MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
OCTOBER 9, 2025
ZOOM VIRTUAL MEETING
1:30 P.M.

Meeting Called to Order by Chairman Rogers. Open Public Meeting Statement read into the record by Mr. Thorpe.

Pledge of Allegiance

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Present
Laurie Roth		Allentown	Present
Jonathan Capp		Marlboro Township	Present
James Gant		Boro of Sea Girt	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Donna Phelps		Boro of Oceanport	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco	Present
Attorney	Cleary Giacobbe Alfieri & Jacobs	James Cleary, Esq. Mitch Jacobs, Esq.	Present Present
Treasurer		Steven Mayer	Absent
Claims Service	Qual-Lynx	Kathy Kissane	Present
Safety Director	JA Montgomery Consulting	Paul Shives	Present
Fund Risk Management Consultants	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Thomas Merchel	Present Present
Auditor	Hulsart & Company	Rich Hellenbrecht	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT
Jason Thorpe, PERMA
Steven Krolian, PERMA
Justin Macko, Sea Girt Borough
Joseph Hrubash, PERMA
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Catherine LaPorta, Shrewsbury Township
Rachel Giolitto, Sea Bright
Dominick Cinelli, RMC
Katie Walters, CSB
Joe Razzano, RMC
Matt Genna, JA Montgomery
Lisa Gallo, Qual-Lynx
Myra Tufaro, RMC
Joanne Theiss, Qual-Lynx
Mike Brosnan, JAM
Robert Ferragina, Atlantic Highlands
Kevin Abernethy, Millstone
Cindy Villagran, Acrisure
Matthew Doherty, Bradley Beach
Al Jardine, Neptune City
Bob Gemmell, RMC
Kimberly Humphrey, Keyport
Deanna Keefer, Tinton Falls

APPROVAL OF MINUTES: September 11, 2025

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Roth
SECOND:	Commissioner Capp
VOTE:	Unanimous

CORRESPONDENCE

Mr. Sacco referred to the Power of Collaboration located in the agenda packet. The ad highlights the MEL Safety Institute (MSI) which provides training to MEL members. Last year, over 80,700 participants in the MEL system attended trainings. Also included in the agenda packet is the Managers and Supervisors Training flyer which explains how to access the online training courses.

EXECUTIVE DIRECTOR:

2026 BUDGET PROCESS – Mr. Sacco reported, the Executive Committee held a Budget Workshop on October 3, 2025. He explained many of the numbers come from the Actuary who certifies them and give the fund a range to choose from. He reported the Monmouth JIF historically goes with the middle numbers that are forecasted from the actuary. Mr. Sacco did point out the property line deductible increase to $5,000 from the $2,500 it was last year. In response to commissioner Capp's question, Mr. Sacco explained the Loss Fund Contingency line is available to use those funds interchangeable with any of the other lines above it. Shifting to dividends, Mr. Sacco reported the committee decided against a 2026

dividend due to less favorable financials, potential large claims in the Monmouth JIF, and state approval concerns. The surplus remains healthy and is expected to grow slightly by year-end. Mr. Capp also added that a budget under 5% in today's world is unique. Hearing no further question or comments he then introduced the proposed Monmouth JIF 2026 Budget as recommended by the Executive Committee.

MOTION TO INTRODUCE THE 2026 BUDGET FOR THE MONMOUTH MUNICIPAL JOINT INSURANCE FUND IN THE AMOUNT OF $22,271,216.

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
ROLL CALL VOTE:	Unanimous

RESIDUAL CLAIMS FUND – Mr. Sacco reported the Residual Claims Fund met on September 8, 2025 at the Double Tree Hilton, Monroe Twp. The Residual Claims Fund amended the 2024 Budget, and the proposed 2026 Budget was introduced. Commissioner Nolan's report is enclosed. The public hearing on the RCF budget will be held on October 15, 2025 at 11:30 AM.

RCF 2026 REPRESENTATIVE – Mr. Sacco said the Fund should nominate its 2026 representative and alternate to the RCF. Currently, Commissioner Nolan is the RCF representative, and Chairman Rogers is the alternate representative.

MOTION TO NOMINATE THOMAS NOLAN TO SERVE AS THE FUND'S REPRESENTATIVE TO THE RCF AND THOMAS ROGER TO SERVE AS THE ALTERNATE

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
ROLL CALL VOTE:	Unanimous

ENVIRONMENTAL JIF (E-JIF) MEETING – Mr. Sacco said the E-JIF met on September 8, 2025 and introduced its 2026 Budget. Commissioner Nolan's report is enclosed. He stated the E-JIF will hold its public hearing and adopt its 2026 Budget on October 15, 2025.

E-JIF 2026 Representative – Mr. Sacco reported the Fund should nominate its 2026 representative and alternate to the E-JIF. Currently, Commissioner Nolan is the E-JIF representative and Chairman Rogers is the alternate representative.

MOTION TO NOMINATE THOMAS NOLAN TO SERVE AS THE FUND'S REPRESENTATIVE TO THE EJIF AND THOMAS ROGERS TO SERVE AS THE ALTERNATE

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
ROLL CALL VOTE:	Unanimous

MEL MEETING – Mr. Sacco reported the MEL also met on September 8, 2025 at the Double Tree Hilton. Enclosed is Commissioner Nolan's report on the meeting. The MEL will introduce its 2025 budget on October 15, 2025 at 10:30 AM.

MEL 2026 REPRESENTATIVE – Mr. Sacco said the MEL's nominating committee will be beginning its deliberations for the November meeting. The Fund should nominate its 2026 representative and alternate to the MEL. Currently, Commissioner Nolan is the Fund's MEL representative and Chairman Rogers is the alternate representative.

MOTION TO NOMINATE THOMAS NOLAN TO SERVE AS THE FUND'S REPRESENTATIVE TO THE MEL AND THOMAS ROGERS TO SERVE AS THE ALTERNATE

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
ROLL CALL VOTE:	Unanimous

MEL PRE-RENEWAL WEBINAR – Mr. Sacco referred to the presentation provided by the Underwriting Manager on the 2026 pre-renewal webinar on Monday September 29, 2025 at 10:00 am. The webinar will be posted to the MEL website www.njmel.org. Mr Tavares was on the call and explained for 2026, the MEL plans updates to key coverages. Workers' compensation will align its intentional injury exclusion with state-approved standards. Crime coverage will require JCMI best practices for standard cybercrime deductibles, with non-adoption resulting in coinsurance penalties. Public officials' coverage may lower land use sub limits and address vacant property fee claims with clearer definitions and potential sub limits. All changes are under review by the Coverage Committee, with updates forthcoming.

2026 COVERAGE CHANGES – Mr. Sacco reported enclosed in the agenda packet is a memorandum from the Underwriting Manager regarding changes that will be implemented in the JIF and MEL Coverage Program, effective January 1, 2026.

CYBER JIF REPORT – Mr. Sacco reported the NJ Cyber JIF met on Thursday, September 18th via Zoom. A copy of Commissioner Gant's report on the meeting is included within the agenda packet.

CYBER JIF 2026 REPRESENTATIVE – Mr. Sacco said the Fund should nominate its 2026 representative and alternate to the Cyber JIF. Currently, Commissioner Gant is the Cyber JIF representative, and Commissioner Macko is the alternate representative.

MOTION TO NOMINATE JAMES GANT TO SERVE AS THE FUND'S REPRESENTATIVE TO THE CYBER JIF AND JUSTIN MACKO TO SERVE AS THE ALTERNATE

MOTION:	Commissioner Nolan
SECOND:	Commissioner Roth
ROLL CALL VOTE:	Unanimous

2026 RFPs – Mr Sacco reported as authorized by the Board, the Fund QPA issued RFPs for all JIF Professional positions, Fund Attorney, and Defense Panel via BidNet's electronic platform. The Evaluation Committee will convene to review and score responses and provide their 2026 recommendation to the Executive Committee. The return dates for the proposals are as follows:

Fund Attorney:	**October 21, 2025 @ 11:00am**
Defense Panel:	**October 28, 2025 @ 10:00am**
Fund Professionals:	**November 13, 2025 @ 1:00pm**

FINANCIALS – Mr. Sacco reported the due diligence reports located within the agenda packet are informational. Claims performance remains strong, with overall claims as of August 31, 2025, at approximately 30% of the prior year's level, indicating consistent results.

TREASURER
In Mr. Mayer's absence, Mr. Sacco referred to the October Bills Lists contained within the Agenda Packet.

FUND YEAR	AMOUNT
October Bills List	
FY 2025	$ 203,230.09
TOTAL	**$ 203,230.09**

MOTION TO APPROVE RESOLUTION #29-25 APPROVAL FOR PAYMENT OF OCTOBER 2025 BILL LIST

MOTION: Commissioner Capp
SECOND: Commissioner Nolan
ROLL CALL VOTE: Unanimous

MANAGED CARE:
Ms. Gallo reported that for 2025 through the month of September, there has been a total savings of $2,843,613 resulting in 71% savings which represents over $2.5 Million in savings. Ms. Gallo then referred to the Top 10 Claimants report enclosed within the agenda, she states the fund has achieved 79% savings. She then referred to the provider specialty by charges report, also located within the agenda packet.

Ms. Gallo also stated the online reporting system, covering workers' compensation, auto, and general liability claims, saves time by eliminating phone reporting. It provides immediate claim numbers and accident reports, is user-friendly, and highlights required fields in red. For assistance or setup, contact Lisa Gallo or Kathy Kissane.

CLAIMS SERVICE
Ms. Kissane referred to the updated Qual-Lynx servicing team list. She then stated the change in simplified claim reporting with dedicated email queues for liability and property claims, ensuring timely tracking and setup. She then reported that the Claims Committee met on October 6th to review the PARs and is recommending approval of the same. She then asked for a motion to approve the claims as recommended by the Claims Committee and the Fund Attorney's legal bills for the month.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND MR. CLEARY'S LEGAL BILLS IN THE AMOUNT OF $00.00

WC
2024313868
2026373708
2024311151
2026371000

GL/PRP/AL
2023285429

2024327363
2024317659
2024325798
2025355281
2026371225
2026372917
2026373446
2026386079
2026375914
2026375360

MOTION:	Commissioner Gant
SECOND:	Commissioner Capp
ROLL CALL VOTE:	Unanimous

SAFETY DIRECTOR
Mr. Genna referred to the list of activities and surveys conducted over the past month. Mr. Genna then referred to the Safety Director Bulletins that have gone out over the past month along with the MSI Now usage for those months.

Mr. Genna reminded everyone JAM is hosting an entry level driver train the trainer course on October 23rd at the Toms River Fire Academy that is open to Monmouth and Ocean JIF members. He states this is a great opportunity for members to save money by training staff to get their commercial driver's licenses in house.

Lastly, Mr Genna mentioned the Safety Committee will be starting back up again in the beginning of 2026. Chairman Rogers the Committee has been formed and encourages all members to have their Safety Directors attend. More details to follow.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:
None.

OLD BUSINESS
None.

NEW BUSINESS
Ms. Kissane reported a new law signed in August by Governor Murphy allows first responders involved in critical incidents to choose their own mental health providers for up to 12 hours of review, removing employers' right to direct medical treatment. Efforts are underway to expand network psych providers to manage costs, and the impact on workers' comp claims is still being assessed.

Mr. Sacco also wanted to inform the board the fund is working on submissions from two possible new members He will advise the board when the numbers will be released.

PUBLIC COMMENT
None.

CLOSING COMMENTS
None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Dempsey
VOTE:	Unanimous

Meeting Adjourned at: 2:02 P.M.

NEXT MEETING: November 13, 2025
Wall Township Municipal Building
1:30 P.M.

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Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 29-25 **OCTOBER 2025**

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

BE IT RESOLVED that the Monmouth County Municipal 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

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	OUTSIDE ADJUSTER 10/25	7,404.17
QUAL-LYNX	CLAIMS ADJ. SERVICES 10/25	52,026.08
		59,430.25
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 10/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 10/25	2,550.00
		17,464.42
QUALCARE, INC.	WC- ACCESS/UM 10/25	19,039.00
		19,039.00
PERMA	POSTAGE 08/25	13.27
PERMA	ADMINISTRATION FEES 10/25	35,833.92
PERMA	LOSS FUND MGMT 10/25	3,166.16
		39,013.35
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 10/25	4,094.66
		4,094.66
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION MGMT THRU 9/25/25 INV 153451	10,896.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL FEES THRU 9/25/25 INV 153451	1,872.00
		12,768.00
STEPHEN MAYER	TREASURER FEE 10/25	1,905.00
		1,905.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 10/25	40,745.83
		40,745.83
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 10/25	1,127.08
		1,127.08
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11687054 9/24/25	55.24
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11687044 9/24/25	55.24
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11647372 9/9/25	49.96
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11671757 9/18/25	44.24
		204.68
EXECU-TECH, INC.	WEBSITE MAINTENANCE 10/25	200.00
		200.00
THE CANNING GROUP LLC	QPA- INV MONMOUTH 25-10	583.33
		583.33
ACCESS	INV 11743128 DEPT 410 8/31/25	111.49
		111.49
CBIZ INSURANCE SERVICES, INC	RMC- 2nd INSTALL 2025 TWP MILLSTONE	6,543.00
		6,543.00
	Total Payments FY 2025	**203,230.09**
	TOTAL PAYMENTS ALL FUND YEARS	**203,230.09**

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Chairperson

Attest:

_____ Dated: _____

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

_____
Treasurer