NJ Marketing
Consultant

PJM Consultants

Paul Miola

ALSO PRESENT:

David Grubb, Executive Director (Emeritus)

Charles Cuccia, RCF & EJIF Treasurer

Alison Kelly, Danskin Insurance Agency

John Casagrande, Danskin Insurance Agency

Chuck Casagrande, Danskin Insurance Agency

Ezio Altamura., GJEM Otterstedt Agency

Mathew McArow Jr., GJEM Otterstedt Agency

Tom Merchel, Conner Strong & Buckelew

Barbara Murphy, RLM

Patti Fahy, Acrisure

Trevor Morris, Acrisure

Pauline Kontomanolis, Perma Risk Management Services

Brad Stokes, Perma Risk Management Services

Jennifer Conicella, Perma Risk Management Services

Zareena Majeed, Perma Risk Management Services

Robyn Walcoff, Perma Risk Management Services

Frank Covelli, P.I.A

MINUTES: Included in the agenda were the Open minutes of xxx

MOTION TO APPROVE OPEN MINUTES OF JUNE 10, 2024:

Moved: Commissioner Laureigh

Second: Commissioner Wolk

Vote: Unanimous

CORRESPONDENCE: NONE

WELCOME: Chairman Tomasko welcomed Commissioner Quatrone representing the Suburban Metro JIF.

EXECUTIVE DIRECTOR:

2025 BUDGET: Enclosed in the agenda was the preliminary 2025 budget, which reflected a 5.7% increase before increases in exposures are applied. Executive Director said a meeting of the Management Committee will be scheduled in mid-September/early October to review the 2025 Budget options prior to introduction at the next meeting. Committee is also expected to review the status of the 2025 Underwriting Renewal.

MANAGEMENT COMMITTEE: Fund Attorney said in March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024.

Fund Attorney said subsequent to the appointment, TD Bank identified contractual clauses, obligations, liability and exposures they wished to limit as well as inclusion of “Limitation of Liability; Disclaimer of Warranties” clause (LLDW) within the contract.

Management Committee met on August 23, 2024 to review the limitation on the type and amount of claims recoverable under TD Bank’s proposed cash management master agreement

with the MEL. Included in the agenda were the minutes of the meeting and a memorandum drafted by the Fund Attorney that outlined the limitations.

Fund Attorney said he discussed the matter with various levels of management at TD Bank without success. He further noted that incumbent also requested these limitations in its response to proposal (but did not limit in current contract). Fund Attorney said it appears that this limitation may now be standard in the financial market. In addition, the Fund's former Bank had similar restrictions. Fund Attorney said the Fund Office will continue efforts to determine if any other banks would provide the needed services without imposing.

MOTION TO ACCEPT THE LANGUAGE OF THE CASH MANAGEMENT MASTER AGREEMENT AS PRESENTED:

Moved:	Commissioner Brewer
Second:	Commissioner Franz
Vote:	16 Ayes – 0 Nays

Professional Service Agreements for Marketing Managers, Marketing Consultant and Management & Supervisory Training Consultant have reached the end of their term. In 2019, the board adopted resolutions establishing Competitive Contracting RFP (CCRFP) as the procurement process. Therefore, we will work with the QPA to issue these CCRFPs.

MOTION TO AUTHORIZE THE ISSUANCE OF THESE CCRFPs:

Moved:	Commissioner Nolan
Second:	Commissioner Brewer
Vote:	Unanimous

FISCAL MANAGEMENT PLAN: Enclosed in the agenda was Resolution 35-24 amending the signatories for the MEL accounts, reflecting the change in Treasurer and Banking Services provider; changes have been highlighted for reference.

MOTION TO ADOPT RESOLUTION 35-24 AMENDING THE 2024 FISCAL MANAGEMENT PLAN:

Moved:	Commissioner Nolan
Second:	Commissioner Laureigh
Vote:	16 Ayes – 0 Nays

SAFETY & EDUCATION COMMITTEE: Committee met on August 16, 2024; included in the agenda were the minutes of that meeting.

Committee discussed three services/contracts with comments and/or recommendations noted:

- Learning Management System (LMS) - The current contract term with BIS Safety Software Inc. (BIS) is 9/1/2022 to 12/31/2024 with two 1-year options to renew. *Committee recommends extending the contract through 2025 and 2026 at the MEL's 2025 Reorganization meeting.*
- Management & Supervisory Training Consultant – The 5-year contract with LaMendola Associates will expire at year-end as noted above. *Committee notes this training is valuable and well-received and recommends the procurement of these services.*
- Benchmark Analytics – In 2023, this firm was engaged to conduct a study on the impact of accreditation on law enforcement claims. Reports were included in Appendix II & Appendix III of the agenda. *Committee reviewed the 1st phase summary of the study results and recommends the MEL release a Competitive*

Contracting RFP for a vendor for the next phase of a study on the benefits of Police Accreditation.

Included in the agenda was a copy of the suggested elements for Phase 2 as drafted by J.A. Montgomery. Safety Director reviewed the proposed next steps of the study which would be to analyze the data collected. Safety Director said result of first phase show a positive savings on investment – in particular for larger and medium agencies. Second phase should help the Fund analyze why some departments perform better than others; lack of resources may likely be the differential.

MOTION TO ADOPT RESOLUTION 36-24 TO AUTHORIZE THE RELEASE OF A COMPETITIVE CONTRACTING RFP FOR A CONSULTANT TO REVIEW THE RESULTS OF POLICE ACCREDITATION.

Moved:	Commissioner Tozzi
Second:	Commissioner Champney
Vote:	Unanimous

COVERAGE COMMITTEE: A meeting of this committee will be scheduled for mid-September/early October.

LEGISLATIVE COMMITTEE: Committee met on July 26, 2024; enclosed in the agenda were the minutes of that meeting.

MARKETING COMMITTEE: Committee met on June 17, 2024; enclosed in the agenda were the minutes of that meeting.

CLAIMS COMMITTEE: This committee last met on July 17, 2024 and met prior to this meeting; minutes of these meetings are sent to the full MEL Board separately from the agenda.

RESIDUAL CLAIMS FUND (RCF): Enclosed in the agenda was a copy of Commissioner Champney-Kweselait's report on the RCF June 10, 2024 meeting.

RCF MEMBERSHIP RENEWAL: Executive Director said the Fund's three-year membership in the RCF is scheduled to expire on December 31, 2024. Enclosed in the agenda was Resolution 37-24 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

MOTION TO ADOPT RESOLUTION 37-24 RENEWING THE FUND'S MEMBERSHIP IN THE RESIDUAL CLAIMS FUND FOR THE PERIOD OF JANUARY 1, 2025 THROUGH DECEMBER 31, 2027.

Moved:	Commissioner Nolan
Second:	Commissioner Laureigh
Vote:	16 Ayes – 0 Nays

CYBER JIF: Enclosed in the agenda was a copy of the Cyber JIF report from the July 18, 2024 meeting. Board is scheduled to meet again on September 19th. Commissioner Tozzi said the Cyber JIF has been active in forming an Operations Committee and also a Claims Committee and thanked those involved for their efforts. Executive Director reported the Underwriting Manager has identified an exposure for members that may provide IT services to other public entities and has distributed a survey to members to gather this information.

JIF MEMBERSHIP RENEWALS: Atlantic, Trico, Burlco, Mid-Jersey, NJSI and PAIC JIFs are set to renew their 3-year membership with the MEL on 1/1/2025; renewal documents were sent out on 6/27/24. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.

POWER OF COLLABORATION: Enclosed in the agenda was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.9 billion savings provided to NJ Taxpayers.

DUE DILIGENCE: Regulatory Compliance Checklist – as of 9/3/24

NEXT MEETING: The next meeting of the MEL JIF is scheduled for Wednesday October 16, 2024 at 10:30AM at the Forsgate Country Club - 375 Forsgate Drive, Monroe Twp, NJ 08831.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reported he started discussions on the 2025 renewal and summarized early indications of Property, Liability, Workers' Compensation, Cyber and POL/EPL. Underwriting Manager reported New Jersey is now #9 on Judicial Watchlist and now #1 for the highest workers' compensation costs. A webinar is being scheduled in the coming weeks on the renewal and market conditions.

TREASURER: Included in the agenda were the Confirmation of Payments from June 2024 Supplemental #1, June 2024 Supplemental #2, July 2024, August 2024, August 2024 Supplemental #1 and Resolution 38-24 September 2024 Bills List. Also included was the Confirmation of Transfers to Claims Accounts for May, June and July 2024 as well as the Joint Cash Management & Investment Portfolio as of July 2024.

CONFIRMATION OF PAYMENTS

June 2024 Supplemental #1	\$653,474.10
June 2024 Supplemental #2	\$152,195.82
July 2024	\$485,445.68
August 2024	\$533,428.55
August 2024 Supplemental #1	\$915,701.79

RESOLUTIONS 38-24 FOR SEPTEMBER 2024 VOUCHERS:

September 2024	\$490,223.00
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CONFIRMATION OF MAY 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	1997.28
CLOSED	0.00
2020	2467660.48
2021	504214.99
2022	551877.90
2023	371412.76
2024	11285.76
TOTAL	\$3,908,449.17

CONFIRMATION OF JUNE 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	1576.28
CLOSED	0.00
2020	48521.15
2021	226737.41

2022	786102.20
2023	216022.97
2024	47176.53
TOTAL	1326136.54

CONFIRMATION OF JULY 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

1988 WC	62933.56
CLOSED	0.00
2020	6689745.38
2021	358672.85
2022	20702.44
2023	324906.78
2024	445280.22
TOTAL	7902241.23

MOTION TO CONFIRM PAYMENTS OF JUNE 2024 SUPPLEMENTAL #1, JUNE 2024 SUPPLEMENTAL #2, JULY 2024, AUGUST 2024, AUGUST 2024 SUPPLEMENTAL #1 AND APPROVE SEPTEMBER 2024 BILLS LIST RESOLUTION 38-24 AND TO APPROVE TREASURER'S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:

Moved: Commissioner Laureigh
 Second: Commissioner Brewer
 Roll Call Vote: 16 Ayes – 0 Nays

CLAIMS – EXCESS WORKERS COMPENSATION & PROPERTY:

REPORT: Workers' Compensation & Property Claims Manager said based on the 2025 renewal market, the claims horizon does not bode well; however, Qual-Lynx will continue to work hard with defense counsel to obtain beneficial settlements especially for workers' compensation claims.

CLAIMS – EXCESS LIABILITY:

REPORT: Claims Administrator said he continues to work to resolve and close out the open excess liability claims.

ATTORNEY:

REPORT: Fund Attorney summarized aspects of the recent significant jury award to homeowners that experienced flooding. Fund Attorney said the claim involved drainage issues, run-off and stormwaters. Fund Attorney said the MEL professionals are working on an appeal and are also working together on various aspects, including legislative and increased communication with Mayors. Fund Attorney added that the town had spent significant dollars updating their stormwaters & was still hit with a large jury award.

MANAGED CARE:

REPORT: Managed Care Provider submitted a Savings and Penetration Summary report as of August 2024. Managed Care Provider said the June and July bill volumes are lower because the company moved to a new bill repricing system and underwent an audit. Report noted total charges of \$4,624,779.02, which were approved and repriced to \$1,854,979.85 for a 60% savings.

CLOSED SESSION: Fund Attorney requested Closed Session to update the MEL Board of Fund Commissioners on matters related to 1) Claims and 2) Contracts.

**MOTION TO ENTER INTO EXECUTIVE SESSION FOR THE
PURPOSE OF DISCUSSING CLAIMS AND CONTRACTS:**

Moved:	Commissioner
Second:	Commissioner
Vote:	Unanimous

10:55AM - Fund Commissioners, Executive Directors and professional staff were permitted to stay in the room and all others stepped outside.

11:29AM – Chairman Tomasko asked for a motion to return to Open Session at the conclusion of the Closed Session discussion.

MOTION TO RETURN TO OPEN SESSION:

Moved:	Commissioner Wolk
Second:	Commissioner Danson
Vote:	Unanimous

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Moved:	Commissioner Jack
Second:	Commissioner Brewer
Vote:	Unanimous

MEETING ADJOURNED: 11:31AM

NEXT MEETING: Wednesday October 16, 2024 – 10:30AM
Forsgate Country Club – Monroe, NJ

Nancy A. Ghani, Assisting Secretary

For

JOHN CLARKE, SECRETARY

From: Frank Elenio
To: Thomas Rogers (xxxxxxx@xxxxxxxxxxx); Kamini Patel (Kamini_xxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx); George Destafney; Michael Razze (xxxxxxx.xxxxx@xxxxxxx.xxx); xxxxx@xxxxxxxxxxxxxxxxxxxxxxx; xxxxxxx@xxxxxxxxxxxxxxxxxxx; Bud Jones (xxxxxxx@xxxxxxxxxxxxxxx); Jodi Palmeri - Arthur J. Gallagher Risk Management Services, Inc. (Jodi_xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx); Danielle Sanders; Kyle Mrotek; Lindsay Klein - Acrisure LLC (xxxxxxx@xxxxxxxxxxx); Brian Bigler; jclarke; Jonathon Tavares; Ms. Mary Fenui (xxxxxxx@xxxxxxxxxxx); Jadlyn Lindsey; xxxxxx@xxxxxxxxxxxxxxxxxxx; Jennifer Conicella; Cate Kiernan; Fred Semrau; fcoelli; Clark LaMendola (xxxxxxxxxxxxxxxxxxx@xxxxxxx.xxx); WAGNER, CASEY; Grossman, Jeffrey; smcnamara; admin; Sue DeJessa (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Ezio I. Altamura (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Megan Champney (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Laura Sable (xxx@xxxxxxxxxxx); Paul Shives; Robin Racioppi; Joseph Harvey - Joe Harvey & Associates LLC (xxxxxxxx@xxxxxxxxxxx); Christopher C. Botta; Barbara Murphy; xxxxxxxxxxx@xxxxxxx.xxx; Stacey Ehling; Elizabeth Randall (xxxxxxxxxxxx@xxx.xxx); Steven Burgess Davis (xxxxxxx@xxxxxxxxxxx); Sandra Cantwell; Robyn D. H. Walcott; Mike Zambito (xxxxx@xxxxxxxxxxx); Donald Sciolaro; kkissane; Joseph Wolk (xxxxxxx@xxxxxxxxxxx); Thomas Merchel; Joseph P Hrubash; Irfan Bora - Rutgers University (xxxxx@xxxxxxxxxxx); Greg Franz (xxxxx@xxxxxxxxxxx); Nancy A Ghani; Lisa Gallo (xxxxxxx@xxxxxxxxxxx); Bernie Rutkowski (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Kathie Tyler; Chris Healey (xxxxxxxx@xxxxxxxxxxx); Katherine Walters; Joy Tozzi (xxxxxx@xxxxxxxxxxxxxxxxxx); Pauline Kontomanolis; Paul Tomasko; Heather LaMotta (xxxxxxx.xxxxxxx@xxx.xxxxxxxxxxxx.xx.xx); Mr. Mauro Tucci (xxxxxxxxxxxxxxxxxxx@xxxxxxxxxxx); robertd643; David Voza; Joseph Criscuolo (xxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx); alison; Brian Maitland; Jim Ulrich - Clark Township (xx@xxxxxxxxxxx); Brian McNeilly (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Charles Cuccia - Little Falls Township (xxxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxx); Charles Casagrande (xxx@xxxxxxxxxxxxxxxxxxx); xxxxxxx@xxxxxxxxxxx; Edward Cooney; Bill Snyder; Tammy Probst-Smith; Bradford Stokes; Denise Plavchak (Denise_xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx); Bob Macfarland (x.xxxxxxxxx@xxxxxxx); Cramer, Hallee; Adam Brewer - Pequannock Township (xxxxxxx@xxxxxxx); Susan Sharpe; Matthew T McArow Jr. (xxxxxxxx@xxxxxxxxxxxxxxxxxxx); Greg Panos (xxxx@xxxxxxxxxxxxxxxxxxx); Diane Lapp; Susan Danson Maple Shade Twp Manager; Robin Rengstorff; Meghan Jack (xxxxx@xxxxxxxxxxxxxxxxxxx); chuck.hartsoe; Spiro J. Molfetas - Polaris Galaxy Group/Acrisure Agency Partner (SMolfxxxx@xxxxxxxxxxxxxxxxxxx); Carolyn Rinaldi; Stephen A Sacco; David N Grubb; Jamie Shooks (xxxxxxx@xxxxxxxxxxx); billyyoung33; Paul Bent (x.xxxx@xxxxxxxxxxx); John Casagrande (xxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxx); Paul Forlenza (Paul_xxxxxxx@xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx); Thomas Nolan - Brielle Borough (xxxxxx@xxxxxxxxxxxxxxxxxxx)

Subject: MEL Meeting

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.
Good afternoon,

Attached please find the MEL JIF agenda for the meeting scheduled for Friday March 22, 2024 at 11:15AM to be held at the Forsgate Country Club (375 Forsgate Drive – Monroe Twp. NJ 08831).

MEL Board of Fund Commissioners – Hard copies of the agenda are being mailed to your attention. Additional copies will be available at the meeting if you do not receive it time for Friday’s meeting.

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [Sandra Cantwell](#)
To: [Sandra Cantwell](#)
Cc: [Adam Brewer - Pequannock Township \(@x\)](#); [Megan Champney \(@x\)](#); [jclarke](#); [Joseph Criscuolo \(@x\)](#); [Susan Danson Maple \(@x\)](#); [Shade Twp Manager; \(@x\)](#); [Meghan Jack \(@x\)](#); [Diane Lapp; \(@x\)](#); [James Pacanowski \(@x\)](#); [Ted Preusch \(@x\)](#); [Michael Razze \(@x\)](#); [Bernie Rutkowski \(@x\)](#); [Marc Schrieke - Lodi Borough \(@x\)](#); [Joy Tozzi \(@x\)](#); [Jim Ulrich - Clark Township \(@x\)](#); [mvonderhayden](#); [WAGNER, CASEY; Joseph Wolk \(@x\)](#)
Subject: NJ Cyber JIF - Claims Committee Notice - Meeting Scheduled for July 16 at 2PM
Date: Wednesday, July 10, 2024 4:45:07 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

TO: NJ Cyber JIF Claims Committee:

Joy Tozzi
Adam Brewer
Marc Schrieke
Megan Champney
Jim Ulrich

From: Joe Hrubash, PERMA

RE: NJ Cyber JIF – Claims Committee Meeting

CC: NJ Cyber JIF Board of Fund Commissioners
NJ Cyber JIF Fund Professionals

Good afternoon,

The NJ Cyber JIF Claims Committee has scheduled a meeting for Tuesday, July 16 at 2PM. Committee members will receive an agenda under separate cover and a calendar invite.

1. Public session:

- Review of Payment Authority Request format

2. Executive session:

- Review of 6/30/2024 Loss Ratio by Member JIF
- Review of Claim Detail Report

Details to join the meeting via Zoom are below:

Join Zoom Meeting via link:

<https://permainc.zoom.us/j/95964443174>

Meeting ID: 959 6444 3174

One tap mobile

+16469313860,,95964443174# US

Dial by your location
646-931-3860
Meeting ID: 959 6444 3174

Best Regards,

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 F 862-703-7861

xxxxxxxx@xxxxxxxx.xxx | permainc.com

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [Sandra Cantwell](#)
To: [Adam Brewer - Pequannock Township \(@*\)](#); [Christopher C. Botta](#); [Sandra Cantwell](#); [Megan Champney \(@*\)](#); [Edward Cooney](#); [Charles Cuccia \(@*\)](#); [Paul Forlenza \(Paul @*\)](#); [James Gant \(@*\)](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Zareena Majeed](#); [Barbara Murphy](#); [Kamini Patel \(Kamini @*\)](#); [Stephen A Sacco](#); [Marc Schriecks - Lodi Borough \(@*\)](#); [Fred Semrau](#); [Susan Sharpe](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Joy Tozzi \(@*\)](#); [Jim Ulrich - Clark Township \(@*\)](#); [Robyn D. H. Walcoff](#)
Subject: NJ Cyber JIF Claims Committee Meeting - Save the Date: Friday September 13th at 11am.
Date: Friday, August 23, 2024 3:02:47 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

TO: NJ Cyber Claims Committee

Joy Tozzi, Chairwoman
Adam Brewer, Secretary
Megan Champney
Marc Shriecks
Jim Ulrich

RE: Save the Date – NJ Cyber Claims Committee Meeting scheduled for Friday, September 13th at 11:00 AM

FROM: Joe Hrubash, Executive Director

Good afternoon:

Please be advised that the NJ Cyber JIF CLAIMS Committee will meet on Friday, September 13th at 11 AM via zoom.

An agenda / topics to be discussed will be distributed in advance of the meeting.

A calendar invite will follow this email.

Thank you and have a good weekend.

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 F 862-703-7861

xxxxxxx@xxxxxxx.xxx | [permainc.com](#)

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taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [Sandra Cantwell](#) on behalf of [CS.Cal.Perma](#)
To: [Ezio I. Altamura <@>](#); [@>](#); [Christopher C. Botta <@>](#); [@>](#); [abrewer](#); [Sandra Cantwell](#); [clc](#); [John Casagrande <@>](#); [mchampney](#); [jclarke](#); [Edward Cooney](#); [fcovelli](#); [Cramer](#); [Hallee <@>](#); [Joseph Criscuolo <@>](#); [Charles Cuccia <@>](#); [Susan Danson](#); [Maple Shade Twp Manager <@>](#); [Sue DeJessa <@>](#); [DUNN](#); [NICOLETTE <@>](#); [@>](#); [Paul Forlenza](#); [James Gant <@>](#); [@>](#); [David N Grubb](#); [chuck.hartsoe](#); [Joseph P Hrubash](#); [Meghan Jack <@>](#); [Bud Jones <@>](#); [alison](#); [Cate Kiernan](#); [Lindsey Klein <@>](#); [Pauline Kontomanolis](#); [Diane Lapp](#); [Brian Lau <@>](#); [Jaclyn Lindsey](#); [Brian Maitland](#); [@>](#); [Matthew T McArrow Jr. <@>](#); [Thomas Merchel](#); [Kyle Mrotek](#); [Barbara Murphy](#); [James Pacanowski <@>](#); [Kamini Patel](#); [@>](#); [Denise Plavchak <Denise @>](#); [Ted Preusch <@>](#); [Tammy Probst-Smith](#); [Vincent Quatrone <@>](#); [Robin Racioppi](#); [michael.razze](#); [Robin Rengstorff](#); [Bernie Rutkowski <@>](#); [Stephen A Sacco](#); [mschrieks](#); [Donald Sciolaro](#); [Fred Semrau](#); [Susan Sharpe](#); [Jamie Shooks <@>](#); [Bradford Stokes](#); [Jonathon Tavares](#); [Jtozzi](#); [Jim Ulrich - Clark Township <@>](#); [Matthew von der Hayden](#); [David Voza](#); [casey.wagner](#); [Robyn D. H. Walcoff](#); [Katherine Walters](#); [Joseph Wolk <@>](#); [billyoung33](#)
Subject: NJ Cyber JIF

Please choose 1 Option to join:

1. Zoom Link – <https://permainc.zoom.us/j/97285228708>
2. Dial in - +1 309 205 3325 Meeting ID: 972 8522 8708
3. One tap mobile +13092053325,,97285228708#

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From: [James Ulrich](#)
To: [Sandra Cantwell](#)
Cc: [abrewer](#); [mschrieks](#); [Joseph P Hrubash](#)
Subject: Re: Cyber JIF Claims Review Committee - Oct. 17th at 3:00 PM

Got it I will be on the call.

Thanks

On Oct 16, 2024, at 7:15 AM, Sandra Cantwell <[@xx](#)> wrote:

Jim,

Thank you, in fact we do need an alternate as Megan Champney is not available on Thursday.

We appreciate your willingness to call in.

Best Regards,

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 F 862-703-7861

xxxxxxxx@xxxxxxxx.xxx | permainc.com

From: James Ulrich <[@xx](#)>

Sent: Tuesday, October 15, 2024 7:05 PM

To: Sandra Cantwell <[@xx](#)>

Subject: Re: Cyber JIF Claims Review Committee - Oct. 17th at 3:00 PM

External Email - This email has come from outside of our company. Think before you click links or open attachments!

Sandra let me know if you need me to call in as alternate.

Thanks

Jim

On Oct 15, 2024, at 5:31 PM, Sandra Cantwell <[@xx](#)> wrote:

NJ Cyber JIF Claim Review Committee is bcc'd on this email

TO: NJ Cyber Claims Review Committee

Marc Shrieks, Committee Chair

Megan Champney, Committee Member

Adam Brewer, Committee Member

Joy Tozzi, Committee Alternate

Jim Ulrich, Committee Alternate

RE: Claims Review Committee Meeting Scheduled for Thursday October 17th at 3 PM via zoom

FROM: Joe Hrubash, Executive Director

Good afternoon:

Please be advised that the NJ Cyber JIF Claims Review Committee will meet on Thursday October 17th at 3 PM via Zoom

The purpose is to discuss the one PAR, attached to this email.

A calendar invite will follow this email.

Note: Alternates may not be asked to participate – unless needed to fill an absence.

Please choose 1 Option to join:

<!--[if !supportLists]-->1. <!--[endif]-->Zoom Link –
<https://permainc.zoom.us/j/93622021093>

<!--[if !supportLists]-->2. <!--[endif]-->Dial in - +1 929 205 6099 Meeting ID: 936 2202 1093

<!--[if !supportLists]-->3. <!--[endif]-->One tap mobile
+19292056099,,93622021093#

Thank you.

Sandra Cantwell

Account Manager

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<Camden.PAR.2025340862...10.15.24 ccb.pdf>

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From: [Sandra Cantwell](#)
To: [James Ulrich](#)
Cc: [abrewer](#); [mschrieks](#); [Joseph P Hrubash](#)
Subject: RE: Cyber JIF Claims Review Committee - Oct. 17th at 3:00 PM
Date: Wednesday, October 16, 2024 7:15:00 AM

Jim,
Thank you, in fact we do need an alternate as Megan Champney is not available on Thursday.
We appreciate your willingness to call in.
Best Regards,

Sandra Cantwell
Account Manager

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P 201-518-7038 F 862-703-7861
xxxxxxxx@xxxxxxxx.xxx | permainc.com

From: James Ulrich <[@xx](#)>
Sent: Tuesday, October 15, 2024 7:05 PM
To: Sandra Cantwell <[@xx](#)>
Subject: Re: Cyber JIF Claims Review Committee - Oct. 17th at 3:00 PM

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Thanks
Jim

On Oct 15, 2024, at 5:31 PM, Sandra Cantwell <[@xx](#)> wrote:

NJ Cyber JIF Claim Review Committee is bcc'd on this email

TO: NJ Cyber Claims Review Committee
Marc Shrieke, Committee Chair
Megan Champney, Committee Member
Adam Brewer, Committee Member

Joy Tozzi, Committee Alternate
Jim Ulrich, Committee Alternate

RE: Claims Review Committee Meeting Scheduled for Thursday October 17th at 3 PM via zoom

FROM: Joe Hrubash, Executive Director

Good afternoon:

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2. Dial in - +1 929 205 6099 Meeting ID: 936 2202 1093
3. One tap mobile +19292056099,,93622021093#

Thank you.

Sandra Cantwell
Account Manager

PERMA Risk Management Services

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From: [James Ulrich](#)
To: [Joseph P Hrubash](#)
Cc: [Greg Franz](#); [@x](#); [Cate Kiernan](#); [Joseph P Hrubash](#)
Subject: Re: EXTERNAL- 2026 MEL Officers

Joe I'm in agreement with Veronica Laureigh as Chair and Adam Brewer as Secretary.

Thanks
Jim

On Sep 30, 2025, at 10:43 AM, Joseph P Hrubash <[@x](#)> wrote:

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

You all make up the MEL nominating committee. The Chair and I met, and the Chair asked me to reach out to you. The Chair is recommending that we nominate Veronica Laureigh and Adam Brewer as Chair and Secretary, respectively. However, this is contingent on the status of current Secretary John Clarke. John will be letting us know if he can serve next once his employment situation is resolved. We expect to know shortly.

Please let me know if you are ok with Chair's recommendations.

Joe

Joseph P Hrubash

Senior Partner
PERMA Risk Management Practice Leader

PERMA Risk Management Services

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From: [James Ulrich](#)
To: [Cate Kiernan](#)
Subject: RE: EXTERNAL- Cyber JIF Agenda and Confidential Reports
Attachments: [image001.png](#)
[image002.png](#)

Cate – See below

Good

- 1:00 or 1:30 on third Thursday
- PM on Second Tuesday
- 3:00 on Fourth Thursday

Can make work if needed (would prefer not)

- PM on First Thursday

Definitely Cannot

- AM – on Fourth Tuesday

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Cate Kiernan <@xx>
Sent: Tuesday, September 16, 2025 1:54 PM
To: Jtozzi <@xx>
Cc: Paul Forlenza <@xx>; Barbara Murphy <BMurphy@rlm-inc.org>; Joseph P Hrubash <@xx>; Bradford Stokes <@xx>; Stephen A Sacco <@xx>; David N Grubb <@xx>; Fred Semrau <@xx>; Susan Sharpe <@xx>; Tammy Probst-Smith <@xx>; Kamini Patel <@xx>; Barbara Murphy <@xx>; Kelly Machu <@xx>; Chuck Hartsoe

(x@*<x@*)

Subject: EXTERNAL- Cyber JIF Agenda and Confidential Reports

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To: Cyber JIF Fund Commissioners (bcc)

Attached is the agenda for the Cyber September 18, 2025 meeting. This email is for Fund Commissioners only since we are attaching 2 confidential items.

At the last meeting, there was a request to consider changing the Cyber JIF meeting time and/or date.

Based on not conflicting with affiliated JIF meeting times, below are some options for consideration. Please review & be prepared to discuss further at Thursday's meeting.

Possible times to reschedule:

- 1:00 or 1:30 on third Thursday
- PM on First Thursday
- PM on Second Tuesday
- 3:00 on Fourth Thursday

In 2025, JIF met monthly except February, April, August & December

To participate in meeting:

Please choose 1 Option to join:

1. Zoom Link: <https://permainc.zoom.us/j/97285228708>
2. Dial-In: 309 205 3325 Meeting ID: 972 8522 8708
3. One tap mobile: +13092053325,,97285228708#

Cate Kiernan, ARM

Partner

Senior Account Executive

PERMA Risk Management Services

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From: [James Ulrich](#)
To: [Nancy A Ghani](#)
Cc: [jclarke](#); [abrewer](#); [Joseph P Hrubash](#); [Cate Kiernan](#); [Paul Forlenza](#); [Kamini Patel](#); [Barbara Murphy](#); [Edward Cooney](#); [Jonathon Tavares](#)
Subject: Re: EXTERNAL- MEL Coverage Committee - Change from 11/6 to 11/7? Please advise

Both times on 11/7 work for me.
Thanks

On Oct 25, 2024, at 12:09 PM, Nancy A Ghani <~~nghani~~> wrote:

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,

I set up the MEL Coverage Committee meeting for 11/6 at 9am based on your availability as Committee Chair, two Board-members, Underwriting Manager and Local JIF Executive Directors.

After I sent the invite, a member of the committee (RMC) called to say that this meeting comes right after the big election night at 9am and could considerations be made to change the meeting.

The election didn't occur to me in setting the meeting and I'm asking this group if you would like to change the meeting. If so, the other date that was open was Thursday 11/7/24 at either 11am-12pm or 1pm-2pm.

Thank you,
Nancy

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

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Please remember requests to bind or change coverage cannot be considered bound until you

have received confirmation from an authorized Conner Strong and Buckelew representative.

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From: [James Ulrich](#)
To: [Nancy A Ghani](#); [jclarke](#)
Cc: [abrewer](#)
Subject: RE: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates
Attachments: [image001.png](#)
[image002.png](#)

Nancy

Monday 11/4 is no good, Wednesday 11/6 and Thursday 11/7 suggested times are good.

Thanks

Jim

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Nancy A Ghani <@>
Sent: Wednesday, October 23, 2024 8:32 AM
To: jclarke <@>
Cc: James Ulrich <@>; abrewer <@>
Subject: EXTERNAL- MEL Coverage Committee meeting - Requesting your availability early November dates

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning John,

As MEL Coverage Committee Chair, I'm requesting your availability for a MEL Coverage Committee in early November via Zoom/Teams. Jim and Adam you serve on this committee as well and I'm cc'ing you to give you a heads up and requesting your availability as well.

Please let me know your availability on the below three dates/times; where there is a range of time indicate the best hour, AM/PM, etc.

- Monday 11/4 – 1pm to 4:30pm
- Wed 11/6 – 9am – 10am; 3-4pm
- Thurs 11/7 – 10:30am to 2:30pm

Once you respond then I'll send an email to the full committee (see below).

Thank you,
Nancy

COVERAGE COMMITTEE

Chair	John Clarke, PHA JIF (2-year term 2024 & 2025 as MEL
Secretary)	
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	Vacancy; to be filled if needed.
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	To be filled if needed.
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Risk Management Consultant	Frank Covelli/Don Sciolaro
Risk Management Consultant	Charles Casagrande, John Casagrande, Alison Kelly
Risk Management Consultant	Peter DiGiambattista, Jr
Risk Management Consultant	Ezio Altamura/Mathew T. McArow
Risk Management Consultant	David Vozza
Risk Management Consultant	Helen Goodwin/Danielle Colaianne
Risk Management Consultant	Debra Ginetto
Risk Management Consultant	Robin Racioppi
Risk Management Consultant	Amy Pieroni
Risk Management Consultant	Tom Merchel
Risk Management Consultant	Art Caughlan
Risk Management Consultant	Gerard Quinn
Risk Management Consultant	Hallee Cramer/Renee Bays/Craig Sutherland
Underwriting	Edward Cooney/Jonathon Tavares
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	Perma
JIF Executive Director	Pegas
PERMA Claims Manager	Robyn Walcoff

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

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From: [James Ulrich](#)
To: [Nancy A Ghani](#)
Subject: RE: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November
Attachments: [image001.png](#)
[image002.png](#)

Nancy see below

- Thursday November 6th 1:30 pm to 4pm (Voting Day)
- Friday November 7th 1pm to 4pm
- Monday November 10th 11 to noon, 1pm to 3pm
- Wednesday November 12th 2pm to 3pm

Thanks

Jim

James F. Ulrich
Business Administrator
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732-388-3600

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From: Nancy A Ghani <@>
Sent: Tuesday, October 28, 2025 2:51 PM
Cc: jclarke <@>; James Ulrich <@>; abrewer <@>; Joseph P Hrubash <@>; Cate Kiernan <@>; Stephen A Sacco <@>; Bradford Stokes <@>; Paul Forlenza <@>; Kamini Patel <@>; Barbara Murphy <@>; Kelly Anne Machu <@>; chuck.hartsoe <@>; billyyoung33 <@>; Edward Cooney <@>; Jonathon Tavares <@>; Fred Semrau <@>; Susan Sharpe <@>; Sue DeJessa <@>; Tammy Probst-Smith <@>
Subject: EXTERNAL- MEL JIF - Coverage Committee Meeting - availability requested early November
Importance: High

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Select members of the MEL Coverage Committee

Via BCC – Committee Chair, Board Members, all JIF Executive Directors, Underwriting Manager & Attorney

Good afternoon,

There is a need to schedule a virtual MEL Coverage Committee before the MEL meets next on November 19th; purpose is for the Fund Attorney to discuss the Request for Proposal (RFP) for Underwriting Manager.

Please let me know by this Friday your availability on these dates/times; assume an hour discussion and where is a span of time indicate AM/PM is ok.

- Thursday November 6th 10AM to 11AM, 1pm to 4pm (Voting Day)
- Friday November 7th 1pm to 4pm
- Monday November 10th 10:30AM to noon, 1pm to 4pm
- Wednesday November 12th 11AM to noon, 1pm to 3pm

Once I hear back from the majority, then I'll confirm the date/time and send a notice to the full committee (see below).

Thank you,
Nancy

MEL Coverage Committee Members - MEL Chair sits ex officio on all MEL Committees

Committee Chair	John Clarke, PHA JIF
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	<i>Vacancy; can be filled if needed.</i>
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	<i>Vacancy; to be determined if needed.</i>
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Underwriting Manager	Edward Cooney/Jonathon Tavares
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
JIF Executive Director	PEGAS
PERMA Claims Manager	Robyn Walcoff
Technical Writer	Steve Davis, Esq. & Jeff Grossman - Stradley Ronan
Safety Director	Paul Shives

Safety - Law Enforcement Liaison
Risk Management Consultants
Frank Covelli/Don Sciolaro
Charles Casagrande, John Casagrande, Alison Kelly
Peter DiGiambattista, Jr
Ezio Altamura/Mathew T. McArow
David Vozza
Helen Goodwin/Danielle Colaianne
Debra Ginetto
Robin Racioppi
Amy Pieroni
Tom Merchel
Art Caughlan
Gerard Quinn
Hallee Cramer/Renee Bays

Nancy A Ghani

Vice President, Account Executive PERMA

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 201-518-7029 F 856-242-2170

xxxxxx@xxxxxxxxxxx | permainc.com

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Special Note for Enrollment Transactions: If Conner Strong and Buckelew assists with any enrollment or eligibility processing, the plan sponsor should monitor the insurance provider(s)/vendor(s) records to confirm that the proper changes have been made. Conner Strong and Buckelew is not in any way responsible for the accuracy of any eligibility or enrollment processing and handling such transactions is done as a professional courtesy.

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to

those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [James Ulrich](#)
To: [Edward Cooney](#)
Subject: Re: EXTERNAL- RE: EXTERNAL- RE: MEL Coverage Committee Meeting
Attachments: [image001.png](#)
[image002.png](#)
[Outlook-nc20nx4x.png](#)
[Outlook-zgyb1czw.png](#)

[REDACTED]

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Edward Cooney <xxxxxxx@xxxxxxxxxxxxx.xxx>
Sent: Tuesday, November 11, 2025 1:08 PM
To: James Ulrich <xx@xxxxxxxx.xxx>
Subject: EXTERNAL- RE: EXTERNAL- RE: MEL Coverage Committee Meeting

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[REDACTED]

[REDACTED]

[REDACTED]



Edward Cooney, MBA, CCIC

Partner

Managing Account Executive



9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 973-659-6424

ecooney@connerstrong.com | connerstrong.com



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From: James Ulrich <ba@ourclark.com>

Sent: Tuesday, November 11, 2025 12:20 PM

To: Edward Cooney <ecooney@connerstrong.com>

Subject: Re: EXTERNAL- RE: MEL Coverage Committee Meeting

External Email - This email has come from outside of our company. Think before you click links or open attachments!



James F. Ulrich

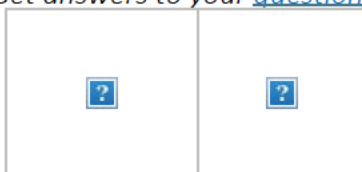
Business Administrator

Township of Clark, NJ

732-388-3600

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Edward Cooney, MBA, CCIC

Partner

Managing Account Executive



9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 973-659-6424

ecooney@connerstrong.com | connerstrong.com



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-----Original Appointment-----

From: Nancy A Ghani <nancyg@permainc.com>

Sent: Friday, October 31, 2025 3:24 PM

To: Nancy A Ghani; ealtamura; rbays@risk-strategies.com; Christopher C. Botta; abrewer; clc; John Casagrande (icasagrande@danskin-agency.com); Art Caughlan; jclarke; dcolaianni; Edward Cooney; fcovelli; hallee.cramer; Steven Burgess Davis (SDavis@STRADLEY.COM); Sue DeJessa (sdejessa@dorseysemrau.com); Peter DiGiambattista Jr. (peted@aipins.com); Paul Forlenza; penn80tw; hgoodwin@hig.net; Grossman, Jeffrey; Joseph P Hrubash; Keith Hummel; Kelly Machu (kellymachu@pegasfunds.com); alison; Cate Kiernan; kkissane; mtmcarow; Brian McNeilly (bmcneilly@stanhopenj.gov); Thomas Merchel; Kyle Mrotek; Barbara Murphy; Kamini Patel; apieroni@acrisure.com; Denise Plavchak (Denise_Plavchak@RiskProgramAdministrators.com); Tammy Probst-Smith; Gerard K. Quinn (gquinn@conklinandkraft.com); Robin Racioppi; croselli; prosky; Stephen A Sacco; Donald Sciolaro; Fred Semrau; Susan Sharpe; Paul J. Shives; msperry@quintonnj.com; Bradford Stokes; Jonathon Tavares; Jason Thorpe; Paul Tomasko; Jim Ulrich - Clark Township (ba@ourclark.com); David Voza; Robyn D. H. Walcoff; billyyoung33; Perma Shared Calendar

Cc: Donald Sciolaro; Chris Roselli; Paul Forlenza; Frank Covelli

Subject: MEL Coverage Committee Meeting

When: Thursday, November 6, 2025 1:00 PM-2:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: Select 1 Option: 1)Zoom link - <https://permainc.zoom.us/j/93171173019>; 2)Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019; 3)One-tap Mobile - +13126266799,,93171173019#

Attached is the agenda for today's meeting.

A meeting of the MEL Coverage Committee has been scheduled for Thursday November 6, 2025 at 1PM via Zoom.

To access the meeting please select one (1) option:

1. Zoom link - <https://permainc.zoom.us/j/93171173019>
2. Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019

3. One-tap Mobile - +13126266799,,93171173019#

MEL Coverage Committee Members - MEL Chair sits ex officio on all MEL Committees

Committee Chair	John Clarke, PHA JIF
Board Member	Jim Ulrich, NJSI JIF
Board Member	Adam Brewer, Morris JIF
Board Member	<i>Vacancy; can be filled if needed.</i>
Trico JIF Commissioner	Marjorie Sperry, Quinton Twp.
Morris JIF Commissioner	Brian McNeilly, Stanhope Borough
Local JIF Commissioner	<i>Vacancy; to be determined if needed.</i>
Actuary	Kyle Mrotek
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Claims Administrator	Kathy Kissane/Chris Roselli
Underwriting Manager	Edward Cooney/Jonathon Tavares
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
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Safety Director	Paul Shives
Safety - Law Enforcement Liaison	Keith Hummel (Ret.)
Risk Management Consultants	
Frank Covelli/Don Sciolaro	
Charles Casagrande, John Casagrande, Alison Kelly	
Peter DiGiambattista, Jr	
Ezio Altamura/Mathew T. McArow	
David Vozza	
Helen Goodwin/Danielle Colaianni	
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Robin Racioppi	
Amy Pieroni	
Tom Merchel	
Art Caughlan	
Gerard Quinn	
Hallee Cramer/Renee Bays	

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Please remember requests to bind or change coverage cannot be considered bound until you have received confirmation from an authorized Conner Strong and Buckelew representative.

From: [James Ulrich](#)
To: [Edward Cooney](#)
Subject: Re: EXTERNAL- RE: MEL Coverage Committee Meeting
Attachments: [Outlook-hdh0xxef.png](#)
[Outlook-tn041qfr.png](#)

[REDACTED]

[REDACTED]

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Edward Cooney <xxxxxxxx@xxxxxxxxxxxxx.xxx>
Sent: Tuesday, November 11, 2025 10:59 AM
To: Nancy A Ghani <xxxxxx@xxxxxxxx.xxx>; ealtamura <xxxxxxxx@xxxxxxxxxxx.xm>; rbays@risk-strategies.com <xxxxx@xxxxxxxxxxxxxxxx.xxx>; Christopher C. Botta <CCB@bottalaw.com>; clc <xxx@xxxxxxxxxxxxxxxx.xxx>; John Casagrande (jcasagrande@danskin-agency.com) <xxxxxxxx@xxxxxxxxxxxxxxxx.xxx>; Art Caughlan <xxx@xxxxxxxxxxxxxxxxxxx.xxx>; dcolaianni <xxxxxxxx@xxx.xxx>; fcovelli <xxxxxxxx@xxxxx.xxx>; hallee.cramer <hallee.cramer@risk-strategies.com>; Donald Sciolaro <xxxxxxxxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx>; Chris Roselli <xxxxxx.xxxxxxx@xxxxxxxxxxx.xxx>; Paul Forlenza <xxxxxxxxxxxxxxxx@xxxxxxxxxxx>; Frank Covelli <xxxxxxxxxxxxxxxx@xxxxxxxxxxxxxxxx.xxx>; Sue DeJessa (sdejessa@dorseysemrau.com) <xxxxxxxx@xxxxxxxxxxxxxxxxxxx>; Peter DiGiambattista Jr. (xxxxx@xxxxxx.xxx) <xxxxx@xxxxxx.xxx>; penn80tw <xxxxxxxx@xxx.xxx>; xxxxxxxx@xxx.xxx <xxxxxxxx@xxx.xxx>; Joseph P Hrubash

-----Original Appointment-----

From: Nancy A Ghani <@>

Sent: Friday, October 31, 2025 3:24 PM

To: Nancy A Ghani; ealtamura; @ Christopher C. Botta; abrewer;

clc; John Casagrande (@); Art Caughlan; jclarke; dcolaianni;

Edward Cooney; fcovelli; hallee.cramer; Steven Burgess Davis

(@); Sue DeJessa (@); Peter

DiGiambattista Jr. (@); Paul Forlenza; penn80tw; hgoodw@

Grossman, Jeffrey; Joseph P Hrubash; Keith Hummel; Kelly Machu

(@); alison; Cate Kiernan; kkissane; mtmcarow; Brian McNeilly

(@); Thomas Merchel; Kyle Mrotek; Barbara Murphy; Kamini Patel;

@ Denise Plavchak

(@); Tammy Probst-Smith; Gerard K.

Quinn (@); Robin Racioppi; croselli; prosky; Stephen A Sacco;

Donald Sciolaro; Fred Semrau; Susan Sharpe; Paul J. Shives; msperry@quintonnj.com;

Bradford Stokes; Jonathon Tavares; Jason Thorpe; Paul Tomasko; Jim Ulrich - Clark

Township (@); David Vozza; Robyn D. H. Walcoff; billyoung33; Perma

Shared Calendar

Cc: Donald Sciolaro; Chris Roselli; Paul Forlenza; Frank Covelli

Subject: MEL Coverage Committee Meeting

When: Thursday, November 6, 2025 1:00 PM-2:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: Select 1 Option: 1)Zoom link - <https://permainc.zoom.us/j/93171173019>; 2)Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019; 3)One-tap Mobile - +13126266799,,93171173019#

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2. Dial-in – 312-626-6799 followed by Meeting ID 931 7117 3019
3. One-tap Mobile - +13126266799,,93171173019#

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Committee Chair

John Clarke, PHA JIF

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Adam Brewer, Morris JIF

Board Member

Vacancy; can be filled if needed.

Trico JIF Commissioner

Marjorie Sperry, Quinton Twp.

Morris JIF Commissioner

Brian McNeilly, Stanhope Borough

Local JIF Commissioner

Vacancy; to be determined if needed.

Actuary

Kyle Mrotek

Attorney

Fred Semrau, Esq.,

Attorney

Christopher Botta, Esq.

Claims Administrator	Kathy Kissane/Chris Roselli
Underwriting Manager	Edward Cooney/Jonathon Tavares
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Risk Program Administrators
JIF Executive Director	PERMA Risk Management Services
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Peter DiGiambattista, Jr	
Ezio Altamura/Mathew T. McArow	
David Voza	
Helen Goodwin/Danielle Colaianne	
Debra Ginetto	
Robin Racioppi	
Amy Pieroni	
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From: [Marc Schrieke](#)
To: [Sandra Cantwell](#)
Cc: [Adam Brewer - Pequannock Township \(@x\)](#); [Megan Champney \(@x\)](#); [jclarke](#); [Joseph Criscuolo \(@x\)](#); [Susan Danson Maple Shade Twp Manager; @x](#); [Meghan Jack \(@x\)](#); [Diane Lapp; @x](#); [James Pacanowski \(@x\)](#); [Ted Preusch \(@x\)](#); [Michael Razze \(@x\)](#); [Bernie Rutkowski \(@x\)](#); [Joy Tozzi \(@x\)](#); [Jim Ulrich - Clark Township \(@x\)](#); [mvonderhayden](#); [WAGNER, CASEY](#); [Joseph Wolk \(@x\)](#)
Subject: Re: NJ Cyber JIF - Claims Committee Notice - Meeting Scheduled for July 16 at 2PM
Date: Wednesday, July 10, 2024 5:24:14 PM

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I'll be on vacation out of state 12-21st

Sorry I will not make it

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From: Sandra Cantwell <@x>
Sent: Wednesday, July 10, 2024 4:44:42 PM
To: Sandra Cantwell <@x>
Cc: Adam Brewer - Pequannock Township (@x<abrewer@peqtpw.org>); Megan Champney (@x<@x>; jclarke <@x>; Joseph Criscuolo (jcriscuolo@eastbrunswick.org) <@x>; Susan Danson Maple Shade Twp Manager <@x>; @x<felenio@ridgefieldboro.com>; Meghan Jack (@x<@x>; Diane Lapp <@x>; @x<mmartin@hopewelltwpfire.org>; James Pacanowski (@x<jpacanowski@ventnorcity.org>; Ted Preusch (@x<@x>; vquatrone@lfnj.com <@x>; Michael Razze (@x<michaex@x>; Bernie Rutkowski (@x<brutkowski@tomsrivermua.org>; Marc Schrieke <@x>; Joy Tozzi (@x<Jtozzi@east-windsor.nj.us>; Jim Ulrich - Clark Township (@x<@x>; mvonderhayden <@x>; WAGNER, CASEY <casey.wagner@twp.woodbridge.nj.us>; Joseph Wolk (@x<@x>
Subject: NJ Cyber JIF - Claims Committee Notice - Meeting Scheduled for July 16 at 2PM

TO: NJ Cyber JIF Claims Committee:

Joy Tozzi
Adam Brewer
Marc Schrieke
Megan Champney
Jim Ulrich

From: Joe Hrubash, PERMA

RE: NJ Cyber JIF – Claims Committee Meeting

CC: NJ Cyber JIF Board of Fund Commissioners
NJ Cyber JIF Fund Professionals

Good afternoon,

The NJ Cyber JIF Claims Committee has scheduled a meeting for Tuesday, July 16 at 2PM. Committee members will receive an agenda under separate cover and a calendar invite.

1. Public session:

- Review of Payment Authority Request format

2. Executive session:

- Review of 6/30/2024 Loss Ratio by Member JIF
- Review of Claim Detail Report

Details to join the meeting via Zoom are below:

Join Zoom Meeting via link:

<https://permainc.zoom.us/j/95964443174>

Meeting ID: 959 6444 3174

One tap mobile

+16469313860,,95964443174# US

Dial by your location

646-931-3860

Meeting ID: 959 6444 3174

Best Regards,

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 F 862-703-7861

xxxxxxxxx@xxxxxxxxx.xxx | permainc.com

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations

should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

From: [James Ulrich](#)
To: [Sandra Cantwell](#)
Cc: [Adam Brewer - Pequannock Township \(xxxxxxx@xxxxxx.xxx\)](#)
Subject: RE: NJ Cyber JIF June 20, 2024 Meeting Details
Attachments: [image002.png](#)
[image004.png](#)
[image003.png](#)
[Certification of Executive Co J Ulrich.pdf](#)

Sandra attached is my certification

Have a good weekend

Jim

James F. Ulrich
Business Administrator
Township of Clark, NJ
732-388-3600

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From: Sandra Cantwell <[@](#)>
Sent: Tuesday, June 18, 2024 2:04 PM
To: Sandra Cantwell <[@](#)>
Subject: NJ Cyber JIF June 20, 2024 Meeting Details

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

NJ Cyber Risk Management agenda recipients have been bcc'd on this email.

Good afternoon,

Please find attached and below the agenda for the NJ Cyber JIF Special Meeting scheduled for Thursday, June 20, 2024 – 3:30PM Via Zoom Audio/Video

Also attached are the following documents:

- Auditor's Financial Report
- Auditor's Management Report
- Actuary's Reserve Report

A calendar invite will follow this email.

Please choose 1 Option to join:

- 1. Zoom Link:** <https://permainc.zoom.us/j/97285228708>
- 2. Dial-In: 1 309 205 3325 Meeting ID: 972 8522 8708**
- 3. One tap mobile: +13092053325,,97285228708#**

AGENDA

- Meeting Called to Order – Open Public Notice to be Read.
- Pledge of Allegiance
- Roll Call of Fund Commissioners
- Auditor/Actuary Year-End Financials
 - Audit Report as of December 31, 2023..... Attached Separately
 - Reserve Report as of December 31, 2023.....Attached Separately
 - Resolution #29-24..... Attached
Adopt Resolution #29-24 and execute Group Affidavit indicating Members of the Executive Committee have read the General Comments Section of the Audit Report.
- Public Comment
- Adjournment

Sandra Cantwell

Account Manager

PERMA Risk Management Services

9 Campus Drive | Suite 216 | Parsippany, NJ 07054

P 201-518-7038 **F** 862-703-7861

xxxxxxxx@xxxxxxxx.xxx | permainc.com

It is important to note that while our team of employee benefit professionals are very familiar with the design, administration and operation of employee benefit plans and the law applicable to those activities, PERMA is not the plan administrator or sponsor of any of the employee benefits arrangements offered/sponsored by our clients. All eligibility, enrollment, plan design, and plan administrative decisions and actions taken are at the discretion of the sponsoring entity. PERMA is not a law or tax firm and is not authorized to provide legal or tax advice. Our recommendations should not be construed as, nor are they intended to be, legal or tax advice. Further, the information contained herein is not intended by PERMA to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer. PERMA encourages its clients to consult with legal counsel and/or tax professionals about the information contained in this communication.

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
NEW JERSEY CYBER RISK MANAGEMENT FUND

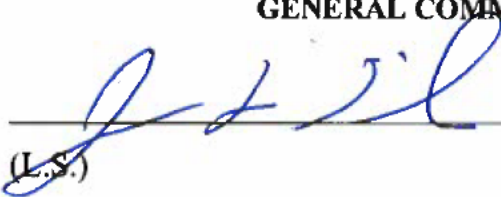
We members of the Executive Committee of the New Jersey Cyber Risk Management Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the New Jersey Cyber Risk Management Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2023.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS



(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

Attest:

Adam Brewer, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625