

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
OPEN MINUTES  
OCTOBER 15, 2025**

**DOUBLETREE BY HILTON, MONROE TWP- 10:30AM**

Chairman Commissioner 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.

**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	Absent
Megan Champney Kweselait	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	Absent
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	Absent
Vincent Quatrone	Township of Little Falls – Sub Metro JIF	Present
Michael Mevoli	Borough of Brooklawn – Camden JIF	Present*

*\*Commissioner arrived at 10:38am. Not present for initial roll-call or budget introduction.*

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	PERMA Risk Management Services <b>Joseph Hrubash, Cate Kiernan, Brandon Tracy</b>
Attorney	Dorsey & Semrau <b>Fred Semrau, Esq.</b>
Producer	Risk Program Administrators <b>Paul Forlenza, Kamini Patel</b>
Actuary	The Actuarial Advantage <b>Jamie Shooks</b>
Ex Worker's Comp & Property Claims Administrator	Qual-Lynx <b>Kathy Kissane</b>
Safety Director	JA Montgomery Risk Control Services <b>Brian Maitland</b>
Treasurer	Laracy Associates LLC <b>Matt Laracy</b>
Excess Liability Claims Administrator	CB Claims LLC <b>Christopher Botta</b>
Lobbyist	Pathways

Underwriting Manager

**Paul Bent**  
Conner Strong & Buckelew  
**Edward Cooney, Jonathon Tavares**

Managed Care

QualCare  
**Lisa Gallo**

Marketing Consultant

Acrisure  
**Amy Pieroni**

Southern NJ Marketing  
Consultant

PJM Consultants  
**Paul Miola**

**ALSO PRESENT:**

Casey Wagner, Central JIF - Alternate MEL Commissioner

Tom Merchel, Conner Strong & Buckelew

Patti Fahy, Acrisure

Barbara Murphy, RLM

Kelly Machu, PEGAS

Matt McArrow Jr., GJEM Otterstedt Agency

Chuck Casagrande, Danskin Insurance Agency

Alison Kelly, Danskin Insurance Agency

John Casagrande, Danskin Insurance Agency

David Grubb, Executive Director (Emeritus)

Robyn Walcoff, Perma Risk Management Services

Jen Conicella, Perma Risk Management Services

Brad Stokes, Perma Risk Management Services

Elizabeth Chipman, Perma Risk Management Services

**MINUTES:** Included in the agenda were the open minutes of September 8, 2025; there was no closed session held.

**MOTION TO APPROVE THE SEPTEMBER 8, 2025 OPEN MINUTES AS  
PRESENTED:**

Moved:	Commissioner Champney
Second:	Commissioner Franz
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**EXECUTIVE DIRECTOR REPORT:**

**DRAFT 2026 MEL BUDGET:** Included in the agenda was the draft 2026 budget and rate table. Executive Director said the draft budget reflects rate changes as well as exposure changes updated during the annual underwriting process reflecting an increase of 7.5%. Executive Director said the draft budget reflects municipal member JIFs only. Executive Director provided a summary review of the budget as follows:

- Loss Funds - Lines 1 through 12 are the loss funds as provided the Actuary, which reflect a 12.1% increase;
- Premiums – Lines 14 through 18 are the excess premiums based on rate estimates provided by the Underwriting Manager and reflect a 1.9% increase;
- Expenses – Lines 25 through 42 reflect the professional expenses at a 2% increase.

Executive Director concluded the review of the budget and asked if there were any comments or questions. Seeing none, Executive Director said it would be appropriate to introduce the budget for a public hearing.

**MOTION TO INTRODUCE THE 2026 RATE TABLE AND SCHEDULE A PUBLIC HEARING FOR WEDNESDAY NOVEMBER 19, 2025 AT 12:30PM AT THE SHERATON HOTEL IN ATLANTIC CITY, NJ:**

Moved:	Commissioner Nolan
Second:	Commissioner Brewer
Roll Call Vote:	11 Ayes – 0 Nays

**MANAGEMENT COMMITTEE:** Executive Director said this committee is scheduled to meet next on November 4th at 10AM via Zoom.

**STORMWATER MANAGEMENT PROGRAM:** Included in the agenda was another copy of the revised copy of the notice distributed to MEL members announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. Members are encouraged to take advantage of this program and reach out the Methfessel & Werbel, P.C. to engage in the process by. The deadline to participate was initially 7/31/25 and has been extended to 12/31/25. Fund Attorney encouraged members to participate said members should consider the draft resolution included with the notice and take the steps noted in it.

**COVERAGE COMMITTEE:** Executive Director said this committee will be scheduling a meeting in November. Included as part of the Underwriting Manager's report was a memorandum on the coverage changes to be effective 1/1/26.

**LEGISLATIVE COMMITTEE:** Executive Director said this committee met on September 19, 2025; minutes of the meeting were included in the agenda.

**MARKETING COMMITTEE:** Executive Director said this committee met on September 5, 2025; minutes of the meeting were included in the agenda.

**SAFETY & EDUCATION COMMITTEE:** Executive Director said this committee is scheduled to meet next on October 24<sup>th</sup> at 11AM via Zoom.

**CLAIMS COMMITTEE:** Executive Director said this committee last met on September 8<sup>th</sup> and this morning. Minutes of these meetings are sent to the full MEL Board separately from the agenda.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Executive Director said every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training program. Included in the agenda was a copy of the April 16<sup>th</sup> memorandum (excluding the other attachments) that was distributed to members.

Deputy Executive Director said J.A. Montgomery completed a series of instructor-led webinars on the Managers & Supervisors Training and have since made the training available on-demand. The on-demand training can track viewers' engagement. Deputy Executive Director said the deadline to submit the signed checklist is November 1, 2025 and was initially established a month prior to year-end to provide additional time for members to submit the checklist before the coverage policy renews.

Commissioner Criscuolo recommended including policies for volunteer Board of Commissioners in training as they are quasi government employees. Commissioner Champney

agreed and said her municipality's mayor and governing body are volunteers who may question if they are subject to the model policies. In response to Commissioners' request, Fund Attorney and Executive Director will work together to emphasize the need for volunteers serving on various town boards need to complete employment practices training.

**RESIDUAL CLAIMS FUND (RCF):** Included in the agenda was a copy of Commissioner Clarke's report on the RCF September meeting.

**NJ CYBER JIF:** The NJ Cyber JIF met on September 18<sup>th</sup>; included in the agenda was the meeting report for information. Cyber JIF is scheduled to meet next on October 16<sup>th</sup>.

**MEL RISK MANAGER ACCREDITATION:** Executive Director said the MEL held its second Risk Manager Accreditation Program on October 3<sup>rd</sup> and October 10<sup>th</sup> at the National Conference Center in East Windsor; there were a total of 55 participants.

**POWER OF COLLABORATION:** Included in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL Safety Institute providing training to MEL members at no additional cost with over 80,700 participants attending MSI training programs last year. MSI offers members a variety of live and easy to access in-person instructor-led courses or streaming training videos on demand.

**DUE DILIGENCE:** A copy of the Regulatory Compliance Checklist as of 10/8/25 was submitted for information. The report shows the status of regulatory filings and contract compliance.

**NEXT MEETING:** The next meeting of the MEL JIF is scheduled for Wednesday November 19, 2025 at 12:30PM at the Sheraton Hotel (Steel Pier Room) in Atlantic City, NJ

**TREASURER:** Included as part of the Treasurer's reports were the confirmation of payments from September 2025 Supplemental, Resolution 36-25 October 2025 Bills List and the Confirmation of Transfers to Claims Accounts for July 2025. Also included was a copy of the September 2025 monthly report of the Joint Cash Management & Investment Program (JCMI). Fund Treasurer distributed copies of Resolution 37-25 October 2025 Supplemental Bills list.

**CONFIRMATION OF PAYMENTS**

September 2025	\$99,173.46
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**RESOLUTION 36-25 FOR OCTOBER 2025 VOUCHERS & RESOLUTION 37-25 OCTOBER 2025 SUPPLMENTAL BILLS LIST:**

October 2025	\$415,035.41
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October 2025 Supplemental	\$4,756.25
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**CONFIRMATION OF JULY CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:**

<b>SURPLUS TRIGGER</b>	<b>0.00</b>
<b>1988 WC</b>	<b>23367.98</b>
<b>CLOSED</b>	<b>0.00</b>
<b>2021</b>	<b>3776696.51</b>
<b>2022</b>	<b>22236.35</b>
<b>2023</b>	<b>173954.04</b>
<b>2024</b>	<b>278747.16</b>
<b>2025</b>	<b>761244.05</b>
<b>TOTAL</b>	<b>\$5,036,246.09</b>

**MOTION TO CONFIRM PAYMENTS OF SEPTEMBER 2025  
SUPPLEMENTAL, APPROVE BILLS LIST RESOLUTION 36-25  
OCTOBER 2025 AND RESOLUTION 37-25 OCTOBER 2025  
SUPPLEMENTAL AND TO APPROVE TREASURER'S REPORT;  
CURRENT AND CONFIRMING EXPENSES AS PRESENTED:**

Moved: Commissioner Brewer  
Second: Commissioner Champney  
Roll Call Vote: 12 Ayes – 0 Nays

**UNDERWRITING MANAGER:**

**REPORT:** Included as part of the Underwriting Manager's report was a memorandum on the coverage changes to be effective 1/1/26. Underwriting Manager summarized the anticipated coverage changes for the 2026 renewal. These updates address Workers' Compensation, Crime, and Public Officials Liability policies, reflecting trends in claims and recent legal developments. The key changes were as follows:

Workers' Compensation: The Intentional Injury Exclusion language is being updated to align with recent court decisions and NJ DOBI standards. The exclusion's intent remains unchanged.

Crime: Due to increased banking-related crime claims (ex-wires and check whitewashing), compliance with the MEL's JCMI Banking Best Practices will dictate the member's co-pay of any claim. Non-compliance will result in the normal deductible plus 20% coinsurance on the first \$500,000 of loss.

Public Officials Liability: Rising claims for vacant properties, land use, and administrative code licensing have led to a new sublimit of \$150,000 for vacant property and licensing claims. Vacant property claims often involve plaintiffs alleging inappropriate fees charged by the municipalities, which are largely indefensible and costly, especially in class action cases. To address these trends, the MEL's insurer plans to introduce a sublimit of \$150,000 for vacant property and administrative code licensing claims. Furthermore, reducing the land-use claims sub-limit to \$150,000 is under consideration. Updates will be provided following negotiations with the Insurance Carriers.

**CLAIMS – EXCESS WORKERS COMPENSATION & PROPERTY:**

**REPORT:** Claims Administrator said Michelle Naraine, Qual-Lynx property adjustor recently subrogated a difficult claim and recovered approximately \$270,000. In addition, Claims Administrator said their firm continues to monitor legislative changes that may affect claim adjustment, such as, A5792 which allows first responders to direct their own care after a critical incident.

**CLAIMS – EXCESS LIABILITY:**

**REPORT:** Claims Administrator reported there were no excess liability claims to present for claims committee.

**ATTORNEY:**

**REPORT:** Fund Attorney reported on a successful dismissal on 80% of a claim against Cherry Hill involving flooding confirming that notice of intent to sue must be met on flooding claims.

Fund Attorney also reported on a positive matter where the MEL engaged an archiving firm that successfully identified Margate's general liability policy that predated their JIF

membership. As a result, town was covered by that policy and the costs for the archivist will also be recovered.

Lastly, Fund Attorney also reported on an abandoned property claim against Dover that was dismissed with the assistance of Jim Maley, Esq, who has worked on several class-action lawsuits. MEL will share the briefs and information.

**MANAGED CARE:**

**REPORT:** A copy of the Savings and Penetration report as of September 2025 was included in the agenda for information. To date, the total billed was \$13,602,978.51 with approved bills of \$5,062,702.20 for a total savings of 63% and network penetration of 77%.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Moved:	Commissioner Champney
Second:	Commissioner Brewer
Vote:	Unanimous

**MEETING ADJOURNED:** 11:13AM

**NEXT MEETING:** Wednesday October 15, 2025 – 10:30AM  
DoubleTree by Hilton, Monroe NJ.

Nancy A. Ghani, Assisting Secretary

For

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JOHN CLARKE, SECRETARY